The amendments will take effect from 7th of September 2026.

The Banking Service Conditions detailed on www.procreditbank.ge have undergone several modifications and additions.

A new Chapter XIII will be incorporated into the Banking Service Conditions.

Chapter XIII - Instant Payments 24/7

Article 35

1. The Instant Payment System facilitates real-time settlement transactions between payers and payees, enabling immediate fund transfers at any hour. The system permits clients to execute transfers of funds with no frequency restrictions to beneficiaries who bank with other participating institutions (such as commercial banks and microbanks licensed by the National Bank of Georgia), using a mobile phone number. Access to the Instant Payment System is restricted to users of the Mobile Banking application provided by JSC ProCredit Bank.

2. Transfer operations via the Instant Payment System are exclusively available to individuals with an active account, excluding individual entrepreneurs from this eligibility requirement.

3. The client acknowledges and consents that the Instant Payment System is limited to specific types of transfer operations. These operations are permitted solely for personal fund circulation between the payer and the recipient and are explicitly not intended for commercial transactions related to the acquisition of goods and/or services.

4. Funds can be transferred exclusively via the verified mobile number of the recipient, as verified by their respective banking institution or microbank.

5. If the client is the designated recipient of the funds, the transfer will be executed to the client's pre-selected Favourite Account in the applicable currency. Should the client lack a designated Favourite Account, the Bank will direct the funds to the most recently opened account by the client in that same currency.

6. The list of banks participating in the Instant Payment System is accessible through the client's Mobile Banking application. Clients acknowledge that this list is subject to change at any time. It is the client's responsibility to verify the current list of approved banks prior to initiating any transaction.

7. The Bank reserves the right to establish a service fee for transactions executed via the Instant Payment System. Detailed information regarding this fee can be accessed through the Mobile Bank application and the Tariffs documentation available on the Bank's official website, www.procreditbank.ge. It is the Client's responsibility to review the transfer fee before initiating any transactions. By proceeding with the transfer, the Client acknowledges that they have informed themselves of and consented to the stipulated fee.

8. Transfer operations through the Instant Payment System are supported in the following currencies:

8.1. Georgian Lari (GEL) - the national currency;

8.2. United States Dollar (USD);

8.3. Euro (EUR).

9. A one-time fund transfer via the Instant Payment System is permitted only within the monetary limits defined by the Bank. Detailed information regarding these limits, including applicable currencies and units, will be accessible in the Mobile Bank application and on the Bank's official

website at www.procreditbank.ge. Clients are required to review and understand these established limits prior to initiating any fund transfers.

10. The Bank maintains the discretion to decline a money transfer or receipt operation under the following circumstances:

10.1 The mobile phone number specified in the payment order is not verified.

10.2 The verified mobile phone number specified in the payment order is linked to the accounts of multiple individuals. In this case, the bank is unable to independently determine which account should receive the funds.

10.3 Should the transfer operation fail to comply with Georgian legislation and/or the Bank's internal policies and protocols.

10.4 If the client's account balance is insufficient to complete the transaction.

10.5 In cases where the transaction amount exceeds the designated limits for a single transfer.

10.6 If there is a public legal restriction, lien, or garnishment on the client's account/accounts, unless exceptions are stated in Georgian law.

11. In the event of a money transfer operation being declined, the client will be promptly notified via the Mobile Banking application. This notification will be dispatched without undue delay, and in any case, no later than the established deadline for processing the payment order.