

This amendment shall be effective from June 14, 2019.

The following amendment has been introduced to the “Banking Services Conditions” published on the website: www.procreditbank.ge:

1. Article 2² shall be added to the “Banking Services Conditions” as follows:

Article 2². Client video identification

1. The video identification service implies remote identification of the Client by the Bank (without visiting the Bank) via relevant software and the video call (hereinafter the “video identification”) against the identity document presented by the Client.
2. The Bank shall provide the Client's video identification in order to render various banking services to the Client under the procedures established in the Bank.
3. After filling out an application form available on the Bank website the Client may enjoy the video identification service - either from the mobile phone via mobile application “Procredit Bank myDirect” or from the computer by following the video identification web page available on the Bank’s website.
4. The Client shall fill in personally the video identification application form to have banking services and indicate his/her personal data in the application form according to the identity document. If the Bank determines that the person going through the identification process is not the one who has completed the application, the Bank is authorized to terminate the identification process and refuse to provide the Client with requested remote services.
5. In the video identification process, the Client shall provide the Bank with the information necessary for the service as well as the identity document and shall act under instructions of the relevant Bank employee. The Client's identity document shall not be damaged and at least 3 (three) months shall be remained before the expiry of the validity period.
6. If the Client presents a fraudulent identity document or the presented document does not belong to the person who is going through the identification process, the Bank is authorized to terminate the identification process and refuse the Client to provide services.
7. The Client shall indicate the correct and accurate information in the application. The Client is aware that the Bank will use the data indicated by the Client in the application during various services, including activation of new services.
8. On the basis of video identification, individuals who have active account(s) with JSC ProCredit Bank, are citizens of Georgia and hold valid ID cards of a citizen of Georgia, such as ID card and/or biometric passport issued from 2010, may receive the following banking services remotely:
 - 8.1. Registration of Internet Banking on the Client account(s);
 - 8.2. Submission of application to the Bank requesting the receipt of Internet Banking service / changes in the service;
 - 8.3. Agreement on contact data registration.

9. Hours established for video identification services are from 09:00 to 18:00 during working days, except weekend.
10. The video identification process shall comply with and meet standards established at the Bank.
11. After the video call, the Bank shall confirm the video identification process. The relevant service shall be delivered to the Client remotely only if the Bank confirms that the identification process has been completed successfully. The Bank is authorized to deny identification and confirm that the identification process is unsuccessful. The Bank shall notify the Client of any unsuccessful identification.
12. In the video identification process, the Bank employee shall take a photo of the Client and the identity document (front and back pages and the security marks) presented thereby via special software and shall make video recording of the conversation with the Client. The Bank shall keep the photos, records of communication with the Client and video recording for the period prescribed by legislation.
13. For the purposes of video identification, the Bank shall obtain and process all the data (including a photo) indicated in the Client's identity document, a photo taken during the video identification process, video recording, contact data, and other information requested by the Bank to render the desired service to the Client.
14. The Client shall authorize the Bank to process the Client's information/personal data as established by legislation, for the purposes of providing banking services and to the extent necessary to meet the purpose, also to make such information/personal data available for the service providing third parties (IDnow GmbH) for video identification purposes on the basis of a contract signed with them.
15. The Client agrees that JSC ProCredit Bank is authorized to obtain and process the Client's personal data necessary for the Bank that are maintained with the electronic database of the LEPL Public Service Development Agency, as established by legislation, for the purposes of providing banking services and to the extent necessary to meet the purpose.
16. The Client is aware of and agrees that the Bank will process, record and store the Client's photo and video call for the purposes of identification and provision of banking services.
17. Any request/application/assignment/notice issued by the Client and obtained by the Bank during the video identification process has legal validity equal to the document certified by the Client (in writing and signed) and in case of dispute, such video recording and/or relevant request/application/assignment/notice shall be used as evidence.