

The changes are effective from 30/09/2016

The following amendments were introduced to the Banking Services Conditions posted on the web site [www.procreditbank.ge](http://www.procreditbank.ge):

**1. Following paragraphs 11,12,13,14 have been added to article 1 of the Terms and Conditions of Banking Services:**

11.The address of JSC ProCredit Bank Georgia Head Office is at No 21 Al KAzbegi ave., Tbilisi 0160, Georgia; the Bank e-mail address is: [info@procreditbank.ge](mailto:info@procreditbank.ge); and the website is: [www.procreditbank.ge](http://www.procreditbank.ge) (you can also find the addresses of branches on this website, which provide payment services).

12.The Bank license number is 233.

13.JSC ProCredit Bank Georgia, as a commercial bank operating in Georgia, shall be supervised by the National Bank of Georgia (website: [www.nbg.gov.ge/cp](http://www.nbg.gov.ge/cp)).

14.The National Bank of Georgia shall not be responsible for improper performance of the obligations by a commercial bank to its customers.

**2. Paragraphs 3, 4, 7, 9, 10, 28 and 28<sup>1</sup> of article 2 of the Terms and Conditions of Banking Services have been amended as follows:**

3.The Bank shall render the following payment services to the Customer:

3.1 Bank account services, transfers/incoming payments, settlement by various means;

3.2 Plastic card services;

3.3 Internet Banking services;

3.4 Telephone PIN-code services.

4.For any banking service delivered or banking product used, the Customer shall pay a fee established by the Bank, various commission fee(s) and/or other payments at the rate established by the Bank. The Customer shall be obliged to familiarize himself/herself/itself with the applicable rates before execution of any operation/transaction. In any case, first of all, advance payment of bank commission fee(s)/other payments must be made; otherwise, the Bank shall be authorized to deny provision of services/banking products (including wire transfers, etc.). The Customer shall confirm that he/she/it has received, familiarized himself/herself/itself with, and agree to the tariffs placed on the following link: [www.procreditbank.ge](http://www.procreditbank.ge).

7. If the amount to be debited is different from the currency of the outstanding liability, or if the currency conversion is necessary to make a payment, or in any other case, the Bank may convert the amount from one currency to another at the commercial exchange rate of JSC ProCredit Bank. The currency conversion fee (if any) shall be defined in the tariffs in paragraph 4 of this article. The Customer may look through the currency exchange rates available at JSC ProCredit Bank branches and official website at [www.procreditbank.ge](http://www.procreditbank.ge). The Customer may also check the foreign currency exchange rate history on the same website (specifying the time of changes) within 180 days after the transaction.

9. The Customer shall receive the information set forth below as a text message (SMS) to the cell phone number recorded with the Bank under the Agreement on Contact Data Recording:

- a) information related to loan instalments, term deposits, making accounts negative, card transactions, automated tasks, card blocking/unblocking, provided that the Customer uses such services;
- b) information regarding cash collection orders on the Customer's accounts;
- c) information about debit operations conducted on the Customer's accounts. Debit operations are all banking operations that reduce the balance of the Customer's account, other than the banking service commissions deducted by the Bank;
- d) other information envisaged by this document and/or by the agreement between the Bank and the Customer.

10. The Bank shall not be responsible for the failure of telephone companies to deliver text messages (SMSs) or for the delayed/late delivery of such messages by telephone companies.

28. The Agreement on Banking Products mentioned in the Special Terms shall be concluded for an indefinite term, unless otherwise provided for in the Agreement or the Special Terms. Agreements with Customers shall be concluded in Georgian or in English.

28<sup>1</sup>. The Customer shall be authorized to get, during the agreement, any information about the terms and conditions of the concluded agreement(s). The Bank shall provide the information required by the Customer in the desired form.

**3. Paragraphs 3 and 4 of article 3 of the Terms and Conditions of Banking Services have been amended as follows:**

3. In order for the amendments/additions relating to the payment services made in favour of the Bank to become effective, it is sufficient to post them in the Bank's offices and/or on the Bank's website [www.procreditbank.ge](http://www.procreditbank.ge), at least **one month** prior to the effective date of such amendments/additions. The obligation to meet the above deadline does not apply to the cases when the payment service fee amount is changed in favour of the Customer, also to new payment services that do not replace and/or change the payment service(s) provided for by the agreement.

