

Amendments shall be effective as of September 20, 2022

The following amendments were introduced to the Banking Services Conditions published on the web page www.procreditbank.ge:

1. Paragraph 5 of Article 13 of the “Banking Services Conditions” shall be amended to read as follows:

“5. Additional funds can further be added to Deposit. The frequency and amount of additional funds/depositions are not defined/limited.”

2. Paragraph 6 of Article 13 of the “Banking Services Conditions” shall be deleted.

3. The paragraph 2¹ of the Article 17 shall be deleted:

4. The paragraph 9 of the Article 19 shall be amended as follows:


“9. ProCredit Bank cards are equipped with the following safety features:

CARDS SYMBOLS

Card Issuer
Card Issuing bank

Microchip EMV
Chip containing card holder information

Card Number
16-digit number




Cardholder Name
Cardholder's name / Company name for Business card

Card type
Mastercard / Visa / Local card

Symbol of Contactless sticker

Expiration Date
MM/YY

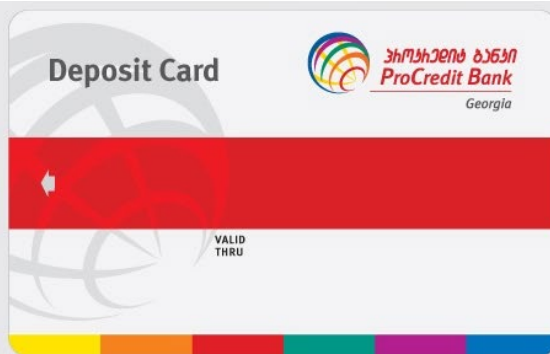
Magnetic Stripe
Magnetic stripe contains cardholder information



Signature Stripe
Cardholder signature place

CVV2 / CVC2 Code
Safety code used as security feature for online transactions

PROCREDIT BANK GEORGIA CARDS



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5. The following note shall be added to the title of Articles 29² and 29³ of the Banking Service Conditions:

(The product will no longer be opened for new clients from 20.09.2022)

6. The following Articles 29⁴, 29⁵, 29⁶, 29⁷ and 29⁸ shall be added to the document:

Article 29⁴ – Basic Banking Products - Payroll Account

1. The Bank and the PI customer sign an Agreement on the Use of Basic Banking Products - **Payroll Account**. Only the individuals involved in the so-called payroll project can use the services. During the entire period of using the product, the Customer is obliged to maintain, at least, Internet/Mobile Banking and SMS services.
2. The Agreement on the Use of Basic Banking Products - **Payroll Account** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.

3. The banking products covered under the Basic Banking Product - **Payroll Account** include:
 - 3.1 One current account in GEL (it will be opened automatically. The Customer may additionally open a current account in USD, EUR).
 - 3.2 Savings account (it will be opened automatically according to the currency of the current account(s) opened by the Customer).
 - 3.3 Internet/Mobile Banking registration and service through one device.
 - 3.4 Plastic card - 1 active debit MasterCard FlexCard card (it is mandatory to have the card); (and in case of opening a bank account through a remote channel, the card can be ordered through Internet Banking).
 - 3.5 SMS service registration and servicing (per 1 subscriber).
 - 3.6 Telephone PIN code.
4. Only one current account in the national currency is opened automatically for the Customer as part of the service. Any additional account(s) in foreign currency (only in USD and/or EUR) shall be opened based on the Customer's application.
5. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
6. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
7. In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 3 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
8. In case of refusal of the service specified in this article or any of the products/services covered hereby, the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
9. The Customer using the **Payroll Account** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
10. When the banking service terms and conditions are changed at the request of the Customer (switching from **Payroll Account** to other banking service terms and conditions provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to "Minimal" when the plastic card is cancelled); rather, the benefits and

services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card. (This does not apply to the "Pro Green" card).

Article 29⁵ - Basic Banking Products – DIRECT

1. The Bank and the PI customer sign an Agreement on the Use of Basic Banking Products - **DIRECT**. During the entire period of using the product, the Customer is obliged to maintain, at least, Internet/Mobile Banking and SMS services.
2. The Agreement on the Use of Basic Banking Products - **DIRECT** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. The banking products covered under the Basic Banking Product - **DIRECT** include:
 - 3.1 One current account in GEL (it will be opened automatically. The Customer may additionally open a current account in USD, EUR).
 - 3.2 Savings account (it will be opened automatically according to the currency of the current account(s) opened by the Customer).
 - 3.3 Internet/Mobile Banking registration and service through one device.
 - 3.4 Plastic card - 1 active debit MasterCard FlexCard card. The Customer may additionally order one VISA FlexCard card (and in case of opening a bank account through a remote channel, the card can be ordered through Internet Banking).
 - 3.5 Conversion operations at a preferential rate.
 - 3.6 SMS service registration and servicing (per 1 subscriber).
 - 3.7 Automatic transfers.
 - 3.8 Telephone PIN code.
4. Only one current account in the national currency is opened automatically for the Customer as part of the service. Any additional account(s) in foreign currency (only in USD and/or EUR) shall be opened based on the Customer's application.
5. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
6. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account, subject to the terms and conditions of paragraph 3.5.
7. In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 3 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
8. In case of refusal of the service specified in this article or any of the products/services covered hereby, the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the

Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.

