This amendment shall be effective from March 01, 2021.

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

- 1. Sub-paragraph "3.4." of paragraph 3 of the Article 29² of the "Banking Services Conditions" shall read as follows:
- "3.4. Plastic card (1 piece of MasterCard FlexCard debit; 1 piece of Visa Flex Card ordered by the Client through internet banking); "
- 2. The following sub-paragraph "3.10." Shall be added to paragraph 3 of the Article 29² of the "Banking Services Conditions":
- "3.10. Conducting preferential conversion operations. "
- 3. Paragraph 9 shall be added to the Article 292 of the "Banking Services Conditions" and read as follows:
- "9. In case of sharp fluctuations of the GEL exchange rate against the Euro, the Bank is entitled to unilaterally change the amount of the fixed fee for the use of the Basic Banking Products specified in this Article twice a year."