4. In order for the amendments/additions not relating to the payment services to become effective, it is sufficient to post them in the Bank's offices and/or on the Bank's website [www.procreditbank.ge](http://www.procreditbank.ge), at least **two weeks** prior to the effective date of such amendments/additions. The obligation to meet the above deadline does not apply to the cases when the change is made in favour of the Customer.

**4. Following paragraph 4<sup>1</sup> has been added to the article 3 of the Terms and Conditions of Banking Services:**

4<sup>1</sup>. The amendments introduced by the Bank shall be considered to be approved by the Customer unless the Customer waives new conditions before the amendments/additions take effect.

**5. Paragraphs 1 and 2 of article 4 of the Terms and Conditions of Banking Services have been amended as follows:**

1.The Bank shall be authorized to unilaterally terminate any or all agreements (including the Agreement on Opening and Maintenance of Multi-currency Account) with the Customer at any time (regardless of whether or not the term of agreement has been defined); the Bank shall inform the Customer about such termination one month before the effective date. If the Customer waives the amendments provided for by Article 3 of this document, the Bank shall be authorized to terminate any agreement after the amendments take effect.

2.The Customer shall be authorized to unilaterally terminate any or all agreements with the Bank at any time (regardless of whether or not the term of agreement has been defined); the Customer shall inform the Bank about such termination in writing one month before the effective date. The Customer may exercise that right if it has no financial liability to the Bank under the agreement to be terminated or on any other grounds. The Customer shall be authorized to terminate the agreement immediately before the changes under Article 3 of this document take effect (without meeting the 1-month timeframe) without payment of any commission fee, charge or penalty defined for early termination of the agreement.

**6. Paragraphs 8 and 9 of article 7 of the Terms and Conditions of Banking Services have been amended as follows:**

8.The Bank is authorized to debit funds from the Customer's bank account only on the basis of a relevant payment order (authorization, order), unless otherwise stipulated by law, this document, and/or the agreement or other contract between the Bank and the Customer. The Customer gives his/her/its consent when conducting a payment transaction by affixing his/her/its signature to the material or electronic document or through electronic authorization. For proper implementation of the payment order, the Customer shall provide the Bank with all details necessary for making payments as specified on the Bank's website at [www.procreditbank.ge](http://www.procreditbank.ge). In addition, depending on a specific payment transaction, the Bank may, if necessary, request additional documents from the Customer.

9.The Bank shall be authorized to debit amounts that do not belong to the Customer from the Customer's account, in favour of the owner (the Bank itself or another (third) party), without acceptance or any additional consent of the Customer. If, at the moment of deduction, the funds are not sufficient on the Customer's account, the Bank shall be authorized, without additional consent and acceptance of the Customer, debit the Customer's account and attribute it to the Customer's credit obligation to the Bank (like loan, overdraft, etc.).

**7. Following paragraphs 14<sup>1</sup>, 14<sup>2</sup>, 20, 21, 22, 23 and 24 have been added to the article 7 of the Terms and Conditions of Banking Services:**

14<sup>1</sup>. The timeframe specified in paragraph 14 of this document may be changed in agreement with the Customer.

14<sup>2</sup>.Cash services may be provided at the Bank's branches and through the machines placed in 24/7 self-service areas, such as PayBox, Deposit Code, Deposit Safe. Cash may be withdrawn by plastic cards, cash withdrawal codes.

20.The Bank shall receive payment orders on weekdays during the period from 10:30 to 16:30. After this time, the Bank shall cease to receive payment orders for the current day, and payment orders received after the above-mentioned hours shall be considered to be received on the following working day. Detailed information about the work schedule of the Bank branches can be found on the following link: [www.procreditbank.ge](http://www.procreditbank.ge).