9. The Customer using the **DIRECT** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
10. When the banking service terms and conditions are changed at the request of the Customer (switching from **DIRECT** to other banking service terms and conditions provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to "Minimal" when the plastic card is cancelled); rather, the benefits and services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card. (This does not apply to the "Pro Green" card).

Article 29⁶ - Basic Banking Products – Green Account

1. The Bank and the PI customer sign an Agreement on the Use of Basic Banking Products – **Green Account**. During the entire period of using the product, the Customer is obliged to maintain, at least, Internet/Mobile Banking and SMS services.
2. The Agreement on the Use of Basic Banking Products – **Green Account** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. The banking products covered under the Basic Banking Product – **Green Account** include:
 - 3.1 One current account in GEL (it will be opened automatically. The Customer may additionally open a current account in USD, EUR).
 - 3.2 Savings account (it will be opened automatically according to the currency of the current account(s) opened by the Customer).
 - 3.3 Internet/Mobile Banking registration and service through one device.
 - 3.4 Plastic card - 1 Debit MasterCard ProGreen card. The Customer may additionally order one VISA FlexCard card (and in case of opening a bank account through a remote channel, the card can be ordered through Internet Banking).
 - 3.5 Conversion operations at a preferential rate.
 - 3.6 SMS service registration and servicing (per 1 subscriber)
 - 3.7 Automatic transfers
 - 3.8 Telephone PIN code.
4. Only one current account in the national currency is opened automatically for the Customer as part of the service. Any additional account(s) in foreign currency (only in USD and/or EUR) shall be opened based on the Customer's application.

- 5 In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
- 6 Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account, subject to the terms and conditions of paragraph 3.5.
- 7 In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 3 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
- 8 In case of refusal of the service specified in this article or any of the products/services covered hereby, the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
- 9 The Customer using the **Green Account** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
- 10 The request of the Customer using the **Green Account** (respectively, the owner of the "Pro Green" card) to change the banking service terms and conditions (switching from **Green Account** to other banking service terms and conditions provided in this chapter) shall result in the cancellation of the plastic card in use and a new card shall be registered for the Customer free of charge under the relevant terms and conditions, except when the Customer chooses the **Minimal** service, in which case the client has no right to order/use the plastic card. And, if the client already uses the conditions of other banking services and wants to start using the "**Green Account**", he/she can keep the existing card if he/she wishes and is obliged to order a "Pro Green" card.

Article 29⁷ - Basic Banking Products - Standard Account

1. The Bank and the PI customer sign Agreement on the Use of Basic Banking Products - **Standard Account**. During the entire period of using the product, the Customer is obliged to maintain, at least, Internet/Mobile Banking, Telephone PIN code and SMS services.
2. The Agreement on the Use of Basic Banking Products – **Standard Account** implies the automatic acquisition of the right to use the banking products and preferential rates included,

in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.

3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. The banking products covered under the **Standard Account** include:
 - 4.1 One current account in GEL (it will be opened automatically). The Customer may additionally open a current account in USD, EUR).
 - 4.2 Savings account (it will be opened automatically according to the currency of the current account(s) opened by the Customer).
 - 4.3 Internet/Mobile Banking registration and service through one device.
 - 4.4 SMS service registration and servicing (per 1 subscriber).
 - 4.5 Telephone PIN code.
5. Only one current account in the national currency is opened automatically for the Customer as part of the service. Any additional account(s) in foreign currency (only in USD and/or EUR) shall be opened based on the Customer's application.
6. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
8. In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 4 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
9. In case of refusal of the service specified in this article or any of the products/services covered hereby, the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
10. The Customer using the **Standard Account** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
11. When the banking service terms and conditions are changed at the request of the Customer (switching from **Standard Account** to other banking service terms and conditions

provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to "Minimal" when the plastic card is cancelled); rather, the benefits and services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card. (This does not apply to the "Pro Green" card).

Article 29⁸ - Basic Banking Products - Minimal

1. The Bank and the PI customer sign Agreement on the Use of Basic Banking Products - **Minimal**. During the entire period of using the product, the Customer is obliged to maintain, at least, Internet Banking and Telephone PIN code.
2. The Agreement on the Use of Basic Banking Products – **Minimal** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. The banking products covered under the **Minimal** include:
 - 4.1. One current account in GEL (it will be opened automatically. The Customer may additionally open a current account in USD, EUR).
 - 4.2. Internet Banking registration and service without additional device.
 - 4.3. Telephone PIN code.
5. Only one current account in the national currency is opened automatically for the Customer as part of the service. Any additional account(s) in foreign currency (only in USD and/or EUR) shall be opened based on the Customer's application.
6. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
8. In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 4 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
9. In case of refusal of the service specified in this article or any of the products/services covered hereby, the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
10. The Customer using the **Minimal** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which

he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.

11. When the banking service terms and conditions are changed at the request of the Customer (switching from **Minimal** to other banking service terms and conditions provided in this chapter), Client shall order a plastic card according to the new service terms and conditions selected by the Customer.