This amendment shall be effective from June 28, 2021.

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

1. The title, the first and the second paragraph of Article 15¹ of the "Banking Services Conditions" shall be amended to read as follows:

"Article 15¹. Private individual's savings deposit "FlexSave"/ "FlexSave +"/"My FlexSave"

- Savings Deposit Agreement FlexSave in USD / Savings Deposit Agreement FlexSave+ in EUR / Savings Deposit Agreement My FlexSave in GEL shall be concluded by and between the Bank and the Client.
- 2. Savings Deposit Agreement FlexSave in national currency can not be concluded from September 25, 2018 and can not be concluded in Euro from November 20, 2019; Savings Deposit Agreement "FlexSave +" in national currency can not be concluded from June 28, 2021."