21. After the Bank debits funds of payment transaction from the Customer's account, the Bank shall furnish the Customer (by giving a copy of the payment order or via the Internet Banking) with the following information about:

21.1. unique code of the payment transaction;

21.2. amount, currency, date of receipt of the payment order;

21.3. all commission fees paid by the Customer;

21.4. if the payment transaction is related to currency conversion, then the exchange rate used in the payment transaction, and the converted amount and currency.

22. The Customer may, orally or in the form agreed with the Bank, ask for the following information about:

22.1. the maximum amount of time set by the Bank required for the payment service;

22.2. all commission fees payable by the Customer to the Bank.

23. If funds are entered into an account, the Customer may request and the Bank must furnish the Customer, in the form requested by the Customer (make it available), with the following information about the payment transaction:

23.1. unique code, amount, currency of the payment transaction, and all commission fees payable by the Customer to the Bank;

23.2. if the payment transaction is related to currency conversion, then the exchange rate used in the payment transaction, based on which the recipient's servicing bank made the conversion, and the converted amount and currency before conversion.

23.3. the date of crediting to an account;

24. The Bank shall be obliged to pay for damages caused to the Customer due to any payment transaction failure, incorrect payment transaction and/or delayed payment transaction.

24.1. In the case of unauthorized or incorrect payment transaction, the Bank shall be obliged to pay the Customer for damages, provided that the Customer has met the safety requirements defined in this document and that damage is caused by the Bank's fault. In such case, if the Bank determines that unauthorized or improper payment transaction was caused by its fault, the Bank must refund all funds to the Customer within no later than one month after the relevant decision by transferring funds to the same account of the Customer.

**8. Following paragraphs 44<sup>1</sup>, 44<sup>2</sup>, 44<sup>3</sup>, 44<sup>4</sup>, 44<sup>5</sup>, 44<sup>6</sup>, 44<sup>7</sup> and 44<sup>8</sup> have been added to article 16 of the Terms and Conditions of Banking Services:**

44<sup>1</sup>. The Bank shall be obliged to:

- a) take all reasonable measures to prevent any unlawful use of the Card and to guarantee its security;
- b) not make a personalized card security features and facilities available to other persons, except for the Cardholder/Card User;
- c) clearly inform the Cardholder/Card User of the Card security requirements set forth in Article 19 of this document – Card Security Manual;
- d) if the card is lost, stolen, illegally appropriated or illegally used, ensure that the notice of such facts is received directly from the Cardholder/Card User, or any other person authorized thereby, at any

time. At the request of the Cardholder/Card User, the Bank is obliged to furnish proof of receipt of the notification unless the notification was received more than 18 months before;

e) once the above notification is received, immediately prevent the further use of the card.

44<sup>2</sup>. If the Card and/or personalized card security features and facilities are sent by mail, the Bank assumes all the risks of mailing.

44<sup>3</sup>. The Cardholder/Card User shall be obliged to use the card in accordance with the terms and conditions determined; observe the card security measures; ensure that the Card personalized features and facilities are protected; immediately notify the Bank if the Card is lost.

44<sup>4</sup>. The Cardholder/Card User shall be authorized to demand from the Bank to reimburse the funds equivalent to unauthorized or incorrect payment transactions conducted within the territory of Georgia, unless more than 40 days are passed from the date of unauthorized transaction or more than 180 days are passed from the date of incorrect transaction, provided that the Cardholder/Card User immediately notified the Bank of such transaction. In the case of unauthorized or incorrect payment transactions conducted outside Georgia, the time limit shall be 60 days from an unauthorized or incorrect transaction.

44<sup>5</sup>. In the case of unauthorized or incorrect payment transactions conducted outside Georgia, the liabilities shall be determined under the VISA and MasterCard International System Procedures/Regulations.

44<sup>6</sup>. The Cardholder/Card User shall be responsible for damages incurred as a result of unauthorized transaction conducted with the stolen/lost card in the territory of Georgia in the amount of no more than GEL 100, except as provided for by this article. The Customer shall be fully responsible for damages caused by his/her fault with regard to the payment transaction or by intentional or negligent failure to comply with the terms and conditions/security requirements defined in this document.

