

Material Terms and Conditions of the Agreement

Savings Plan Deposit Agreement #-----

The city of

date: --.---.----

Interest Rate of the Deposit

- Type of deposit interest rate: fixed
- Annual Interest Rate of the Deposit: -.-- %;
- Effective Interest Rate of the Deposit: -.-- %;

The following assumptions are used to calculate the effective interest rate: The initial deposit inpayment was made on the day of concluding the Agreement **or 5 000 GEL/USD/EUR¹**; No further inpayments were made on the deposit.

Financial charges of the deposit: -.-- GEL

Other contractual conditions

- The first deposit inpayment: -.-- GEL/USD/EUR
The deposit was opened without an initial inpayment. Interest will accrue on the deposit from the day following the initial deposit inpayment (placement) on the deposit account;²
- Annual interest rate in the event of early termination -.-- %;
- The deposit has been opened for the period of ----- months and shall be closed on __/__/____;
- Your deposit is insured within the Deposit Insurance System established under the Law of Georgia on Deposit Insurance System;
- In case of any changes in the essential terms and conditions of the Agreement, the Customer shall be informed at least 2 (two) months before the changes, and in case of increase in the price of another financial product - at least 1 (one) month in advance in writing or via e-mail, or Internet Bank, or SMS, or telephone call;
- The Depositor shall be authorized to file a complaint in oral, free written, standard written or electronic form.
- **Deposit in a foreign currency may expose depositors to material risks!**
- **Fluctuations in the exchange rate may significantly reduce interest earnings denominated in lari.**
- **Effective interest rate in the event of potential 15% annual appreciation of the lari -.-- %.³**

Information useful for customers can be found on the web site of the National Bank of Georgia www.nbg.gov.ge/cp and via hotline - 032 2 406 406

¹ If the deposit is opened without initial inpayment.

² If the deposit is opened without initial inpayment.

³ The provisions in red colour refer only to foreign currency deposits.

Savings Plan Deposit Agreement #_____

The city of _____

JSC Procredit Bank:

The depositor: _____

Do hereby enter into this agreement (hereinafter - the Agreement) as follows:

1. The Bank shall open for the Depositor Savings Plan Deposit No. _____, (hereinafter the "Deposit");
2. Type of deposit interest rate: fixed.
3. Annual Interest Rate of the Deposit -- %;
4. Effective Interest Rate of the Deposit -- %;
 - Deposit in a foreign currency may expose depositors to material risks!
 - Fluctuations in the exchange rate may significantly reduce interest earnings denominated in lari.
 - Effective interest rate in the event of potential 15% annual appreciation of the lari -- %.⁴
5. Financial charges of the deposit: -- GEL
6. The deposit has been opened for the period of ---- months and shall be closed on __/__/____.
7. Annual interest rate in the event of early termination: -- %.
8. The Depositor shall be obliged to make the initial deposit inpayment of _____ GEL/USD/EUR into the current account No _____ and the Bank shall transfer the amount to the Depositor's deposit account No _____.
 - The deposit was opened without an initial inpayment.⁵
9. Additional funds can further be added to Deposit. The frequency and amount of additional funds/depositions are not defined/limited;
10. From the day following the initial deposit inpayment, the annual interest rate shall accrue on the amount available on the deposit, which will be calculated daily and paid at the end of the Deposit Agreement to the current account No ----- of the Depositor from the day of opening of the deposit. d
11. On maturity of the Deposit or in case of early termination of the Deposit, the Bank shall transfer the amount available on the Deposit to the Depositor's account No. ----- and accrued interest earnings to the Depositor's account No. -----.
12. The following assumptions are used to calculate the effective interest rate: The initial deposit inpayment was made on the day of concluding the Agreement or 5 000 GEL/USD/EUR⁶; No further inpayments were made on the deposit.
13. Terms and Conditions of banking services ("Terms and Conditions") which are an integral part hereof apply to this Agreement. "Terms and Conditions of Banking Services" are available both in the bank offices and on the bank's web site www.procreditbank.ge. The Depositor hereby acknowledges that s/he has read and accepted the "Terms and Conditions" and undertakes to comply with said "Terms and Conditions".
14. In case of any changes in the essential terms and conditions of the Agreement, the Customer shall be informed at least 2 (two) months before the changes, and in case of increase in the price of another financial product - at least 1 (one) month in advance in writing or via e-mail, or Internet Bank, or SMS, or telephone call.
15. If the Depositor is dissatisfied or wants to make a comment, he/she/it may file a complaint in oral, free written, standard written or electronic form, also fill out a complaint form (available in the Bank offices) or register a complaint form at the official website of the Bank at www.procreditbank.ge or apply other mechanisms provided for by legislation for filing complaints. Complaints are reviewed by the structural unit in the Bank responsible for protecting the rights of consumers. A complaint shall be responded to within 1 (one) month after receiving it.
16. This Agreement is prepared in two copies of equal legal force in Georgian and English languages. In case of inconsistency, Georgian version shall prevail.

⁴ The provisions in red colour refer only to foreign currency deposits.

⁵ If the deposit is opened without initial inpayment.

⁶ If the deposit is opened without initial inpayment