**The changes are effective from 04/11/2015**

The following amendments were introduced to the Banking Services Conditions posted on the web site [www.procreditbank.ge](http://www.procreditbank.ge/):

1. Article 16(23) of the Banking Services Conditions (General Provisions of Bank Plastic Cards) has been amended as follows:

**“23. The following operations may be carried out by means of a Card, from the card account(s) attached to the card:**

* **Cash withdrawal via ATM/POS terminal;**
* **Cash deposits via ProCredit Bank ATMs;**
* **Cashless transactions - payment via POS terminal and Internet.”**