44<sup>7</sup>. The form and timeframe of information delivery by the Cardholder/Card User to the Bank about any unauthorized or incorrect transaction conducted with the Card is defined in Article 19 of this document. The Bank shall be responsible for unauthorized payment transactions conducted after the Customer gives the Bank the relevant notice, provided that the Bank has not received the notice and has not provided timely response to prevent further use of the Card, or for damages caused as a result of unauthorized transactions conducted due to failure to observe personalized security requirements, unless the damage is caused by the Customer's criminal or negligent act or omission. The Bank shall not be responsible for damages caused by unauthorized transactions if the Cardholder/Card User fails to notify the Bank of the fact that the Card is lost, stolen or illegally used under Article 19 of this document, or if the damage is caused by the Customer's criminal or negligent act/omission.

44<sup>8</sup>. In the case of unauthorized or incorrect transactions, the Bank shall not be responsible for the payment transactions conducted before notification of the Bank by the Customer (as determined by Article 19 of this document).

**9. Paragraphs 45,46 and 49 of the article 16 of the Terms and Conditions of Banking Services have been amended as follows:**

45. In the case of cash deposits, withdrawals/payments made in the currency different from the card account currency, the amount equivalent to the transaction shall be deducted/credited from the card account. The conversion rate depends on the network of ATMs/POS terminals through which the transaction is carried out:

- conversion through ProCredit Bank Georgia ATMs/POS terminals shall be provided at the internal commercial rate of the Bank applicable on the date of card transaction (debit the transaction funds from the account);
- conversion through another bank's ATM/POS terminals will be at the exchange rate established by MasterCard or Visa.

46. The Cardholder may make the following changes to the Card: change the card account (primary and/or additional), add/remove an account to/from the card, activate/deactivate the CVV2/CVC2 code on the Card, allow/disable Fallback feature on the Card, block/unblock the Card, change daily withdrawal/payment limit on the Card, close the Card. The Card may also be blocked by the Card User.

49. Any change will be made based on the Cardholder's written request. The Cardholder may apply to any branch/outlet to request the changes. Exceptions to this rule are changing the main card account (with the exception of Visa Business Cards), blocking the Card and adding it to a stop-list, changing daily payment/withdrawal limits (with the exception of Visa Business Cards), which may be done by phone on: \*2222 +995 32 220-22-22, +995 599 214 214 - only from 09:00 to 22:00.

## **10. Article 19 of the Terms and Conditions of Banking Services has been amended as follows:**

### Article 19 - Plastic cards security guide

1. This article describes the security measures determined and taken by ProCredit Bank and provides recommendations to help customers avoid risks associated with plastic cards.

#### 2. Pin Code

2.1. PIN code is a four-digit personal identification number. PIN code is confidential. The code is known only to the Customer who is obliged to keep it secret. For security reasons, it is prohibited to:

- tell you PIN code to anyone - be it your relatives, bank employees, merchant employees;
- make a note of, or write down a PIN-code on the card;
- carry the PIN code and the card together;
- reveal your PIN code when asked by a stranger by e-mail, telephone or other means of communications;
- otherwise use the PIN code, other than for ATMs and POS-terminals.

2.2 Following these recommendations will prevent unauthorized use of the card and loss of funds.

2.3. Online transactions need no PIN code.

**3.3D Secure (3D code)** is an extra layer of security for online shopping by Visa and MasterCard cards which requires a 3D code to approve transactions on "Verified by Visa" and/or "MasterCard SecureCode" websites. 3D code is a unique online identifier known only to the card owner. The Customer is obliged to attach a 3D code to their cards for security reasons. Please note that the Bank has no right to dispute transactions performed on "Verified by Visa" and/or "MasterCard SecureCode" websites without a 3D code. For security reasons (considering the 3D code peculiarities), it is also prohibited to perform actions specified in paragraph 2.

4. Secret question and answer:

- When ordering a Card, a secret question and answer must be agreed; which shall not be disclosed to other persons.
- The secret question and answer constitute confidential information used by the Bank to identify the Cardholder/Card User by phone.

## 5. Use of Plastic Card at Merchants and ATMs

5.1. At a merchant location, plastic card payments for purchases are made through POS-terminals. All POS-terminals of ProCredit Bank can read both the chip and the magnetic stripe. When paying through a ProCredit Bank POS-terminal, the Cardholder has to approve the transaction with the PIN code which enhances the security of the Cardholder's and the merchant's funds.

