

Amendments shall be effective as of February 10, 2023

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

1. The paragraph 1 of the Article 15¹ shall be amended as follows:

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

2. The paragraph 2 of the Article 15¹ shall be amended as follows:

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; Savings Deposit Agreement “FlexSave+” in EUR can not be concluded from February 10, 2023.