

This amendment shall be effective from February 16, 2022.

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

1. The title and the first paragraph of Article 15 of the “Banking Services Conditions” shall be amended to read as follows:

“Article 15 . Savings deposit

1. The Bank and the Customer enter into a **Savings Deposit Agreement.**”

2. 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” / “My FlexSave +”

1. Savings Deposit Agreement **“FlexSave +”** in EUR / Savings Deposit Agreement **“My FlexSave +”** in national currency and in USD 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, can not be concluded in Euro from November 20, 2019 and can not be concluded in USD from February 15, 2022; Savings Deposit Agreement "FlexSave +" in national currency can not be concluded from June 28, 2021.”

3. The title and the first paragraph of Article 15² of the “Banking Services Conditions” shall be amended to read as follows:

“Article 15². Legal Entities savings deposit “FlexSave” / “FlexSave +”

1. Savings Deposit Agreement **“FlexSave”** in EUR and USD / Savings Deposit Agreement **“FlexSave +”** in national currency shall be concluded by and between the Bank and the Client.”

4. The following paragraph 1¹ has been added to Article 15² of the Banking Services Conditions:

“1¹. Savings Deposit Agreement “FlexSave” in national currency can not be concluded from February 15, 2022.”