- The Customer shall require that they make card-based payments at merchants in the Customer's presence and do not let any of the staff take your card away;
- When paying for purchases, the Customer take a look at the amount, the currency and the date on the receipt before confirming it with PIN-code and ask for a copy of the receipt. The Customer must make sure that his/her confidentiality rights are not violated when entering the PIN-code.
- It is necessary to enter the PIN-code to use your card at an ATM machine. The ATM should have no sign of damage and any additional devices installed on it.

## 6. Use of Plastic Cards for Online Transactions

6.1. Visa Classic, Visa Business and MasterCard Standard cards offered by ProCredit Bank can be used for online transactions.

6.2. For online purchases, you will need the full number of the card, the card expiry date, the card-holder's first name and family name, and the last three digits in the signature strip: CVV2/CVC2 code Card Verification Value and/or 3D code. Visa cards have a CVV2 code and MasterCard cards have a CVC2 code.

### **For security reasons, it is prohibited to:**

- give the card to anyone or to reveal the card information to anyone because the information given away will be sufficient for unauthorized purchases.

### **For security reasons, it is advisable to:**

- use your card only on secure and familiar websites that require CVV2/CVC2 safety code and/or 3D code to approve the purchase. Secure websites start with https, not http. Besides, secure websites also contain security features like "Verified by VISA", "MasterCard SecureCode", and others.
- the Customer should be careful about where s/he keeps the card and keep control of his/her funds on the primary card account of his/her choice. Funds can be controlled both via the Internet Banking and the SMS service. In the case of SMS services, the Customer shall receive information about card transactions via SMS.
- Moreover, the Bank will never contact the Customer to find out the full number, PIN code , CVV2/CVC2 and/or 3D code of the Customer's card.

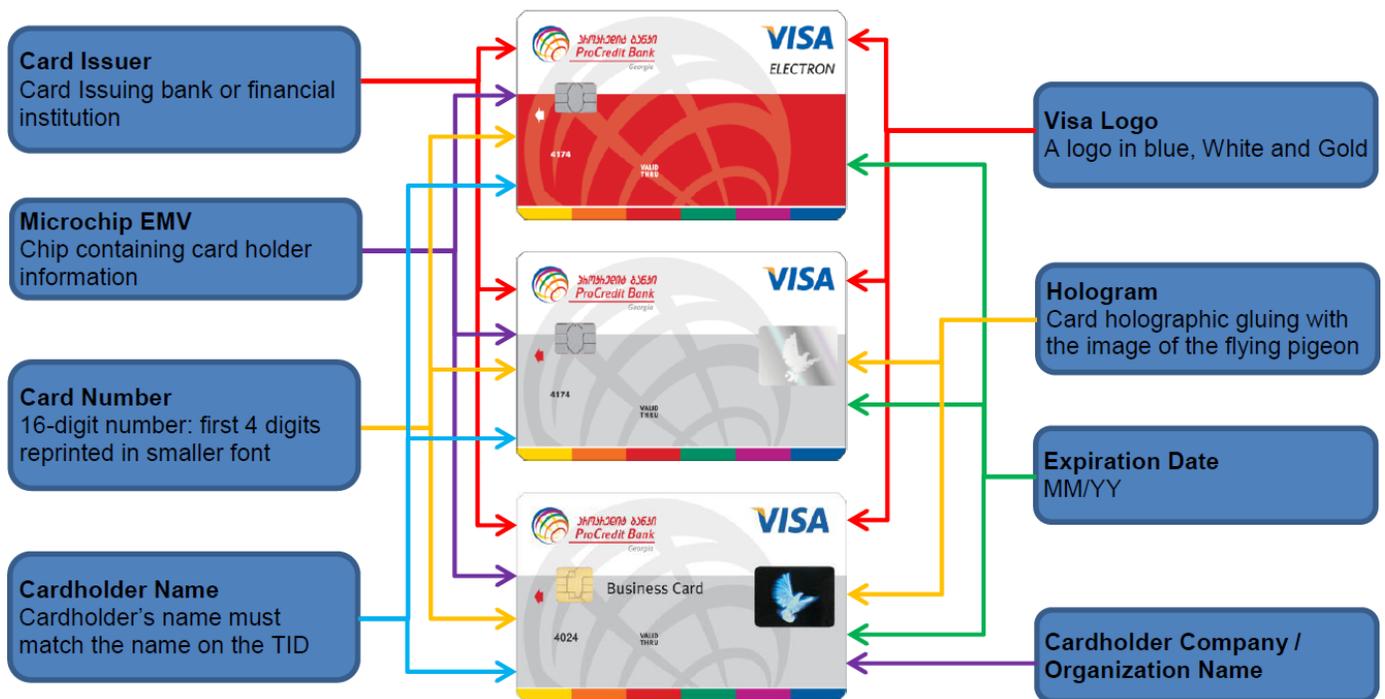
7. Following these recommendations will help the Customer to use his/her plastic cards more safely. In case of any questions, the Customer can contact the Distance Banking Unit at \*2222 +995 32 220-22-22, +995 599 214 214 (from 09:00 to 22:00) or at [support@procreditbank.ge](mailto:support@procreditbank.ge), or for additional information, please visit [the Bank website at http://www.procreditbank.ge](http://www.procreditbank.ge).

