

The amendments are to be made effective as of June 5, 2025.

The following changes have been made to the "Banking Service Conditions" published on the website www.procreditbank.ge:

- 1. A new paragraph "15⁴" is added to Article 15 of the "Banking Service Conditions" with the following wording:**

“Article 15⁴. Piggy Bank Savings deposit

1. Piggy Bank Savings Deposit Agreement shall be concluded by and between the Bank and the Customer in the national currency.
2. The Agreement is concluded under the condition of using the electronic Piggy Bank Savings service and will be terminated if the service is canceled.
3. The deposit is a demand deposit, and the depositor may increase and/or reduce the deposit balance multiple times during the Agreement period.
4. The down payment is not required to open a deposit. The deposit may be opened with a zero balance. The initial deposit can be made at any time. Accordingly, interest on the deposit shall start to accrue from the day after depositing funds.
5. The number and frequency of transactions allowed on the deposit shall be unlimited.
6. The following transactions shall be allowed on the deposit: cashless conversion, depositing money from Georgia, transferring money from a savings deposit to a current account opened by the same depositor with ProCredit Bank, depositing money from a current account to a savings deposit opened by the same depositor with ProCredit Bank.
7. The Deposit Agreement may be terminated and the Deposit closed by closing the Electronic Piggy Bank Savings service.
8. In case of termination of the Deposit Agreement, the deposit balance shall be subject to the interest applicable to the deposit at the time of termination of the Deposit Agreement for the period from the date of the last interest payment to the date of termination of the deposit.
9. In case of termination of the Deposit Agreement, the entire balance available on the deposit account shall be transferred to the depositor's current account.
10. Throughout the term of the deposit, the bank service fees and tariffs set by the Bank at that time for each transaction shall apply to the deposit.

2. The following section VIII¹ and Article 25¹ are added to Section VIII of the " Banking Service Conditions":

"Section VIII¹ - Electronic Piggy Bank Services

Article 25¹. Terms and conditions of the Electronic Piggy Bank

1. The terms and conditions governing the Electronic Piggy Bank shall be established remotely by an agreement between the Bank and the Customer. Specifically, the Electronic Piggy Bank allows the PI Customer to transfer funds from the designated current account to a savings deposit. In this context, the accumulation of funds shall occur in an amount predetermined by the Customer, contingent upon the Customer possessing one active debit card issued by the Bank, which has been specifically designated for use with the Electronic Piggy Bank.
2. An Electronic Piggy Bank may only be activated in conjunction with a savings plan or a savings piggy bank deposit established by the Customer. Furthermore, a single Electronic Piggy Bank can be linked to one specific savings piggy bank deposit.
3. The Electronic Piggy Bank systematically accumulates funds in a predetermined amount into the Customer's current account for each transaction conducted.
4. The Customer establishes in advance the specific amount of funds to be accumulated for each transaction within the Electronic Piggy Bank service. Additionally, it is important to note that the deposit account for this service may only be opened in Georgian Lari (GEL).
5. Funds will be accrued in the deposit account exclusively when a transaction is conducted using a card purchase in Georgian Lari (GEL).
6. The Customer will be unable to use the Electronic Piggy Bank unless an active VISA and/or MASTERCARD debit card is linked to the current account.
7. By activating the Electronic Piggy Bank service, the Customer acknowledges and consents to the terms and conditions governing the Piggy Bank Savings. Furthermore, an individual customer is permitted to activate multiple Electronic Piggy Bank services.
8. The total amount accrued in the Electronic Piggy Bank will be re-calculated on the date the corresponding transaction is recorded in the statement and subsequently credited to the designated deposit account.
9. If the requisite amount for the Electronic Piggy Bank service is not deposited into the current GEL account following a card transaction, the transaction will not be executed as part of the specified transaction. Furthermore, there will be no compensation for subsequent transactions, and funds will not be converted from another currency account for the purpose of further accumulation.
10. The Bank retains the right to withhold the transfer of the accumulated amount to the deposit account if such account is subject to any limitations or restrictions, thereby rendering the deposit or transfer to the aforementioned account prohibited.

11. The Customer retains the right to initiate or terminate the Electronic Piggy Bank service at any time. However, it is important to note that if the Customer decides to close their current account in GEL, which is utilized for card transactions in GEL, the Electronic Piggy Bank service will be automatically discontinued.
12. If the Electronic Piggy Bank is terminated, the savings piggy bank deposit will be automatically closed, whereas the savings plan will remain active.
13. If the savings deposit associated with the Electronic Piggy Bank service is closed for any reason, or if the current account is terminated, or if the card is canceled or reaches its expiration date, the Electronic Piggy Bank service will be automatically deactivated.
14. In instances where the Electronic Piggy Bank is activated on a savings plan with a validity period that exceeds the validity period of the card, the service period of the Electronic Piggy Bank shall be determined by the validity period of the card. Conversely, if the validity period of the savings plan is less than that of the card, the service period of the Electronic Piggy Bank will be based on the validity period of the savings plan.
15. If the Electronic Piggy Bank is activated under the savings piggy bank deposit, the duration of service will be determined by the validity period of the associated card.”