

Essential Terms and Conditions of Agreement

Eco Savings Deposit Agreement No ____

The city of ____
__ 20__

Deposit interest rate

- Type of deposit interest rate: **Fixed**
- Annual deposit interest rate: ____%
- Effective deposit interest rate: ____%
- Assumptions used to calculate the effective deposit interest rate: The deposit funds are disbursed at the end of the term.

Other contractual terms

- One-time deposit payment: EUR/USD/GEL ____
- Annual interest rate in case of early termination of the agreement: ____%
- The deposit is open for ____ months and the closing date is __ / __ / ____.
- Your deposit is insured within the Deposit Insurance System established on the basis of the Law of Georgia on the Deposit Insurance System.
- In case of changes to the essential terms and conditions of this Agreement, the Bank shall notify the customer no less than 2 (two) months before the change, and in case of increase in the price of another financial product – no less than one month before the increase, in writing or via email or Internet Banking or short text message or telephone call.
- The Depositor may file a complaint orally, in free written, standard written or electronic form. The complaint is responded to within no more than 1 (one) month after its receipt.
- **A foreign currency deposit poses a significant risk to the depositor!**
- **Fluctuations in exchange rates may significantly reduce the GEL-denominated interest earnings.**
- **Effective interest rate in case of potential 15% annual appreciation of GEL: --%¹**

Information useful to customers can be found on the website of the National Bank of Georgia – www.nbg.gov.ge/cp
or via hotline – 032 2406406.

¹ The provisions in red colour refer only to foreign currency deposits.

Eco Savings Deposit Agreement No _____

The city of _____
____ 20____

ProCredit Bank

The Depositor

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

1. The Bank opens an eco savings account No _____ for the Depositor (hereinafter – the Deposit).
2. Type of deposit interest rate: Fixed
3. Annual deposit interest rate: ____%
4. Effective deposit interest rate: ____%
- A foreign currency deposit poses a significant risk to the depositor!
- Fluctuations in exchange rates may significantly reduce the GEL-denominated interest earnings.
- Effective interest rate in case of potential 15% annual appreciation of GEL: --%²
5. Financial costs of the deposit: GEL ____
6. The deposit is open for ____ months and the closing date is ____ / ____ / ____.
7. The annual interest rate in case of early termination of the Agreement: ____%
8. The Depositor shall place on the current account No _____ the funds required for opening a savings deposit in the amount of EUR/USD/GEL _____, which the Bank will transfer to the Depositor's deposit account No _____.
9. The interest rate is calculated on the full deposit amount on a daily basis, from the following day of signing the Agreement to the closing date of the deposit, inclusive. *(Accrued interest shall be credited to the Depositor's deposit account No _____ or (monthly after deposit opening) or (at the end of the deposit term)).³*
10. At the end of the deposit term (when the Agreement is not extended), the Bank shall transfer the funds from the deposit account to the Depositor's account No _____ and the accrued interest earnings to the Depositor's account No _____.
11. Assumptions used to calculate the effective deposit interest rate: The deposit funds are disbursed at the end of the term.
12. The Banking Services Conditions (hereinafter the BSC) apply to this Agreement and form an integral part hereof. The Banking Services Conditions are available both in the Bank's offices and on the Bank's official website at www.procreditbank.ge. The Depositor hereby confirms to have read the BSC, approves and undertakes to fulfill them.
13. In case of changes to the essential terms and conditions of this Agreement, the Bank shall notify the customer no less than 2 (two) months before the change, and in case of increase in the price of another financial product – no less than one month before the increase, in writing or via email or Internet Banking or short text message or telephone call.
14. In case of dissatisfaction or remark, the Depositor may file a complaint orally, in free written, standard written or electronic form. Complaints can also be filed by filling out a complaint form (available at the Bank's offices) or by registering a complaint form on the Bank's official website at www.procreditbank.ge or by applying other grievance mechanisms provided by law. Complaints are reviewed by the structural unit

² The provisions in red colour refer only to foreign currency deposits.

³ The relevant paragraph will be recorded at the client's choice.

responsible for protecting the customer rights at the Bank. Complaints are responded to within no more than 1 (one) month from the receipt.

15. This Agreement is made in duplicate, one copy for each party and each copy bearing the same legal effect.