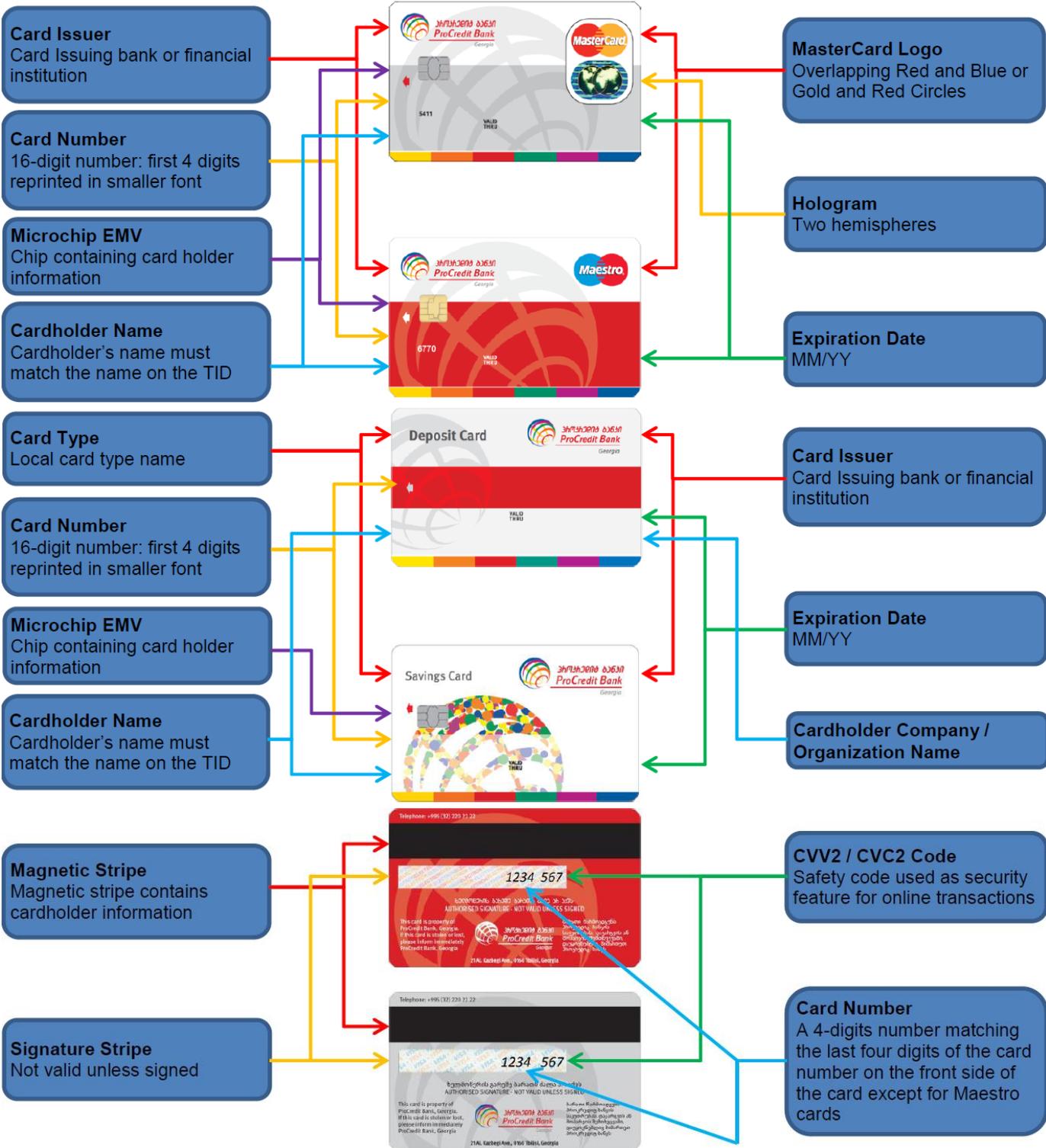
7<sup>1</sup>. **Plastic card blocking** - if your card is lost or stolen, also if the PIN code, the 3D code and/or the data on the card surface have become known to third parties, the Cardholder/Card User shall immediately block the card through one of the means:

