

Regulations of OJSC Bank Respublika on Usage and Servicing of Banking Cards

1. General provisions

- 1.1. These Rules define the instructions of using and service of the bank cards issued for individuals by the OJSC “Bank Respublika” (hereinafter: Bank).
- 1.2. Bank provides with the following operations by using the card:
 - Admission of cash and non-cash payments, as well as by third parties;
 - Providing with the cash in the amount of account balance;
 - Settlements for non-cash payments of goods and services;
 - Transfer of funds from card account to other accounts.

2. Card operations

- 2.1. Card account can be increased by cash in the following ways (The funds will be activated immediately during the increase of funds by using this method *):
 - “Cash in” *ATM*;
 - Branches and divisions of OJSC “Bank Respublika”;
 - Milli On, E-Manat terminals.

**-in case of delay, the transferred funds will be available in card balance during the same day*

- 2.2. While operating in the terminal network of the third banks, the amount of the Cardholder's card transaction can be blocked in the account until it receives a confirmation from the acquirer bank (from the appropriate bank terminal). The amount of the transaction is deducted from the card account after the receipt of confirmation by Bank-Acquirer. If the confirmation is not received from the Bank-Acquirer within 33 days, the amount of the transaction will be unblocked and available to the Cardholder.
- 2.3. Firstly, the amount of money is blocked while operating with card. If the currency of the card account differs from the transaction currency the amount is blocked on the basis of the special card rate (details: www.bankrespublika.az). Removal of funds from client's card account takes place in fact within 33 days and will be deducted from the account at a special card rate on the effective date. In this case, removal of more amounts than the blocked amount is considered as a customer risk.
- 2.4. The cardholder should check the accuracy of the amount and timeliness of the transaction before signing the POS-terminal check while using the card to pay for goods and services. The Cardholder accepts the accuracy of the given amount by signing of the document and hereby tells the Bank to withdraw the funds from the card account. The Cardholder is provided with the copy of the authorized check. The companies accepting a card for payment of goods and services may request an ID card from the cardholder for identification purposes.
- 2.5. The cardholder must keep the checks and slips that confirm the transactions implemented by using the card until the respective transactions are reflected on the monthly bank statements. If the goods are returned or the service is not fully performed, the merchant / service employee will reimburse the amount to the account. The cardholder can not demand cash refund of the amount of goods purchased via the card. Amount can be redeemed only in cashless way by transferring funds from the entity / service to the appropriate card account.

3. Security

- 3.1. CVV2/CVC2 — are the special security codes of Visa/Mastercards. This code is on the signature strip in the back side of the card and consists of 3 (three) digits. This code is used not only on the Internet, but also in other cases where the information on the card's magnetic stripe is not readable (for example, during telephone payments).
- 3.2. Personal identification number (hereinafter PIN code) is a secret code that is used to identify the cardholder during transactions with the card, which is presented in the enclosed envelope when the card is delivered. The cardholder is personally responsible for the confidentiality of the PIN code.
- 3.3. If the PIN code includes incorrectly for 3 (three) times, the card is blocked. In this case, the Cardholder has to apply to the respective bank to unblock the card. The customer can change PIN code by applying to the Bank or via the ATM (this service is chargeable, please see <https://www.bankrespublika.az/content/az/17>).
- 3.4. Code- is the password word (word, digit or combination thereof) identified by his/her application for identification of the customer for the cases when contacted by telephone. At the same time, the code is used to read bank statements and data from the encrypted account sent to the client by the bank (must be included in caps lock). The customer may obtain information about all bank accounts via the code and the Bank is not responsible for the damage caused to the customer as a result of giving the code to third parties.

- 3.5. 3D security. This technology allows identifying the card holder unambiguously and at the same time minimizing the risk of exposure to card frauds. Besides it, 3D security is automatically activated while connecting to the SMS Notification Service. Please see: www.bankrespublika.az/content/az/129. The daily limit is set by the Cardholder to the operations made via internet of the card users that is not joined to the 3D Secure Service. If the limit is not set by the card holder, the daily limit for transactions carried out through the Internet is determined by the Bank. Information on the limits set by the Bank can be found in the official website of the bank. The determination and alteration of all types of non-cash transactions can be made by the written application of the Card Holder.

4. Manage of the account without visiting the Bank

- 4.1. **"Internet Office"** is a service that allows you to manage banking services from anywhere in the world in a very simple, convenient and operative way. (www.bankim.az). By using the service, customers can increase the balance of plastic cards, get information on their balance, order a plastic card, online order a credit, make payment of credits, as well as watching credit schedule and pay for utility services and so on. (Please see: www.bankrespublika.az/content/az/114)
- 4.2. With the help of **"Mobile Shobe"**, the customer can perform a number of transactions on the accounts in real-time via mobile phone, regardless of location and time: Card, current account, savings accounts, automatic payments and transfers, account increase, Card to Card, Card to Account operations, Credit Schemes and payments, utility, mobile, public services, plastic card order, assign a meeting in the bank via Mobile Visit service and so on. (Please see: www.bankrespublika.az/content/az/112)
- 4.3. **"Mobile Office"** is a virtual office service that provides detailed information about current, loan, deposit and card accounts of individual entrepreneur and legal entity. Please see: www.bankrespublika.az/content/az/193)
- 4.4. **SMS Notification Service.** With the help of this service, information on the transaction made on the card (transaction amount, currency, account currency) will be sent immediately to the mobile phone as a sms. (Please see: www.bankrespublika.az/content/az/113)

5. Card services

- 5.1. In case of loss of the card or as necessary, the customer may block the card after implementing the following customer identification procedures:
- Contact the call center
 - Contact "Azercard" processing center
 - Visit Bank's branches and divisions
 - Through "Mobile office" application
- In case of temporary card block, the customer may unblock the card through above procedures.
- 5.2. Card servicing may be suspended in case of expired cards, as well as cards which were blocked or deactivated upon customer request.
- 5.3. New replacement cards are issued in following cases:
- Expiry of the card -after expiration of the card, the customer may replace it with a new card within subsequent 3 (three) months.
 - Before expiry date of the card. In case of more than 3 months prior to expiry date of existing card, the Bank may charge additional replacement fee (for more detailed information on tariffs follow the link <https://www.bankrespublika.az/content/az/17>)
 - Mechanical damage or de-magnetizing of the card's magnetic strip;
 - Change of customer first or last name;
- In above mentioned cases, the customer shall provide the Bank with a relevant written request and return the current card to be replaced.
- 5.4. Bank may apply a number of restrictions to card transactions based on card type, transaction type, country classification, exchange operations and card receipt. Such restrictions are described in detail on official web-page of OJSC Bank Respublika (<https://www.bankrespublika.az/content/az/23>).
- 5.5. Upon customer's request, limitations may be applied to cash and non-cash card transactions. Customer may temporarily or permanently deactivate limitations place upon customer's written request and change the amount\number of the limit.