JSC ProCredit Bank (ID No 204851197), National Bank License No 000076,
telephone/fax:(+995 32) 2202222/(+995 32) 2202223.

Essential Terms and Conditions of Agreement

Fixed Term 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 compliant 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.

Fixed Term 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 a fixed-term deposit 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: ___%) **or** (The Depositor shall not be authorized to terminate this Deposit Agreement before the scheduled term). If the Deposit is issued with a monthly interest rate, in case of early redemption, the interest payable to the Depositor will be adjusted considering the interest already paid.
8. The Depositor shall place on the current account No _____________ the funds required for opening a fixed-term 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.

[2] The provisions in red colour refer only to foreign currency deposits.
[3] The relevant paragraph will be recorded at the client's choice.

14. In case of dissatisfaction or remark, the depositor may file a compliant 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 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.