- Use the **Internet Banking** feature PLASTIC CARD BLOCKING from the menu MY CARDS.
- Send an **SMS** from the mobile number of a Card User/Cardholder recorded in the Bank database to number 2022 (SMS text: BLOCK and the last 4 digits of the card, e.g. BLOCK1234; and to obtain the last 4 digits of the card, send an SMS to number 2022 with SMS text 14); The Bank will identify the Card User/Cardholder by the mobile number recorded in the Bank database as the Card User's/Cardholder's mobile number.
- **Contact** the Bank using the contact details specified in this document, **only from 09:00 to 22:00** or visit any of the branches of the Bank during its working hours.

8.If the Customer fails to perform the obligations, recommendations and/or guidelines provided for by this article, the Customer shall fully be responsible for any damages to the Customer or third parties.

9.ProCredit Bank cards are equipped with the following safety features:





**11. Paragraph 1, 2.a, 6 and 31 of article 20 of the Terms and Conditions of Banking Services have been amended as follows:**

1. The Bank and the Customer enter into an **Internet Banking Agreement**. The Customer is obliged to use the Internet Banking in accordance with the terms and conditions determined for this tool.

2. The terms used herein shall have the following meaning:

a) **Internet banking** – electronic system created by means of Internet technologies, which allows remote banking service via the Internet. The Bank's Internet banking web address is: <https://online.procreditbank.ge>

6. The Internet banking service with the conditions set forth herein is presented in two different service packages:

- **Standard package:** the Customer does not receive a DIGIPASS and/or other electronic equipment/device for TAN generation for temporary use. The Customer will be able to see his/her account balances, perform operations only between his/her accounts, and pay for utilities and other services.
- **Full package:** the Customer receives a DIGIPASS and/or other electronic equipment/device for TAN generation for temporary use. In addition, the Customer will be able to make transfers to third parties' accounts and perform other banking operations. The Customer will also be able to submit applications/requests for other banking products and/or services and/or to conclude the corresponding agreements, as well as to open accounts.

31. The Bank is authorized to reject a Customer's electronic document for execution in the following cases:

- The electronic document does not include all necessary information;
- Information in any field of the electronic document is incorrect;
- The Customer has failed to provide the documentary justification of for a foreign currency transfer;
- The Customer has violated any of the rules established by this document or by the Bank.
- The Customer fails to present the ID document when transfer is made instead/in favour of the third party and the amount is more than GEL 1500 (or its equivalent in other currency).

