

Amendments shall be effective as of May 27, 2021

The following amendments were introduced to the Banking Services Conditions published on the web page www.procreditbank.ge:

1. The following sub paragraphs 52-55 shall be added to the Article 16:

52. The trade/service object code or MCC is a four-digit code established in the context of the trade/service object activity according to ISO 18245.

53. At the time of ordering/activating a bank plastic card, payments in trade/service objects with a high risk of fraud are blocked. This means that at the time of ordering/activating the card, the bank blocks payments in trade/service facilities with high risk of fraud, such as Dating Services (MCC 7273), Organizations, Charitable and Social Service (MCC 8398), Gambling Transactions (MCC 7995), Bridge and Road Fees (MCC 4784). In addition, the bank is authorised to unilaterally add and/or reduce the list of high risk trading/service objects at any time. Payments at additional merchants/services will also be limited.

54. The Client is entitled to activate/block (deactivate) payments at trade/service objects with a high risk of fraud at any time.

55. Limitation of payments in trade/service facilities with high risk of fraud aims to protect the client from possible fraud and/or other increased risks, and by activating it, the client confirms that he/she is fully aware of the risks associated with activation such payments.

2. The following sub paragraphs “i” of paragraph 46 shall be added to the Article 16:

- i) Block/ Activate payments with trade/service outlets with high risk of fraud