

SPLIT THE TRANSACTION

Hello,

In your **Digital Bank**, you have the opportunity to have the amount paid within two weeks returned and split the payment over the months.

To use the product:

- ▶ Get approved for the PayLater limit in your Digital Bank;
- ▶ Select the transaction you want to be returned and split over the months*;
- ▶ From the transaction details, select the "Distribute Transaction" button;
- ▶ Read and agree to the terms and conditions**;
- ▶ The amount of the transaction will be returned to your account and split over the months.

During the splitting of the payment, within the approved limit, the amount ranging from 100 to 5,000 GEL will be instantly returned to your account.

*Splitting the payment is possible over 4 months.

**Terms:

- ▶ Early repayment and disbursement fee 0%
- ▶ Monthly interest rate 1%
- ▶ Effective interest rate 21.44%