

Amendments shall be effective as of April 26, 2022.

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

1. The title of Section V of the Banking Services Conditions has been changed to the following wording:

“Section V - Internet Banking / Mobile Banking”

2. Paragraph 25¹ of Article 20 of the Banking Services Conditions has been changed to read as follows:

“25¹. Without registration of the service required for obtaining the authentication code and strong authentication, the client is restricted from the possibility of initial activation of a trusted device. The activation period of a trusted device is 6 months. Besides, in case of wishing to use a trusted device, after the expiration of the above period, the client shall re-activate it by confirming the TAN code. “

3. The following Article 20¹ has been added to the Banking Services Conditions:

“Article 20¹.

1. Mobile Banking is a remote banking service channel allowing the client to receive remote banking services.
2. Mobile Banking service means the use of Internet Banking service by the client through a software application downloaded on his/her mobile phone.
3. To use Mobile Banking, the client must have activated the Internet Banking service and have a mobile phone with the appropriate operating system (Android or IOS and/or another operating system specified by the Bank).
4. Mobile Banking user is authorized to carry out so-called Quick access activation / deactivation / change (access using knowledge and / or uniqueness). At the same time, the Client is aware of the risk that the use of Mobile Banking is related to the exchange of information in electronic form and therefore takes responsibility for all operations or operations / transactions carried out in the electronic system.
5. The terms and conditions outlined in Article 20 hereof shall apply to the Mobile Banking service.
6. Termination of the Internet Banking service shall automatically lead to termination of the Mobile Banking service.”