

**Amendments shall be effective as of **May 21, 2025****

**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 following Article 20<sup>2</sup> shall be added to the Banking Services Conditions:**

**Article 20<sup>2</sup>. Terms and Conditions for Data Sharing Through Open Banking**

1. In the context of Open Banking, the Customer selects a provider and grants consent to that provider to request information from ProCredit Bank (hereinafter referred to as the Bank). This consent, as articulated in this document, may be granted on a one-time basis or may encompass multiple requests.
2. Should the information be requested multiple times, the Customer acknowledges that the Provider may subsequently initiate an automatic request for the pertinent information on multiple occasions within a 24-hour period, up to a predetermined maximum of four times.
3. The right to request information from the Bank encompasses the ability to seek all information, including personal data, that is maintained by the Bank and made accessible through Open Banking, provided that the Customer has granted the necessary consent.
4. The Customer acknowledges that the cessation of information sharing with the provider by the Bank, for any reason, including the expiration of the term or actions taken by the Customer, does not equate to the termination of the processing of information that has already been transferred to the chosen provider. Furthermore, this cessation does not imply the withdrawal, cancellation, or destruction of the information in any form. Should the Customer wish to have the information held by the provider destroyed, it is incumbent upon the Customer to contact the provider directly to initiate this process.
5. Upon the transfer of information to an external provider, the Bank relinquishes effective control over the protection of this information in any format. Consequently, the Bank shall not be held liable for any potential damage or violations that may arise from the copying or transferring of this information to the selected provider's systems, nor for any intentional or unintentional processing that occurs at subsequent stages. This includes scenarios referenced in the Personal Data Protection Law of Georgia. The Customer acknowledges that, in the context of Open Banking, the Bank executes the Customer's request to transfer information as directed by the selected provider.
6. The Customer can review the information the Bank has shared with the provider in the context of Open Banking on the consent management page accessible through Internet Banking. Furthermore, the Customer is entitled to cancel, terminate or revoke through this page the consent previously granted to the Bank for sharing information with the provider.
7. Should the Customer have any inquiries and/or complaints about information sharing matters in the context of Open Banking, they are entitled to reach out to the Bank via email at [geo.info@procredit-group.com](mailto:geo.info@procredit-group.com) or by telephone at +(995 32) 2202222.