

Amendments shall be effective as of **July 19, 2025**

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

The following Article 18³ shall be added to the “Banking Services Conditions“:

“Article 18³. Digital Card

1. The holder of a Digital Card can be any adult physical person.
2. The Digital Card is a debit card and entitles the Customer to manage the amount available in the current account(s) attached to the card and the allowed overdraft (if any).
3. The Client is entitled to have maximum 3 *three) Digital Cards.
4. When activating the Digital Card, a secret question and answer shall as well be activated.
5. Current account(s) can be attached to a Digital Card and a maximum of three different accounts can be attached to a maximum of three different currencies (GEL, USD or EUR). Of the accounts attached to the Digital Card, only one account is the main account, while the rest are additional accounts. The client selects the Primary and Additional card accounts when activating the Digital Card and is entitled to change the primary account at any time:
 - Primary account – the primary account on Digital Cards may be the current account.
 - Additional account - the additional account on Digital Cards may be both the current account and the savings account.
6. In order to use Digital Card, the Customer shall open and maintain current account(s) in respective currencies with the bank.”

The following subparagraph “4.4.a” shall be added to the Article 29⁵ of the “Banking Services Conditions“:

“4.4.a Digital Card (maximum 3 digital cards);”

The following subparagraph “4.5” shall be added to the Article 29⁷ of the “Banking Services Conditions“ and the text following the abovementioned subparagraph shall be amended:

“4.5. Digital Card (maximum 3 digital cards);”

“The client has the right to refuse the activation of any of the products specified in subsections 4.3 or 4.5, in which case the service fee of the “**Standard Account**” will not change”

The following subparagraph “4.3.a” shall be added to the Article 29⁹ of the “Banking Services Conditions“:

“4.3.a Digital Card (maximum 3 digital cards);”

The following subparagraph “4.3.a” shall be added to the Article 29¹⁰ of the “Banking Services Conditions“ and the subparagraph 4.3. shall be amended:

“4.3. Plastic card (the client is entitled to order 1 (one) debit MasterCard card. In addition, client is entitled to order 1 (one) VISA card);”

“4.3.a Digital Card (maximum 3 digital cards);”