

## Tourist Card Terms and Conditions

### 1. General

- 1.1. These terms and conditions determine the terms and conditions of the anonymous prepaid Tourist Card issued by JSC Bank of Georgia.

### 2. Definition of Terms

- 2.1. **Bank** – JSC Bank of Georgia;
- 2.2. **Card** - anonymous prepaid Visa Card with a chip issued by the **Bank** to be purchased by a **Customer** and allowing to make payments in Georgia within the limits of the amount placed on the **Card**;
- 2.3. **Customer** – an individual, who purchased the **Card** for personal use or/and for the transfer to another individual;
- 2.4. **Partner Organization** – merchants or/and other service providing point(s) posted on the website ([www.touristcard.ge](http://www.touristcard.ge)) where a **Customer** paying by the **Card** is granted benefit(s) in case of buying goods or services.

### 3. General terms and conditions of the Card use

- 3.1. The cost of the **Card**, which makes up GEL 10 (ten), will be withdrawn by the **Bank** immediately upon crediting the **Card**, without the **Customer's** additional consent or/and acceptance.
- 3.2. Together with the **Card** the **Customer** receives the **Card's** PIN-code in a sealed envelope. The Pin-code shall be mandatorily changed immediately after its first use.
- 3.3. The **Card** will be activated since the day of crediting the **Card**.
- 3.4. The **Card** will be effective:
  - 3.4.1. During 6 (six) months since the **Card's** activation (but no longer than up to the date embossed on the **Card**);
  - 3.4.2. Until spending in full the amount available on the **Card** prior to the expiry of the 6-month term.
- 3.5. The **Card's** crediting is possible one time only:
  - 3.5.1. By the **Bank's** express payment machine in the amount of not less than 50 (fifty) and no more than 1000 (thousand) GEL or equivalent currency in USD or EUR. In case of crediting the **Card** by the amount in USD or EUR the amount on the **Card** will be expressed in national currency in accordance with the commercial exchange rate established by the **Bank** on the day of crediting;
- 3.6. By way of cash settlement or/and settlement by transfer of no less than 50 (fifty) and no more than 1000 (thousand) GEL through the **Bank's** POS-terminals placed in the **Partner Organizations**;
- 3.7. The **Customer**, during the validity of the **Card**, is entitled to use in full or partially the funds available on the **Card** until the amount is spent in full.
- 3.8. The payments by **Card** can be carried out as contactless payments (without dialing a pin-code) for the amount of up to GEL 45 at all merchants and public transport."
- 3.9. The **Customer** may be granted a discount only for the payment(s) in favor of the **Partner Organization** through the **Bank's** POS-Terminal.
- 3.10. The following transactions can be carried out by the **Card**:
  - 3.10.1. Crediting of the **Card**;
  - 3.10.2. Paying the cost of the purchased goods or/and services;
  - 3.10.3. Examining available balance on the **Card** by the **Bank's** express payment machine;
  - 3.10.4. Paying the cost of travel by the public transport.
  - 3.10.5. Cash withdrawals, both active and expired card, from the bank's service centers only if the client and / or card holder (the card holder is the natural person who will present the card at the bank's service center) will be registered as a cardholder according to the rules and procedures set out in the bank.
- 3.11. It is restricted to carry out the following transactions by the **Card**:
  - 3.11.1. Internet payments;
  - 3.11.2. Crediting the card (except the first crediting carried out upon purchasing the **Card**);
  - 3.11.3. Transfer of money if it is not connected with the transaction of purchase of goods or/and services by the **Card**;
  - 3.11.4. Other transactions contradictory to the terms and conditions or/and the legislation of Georgia.

- 3.12. The **Bank** does not ensure replacement of the **Card** in case of its damage, the blocking of the **Card** or the payment of compensation for the damage/loss resulting from the **Card's** illegal use.
- 3.13. The **Bank** shall be entitled to make any changes / additions to the present terms and conditions of the **Card** without the **Customer's** additional consent or/and acceptance, as well as in the list of the **Partner Organizations** by way of publishing information on the relevant changes/additions on the **Bank's** website ([www.bankofgeorgia.ge](http://www.bankofgeorgia.ge)).
- 3.14. From the moment of making payment by the **Card** in accordance with the **Customer's** instruction it is not permitted to suspend or cancel the payment transaction.
- 3.15. In case of the **Card** loss or damage the **Card** will not be replaced and the amount on the **Card** will not be returned.

**4. Entry into force and validity period**

- 4.1. These terms and conditions enter into force upon receipt of the **Card** by the **Customer** and stay effective until the parties fulfill the assumed obligations in full and properly.
- 4.2. Other terms and conditions related to the card are provided in the General Conditions of Banking Services posted on the **Bank's** website at: [www.bankofgeorgia.ge](http://www.bankofgeorgia.ge).