

This amendment shall be effective from September 16, 2021.

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

1. Paragraphs 13 and 13¹ of Article 20 of the “Banking Services Conditions” shall be amended to read as follows:

“13. If the Customer (principal user) has forgotten the password or the password has been disclosed, the Customer shall be authorized to reset the Internet Banking password from the website (<https://online.procreditbank.ge/New>). The Customer must have changed the one-time password received during the registration of Internet Banking. The Customer can also call or arrive at the Bank and request a new one-time password that must be changed immediately after logging in to the Internet Banking. When contacting the Bank, the Customer shall be required to answer correctly the code question provided in the Internet Banking Service Agreement.

13¹. Any natural person or legal entity can reset the password from the website (<https://online.procreditbank.ge/New>) only with a valid ID/identifying document. In addition, the Customer must have maintained/registered a mobile phone number with the Bank and have an active plastic card (except pay sticker/local Deposit Card), in the case of a legal entity, an active Visa Business card issued only to an authorized person of the organization, or e-mail registered in the Internet Banking Application. Password reset shall be allowed only for the Principal user. Additional users shall be blocked in case of password reset.”

2. Paragraph 25 of Article 20 of the “Banking Services Conditions” shall be amended to read as follows:

“25. For security reasons, the Customer is obliged to periodically update the password for Internet banking, at least every 6 months. The system keeps the Customer’s last password in its memory and re-use of this password will not be possible.”