

This amendment shall be effective from September 25, 2020.

The following amendment has been introduced to the “Banking Services Conditions” published on the website: www.procreditbank.ge:

1. Paragraphs 41, 42 and 43 of the Article 20 of the “Banking Services Conditions” has been amended as follows:

“41. For the purposes of this article, strong authentication of all users by the Bank will be mandatory from 1 April 2021. Prior to that date, the registration of the service required to obtain an authentication code by the existing user shall be optional and the Customer shall be authorized to provide the activation of the service required to obtain the said code, if desired/if necessary. The services required to obtain an authentication code will automatically be activated for the customers, for whom Internet Banking services have been registered since August 13, 2020.

42. Without registering the service required for obtaining an authentication code and without strong authentication, the Customer shall have restricted access to electronic banking services in the period from 1 December 2020 to 1 April 2021. Namely, within the limitation, only the information on current and deposit account(s) and existing balance(s), transactions conducted for the last 30 calendar days and payment operations made for the last 90 calendar days may be viewed via Internet Banking.

43. From 1 April 2021 until the registration of the service required to obtain an authentication code, the Customer shall be restricted from using Internet Banking, except for the activation/registration of the service required to obtain an authentication code.”