

London, 3 September 2019

***JSC Bank of Georgia launches the Apple Pay service for its customers in Georgia***

Bank of Georgia Group PLC (the “**Group**”) announces that JSC Bank of Georgia (the “**Bank**” or “**Bank of Georgia**”) today brings its customers Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay. With Apple Pay on iPhone, Apple Watch, iPad and Mac, Bank of Georgia’s customers can make fast and convenient purchases in stores, in apps and on websites.

Security and privacy are at the core of Apple Pay. When you use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorised with a one-time unique dynamic security code.

“I am very pleased that from today our customers will be able to make secure purchases in stores, in apps, and on the web with Apple Pay. The main reasons we are offering our customers this innovative way to pay are: Simplicity, privacy and security with every payment. Apple Pay is even simpler than using a physical card. Digital commerce is changing market power, and our aim is to build long-term loyalty and to provide convenience for our customers. We are delivering tangible benefits to our consumers with Apple Pay, introducing new products, and enabling new experiences with existing products”, said **Archil Gachechiladze, CEO of Bank of Georgia**.

“We are excited to welcome Apple Pay in the Caucasus region. Contactless is shaping digital payments landscape and the way consumers pay every day – seamlessly, safe and easy. With Apple Pay launch, Georgia will strengthen its position as a regional leader in contactless adoption and payment innovations,” said **Cristina Doros, Visa’s country manager for the Caucasus region**.

“We are pleased to welcome the launch of Apple Pay in Georgia. Paying with a smartphone is popular nowadays, and we believe that this trend will be very dynamic in Georgia. This will be possible because of the broad infrastructure in contactless payment which we develop there with our partners. We are confident Apple Pay would be a huge development push of contactless payments in Georgia”, said **Igor Stepanov, Mastercard, country manager for Georgia and Central Asia**.

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits offered by Bank of Georgia’s credit and debit cards.

With iPhone and Apple Watch, customers can pay with Apple Pay in stores, restaurants, taxis, vending machines and many more places. When shopping in apps or on the web in Safari with Apple Pay, there’s no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. Every Apple Pay purchase is authenticated with just a glance or a touch with Face ID or Touch ID, or a device's passcode.

For more information on Apple Pay, visit: <http://www.apple.com/apple-pay/>

Name of authorised official of issuer responsible for making notification: **Natia Kalendarishvili, Head of Investor Relations and Funding**

**About Bank of Georgia Group PLC**

Bank of Georgia Group PLC (“**Bank of Georgia Group**” or the “**Group**” - LSE: BGE0 LN) is a UK incorporated holding company, which comprises: a) retail banking and payment services, b) corporate and investment banking and wealth management operations and c) banking operations in Belarus (“**BNB**”). **JSC Bank of Georgia** (“**Bank of Georgia**”, “**BOG**” or the “**Bank**”), the leading universal bank in Georgia, is the core entity of the Group. The Group targets to benefit from superior growth of the Georgian economy through both its retail banking and corporate and investment banking services and aims to deliver on its strategy, which is based on at least 20% ROAE and c.15% growth of its loan book.

JSC Bank of Georgia has, as of the date hereof, the following credit ratings:

Fitch Ratings	'BB-/B'
Moody's	'Ba3/NP' (FC) & 'Ba2/NP' (LC)

For further information, please visit [www.bankofgeorgiagroup.com](http://www.bankofgeorgiagroup.com) or contact:

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