

‘Amendments shall be effective as of **November 06, 2024**

The following amendments has been introduced to the “Banking Services Conditions” published on the web page [www.procreditbank.ge](http://www.procreditbank.ge):

**1. The title of the Section IX to be ammended as follows:**

**Section IX - Use of Basic Banking Products/Banking Products Sets  
General Provisions**

**2. The following amendments/addendum has been introduced to the Article 26:**

1. Banking services provided for by Special Provisions of this Section shall be provided to the Customer on the basis of the Agreement on Use of Basic Banking Products/Banking Products Set.
2. If at the moment of signing the Agreement the Customer already uses the basic banking product(s)/service(s) under the Agreement on Use of Basic Banking Products/Banking Products Set, the banking product(s) shall not be re-registered in the name of the Customer and new agreements/contracts for such products shall not be concluded.
3. The Agreement on Use of Basic Banking Products/Banking Products Set shall apply until the Bank closes all accounts of the Customer.
4. Tariffs for use of basic banking products constitute the integral and inseparable part of the Banking Service Conditions. The Customer confirms that he/she is familiar with the relevant tariffs for use of basic banking products/Banking Products Set, agrees to and does not have any claim against the tariffs.
5. The issues and tariffs that are not provided for by the Agreement/this Document and Tariffs for the use of basic banking products/Banking Products Set shall be determined by the agreement / contract signed on each banking service / product and by the Standard Tariffs set by the Bank.

**3. The following amendments/addendum has been introduced to the Article 29<sup>4</sup> – Basic Banking Products - Payroll Account:**

**The name of the Article 29<sup>4</sup> shall be changed as follows: “Banking Products Sets - Payroll Account”.**

**4. Sections 1, 2 and 4 of the Article 29<sup>4</sup> shall be amended as follows and Section 5 shall be deleted:**

1. The Bank and the PI customer sign an Agreement on the Use of Banking Products Sets - **Payroll Account**. Only the Private Individuals can use the services. During the entire period of using the product, the Customer is obliged to maintain Internet/Mobile Banking.
2. The Agreement on the Use of **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.
4. By signing the agreement on the use of **Payroll Account** the following banking products will be automatically activated for the client:
  - 4.1. Current Multi-currency Account.
  - 4.2. Internet/Mobile Banking registration and service through one device.
  - 4.3. Plastic card - 1 active debit MasterCard FlexCard card. (and in case of opening a bank account through a remote channel, the card will not be ordered automatically and the Client can order through Internet Banking).
  - 4.4. SMS service registration and servicing (per 1 subscriber).
  - 4.5. Telephone PIN code.The client has the right to refuse the activation of any of the products specified in subsections 4.1 - 4.5 (except subsection 4.2), in which case the service fee of the "Salary account" will not change.
5. (deleted).