**12. Following paragraphs 26<sup>1</sup>, 26<sup>2</sup>, 26<sup>3</sup>, 26<sup>4</sup>, 26<sup>5</sup> and 26<sup>6</sup> have been added to the article 20 of the Terms and Conditions of Banking Services:**

26<sup>1</sup>. The Bank is obliged to:

- a) take all reasonable steps to observe the Internet Banking safety requirements and to prevent its unlawful use;
- b) not make the Internet Banking personalized security features and facilities available to other persons except for customers;
- c) clearly inform customers of the Internet Banking security requirements placed at the following link: [www.online.procreditbank.ge](http://www.online.procreditbank.ge);
- d) if the Internet Banking username and password and/or TAN generation electronic equipment/facilities and/or cell phone is lost, stolen, unlawfully appropriated or unlawfully used in any form, ensure that the notice of such facts is received directly from the Customer or any authorized person at any time. At the request of the Customer, the Bank is obliged to furnish proof of receipt of the notification unless the notification was received more than 18 months before;

e) once the above notification is received, immediately prevent the further use of the Internet Banking.

26<sup>2</sup>. If the Internet Banking personalized security features and facilities are sent by mail, the Bank assumes all the risks of mailing.

26<sup>3</sup>. The Customer is authorized to demand from the Bank to reimburse the funds equivalent to unauthorized or incorrect payment transactions conducted within the territory of Georgia, unless more than 40 days are passed from the date of unauthorized transaction or more than 180 days are passed from the date of incorrect transaction, provided that the Customer immediately notified the Bank of such transaction.

26<sup>4</sup>. The Bank is not responsible for the consequences if the Customer has refused/failed to observe the security measures offered by the Bank. In such cases, the Customer is responsible for the consequences of the Customer's refusal/failure to observe the security measures.

26<sup>5</sup>. If the Internet Banking username and password and/or TAN generation electronic equipment/facilities and/or cell phone is lost or stolen, the Customer is responsible for damages incurred as a result of transactions conducted through unauthorized access in the territory of Georgia in the amount of no more than GEL 100, except as provided for by this article. The Customer is fully responsible for damages caused by his/her fault with regard to the payment transaction or by intentional or negligent failure to comply with the terms and conditions/security requirements defined in this document.

26<sup>6</sup>. The Customer may use any communication media for communication with the Bank, including may call at \*2222; +995 32 220-22-22, +995 599 214 214 or write at [support@procreditbank.ge](mailto:support@procreditbank.ge); detailed information is also available on the Bank's web page: <http://www.procreditbank.ge>. The Bank is responsible for unauthorized payment transactions conducted after the Customer gives the Bank the relevant notice, provided that the Bank has not received the notice and has not provided timely response to prevent further use of the Internet Banking, or for damages caused as a result of unauthorized transactions conducted due to failure to observe personalized security requirements, unless the damage is caused by the Customer's criminal or negligent act or omission. The Bank is not responsible for damages caused by unauthorized transactions if the Customer fails to notify the Bank of the fact that the Internet Banking was unlawfully used under paragraph, or if the damage is caused by the Customer's criminal or negligent act/omission. The Bank is not responsible for the payment transactions conducted by the Customer before giving the Bank the relevant notice.

**13. Paragraph 2 of Article 24 of the Terms and Conditions of Banking Services has been amended as follows:**

2.The Bank sends to the Customer the information determined by the agreement between the parties and/or by this article via short text message (SMS), to the cell phone number indicated in the agreement. The Customer is authorized to choose the following types of messages: info service 2022, making transfer/deposit to the account, and total POS terminal payments.

**14. Paragraphs 2 and 4 of Article 25 of the Terms and Conditions of Banking Services have been amended as follows:**

2. The Bank undertakes to provide the Customer with a telephone PIN code, by which the Bank provides the Customer identification, and furnish any information about the account(s). In addition, the Customer may execute non-cash conversion of currency on his/her accounts via phone; send a payment order to the Bank for money transfers (in any currency) between his/her accounts.

4. The PIN code provided to the Customer is registered in the agreement between the Bank and the Customer. The Customer may change the combination of digits in the phone PIN code. In such a case, the Bank is authorized to cancel the active PIN code and provide the Customer with the new PIN code. If the Customer forgets the phone PIN code, the Bank shall not remind the Customer of the PIN code and a new PIN code shall be issued upon the Customer's request. The Customer is obliged to observe the security requirements provided for in this document.