

‘Amendments shall be effective as of **July 30, 2024**

The following amendments has been introduced to the “Banking Services Conditions“ published on the web page [www.procreditbank.ge](http://www.procreditbank.ge):

**1. The following amendments/addendum has been introduced to the Article 29<sup>4</sup> – Basic Banking Products - Payroll Account:**

1. The Bank and the PI customer sign an Agreement on the Use of Basic Banking Products - **Payroll Account**. Only the individuals involved in the so-called payroll project can use the services. During the entire period of using the product, the Customer is obliged to maintain Internet/Mobile Banking.

3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.

4. By signing the agreement on the use of the Basic Banking Products - **Payroll Account** the following banking products will be automatically activated for the client:

4.4. Plastic card - 1 active debit MasterCard FlexCard card; (and in case of opening a bank account through a remote channel, the card can be ordered through Internet Banking).

**In addition, the following text shall be added after the paragraph 4.6:**

The client has the right to refuse the activation of any of the products specified in subsections 4.1 (only in relation to the accounts to be opened additionally) - 4.6 (except subsection 4.3), in which case the service fee of the basic banking product "Salary account" will not change.

**Paragraphs “8” and “9” shall be amended as follows:**

8. In case of using other/additional/new banking products/services in addition to the products/services provided for in **paragraph 4** of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.

9. In case of refusal of the service specified in this article or any of the products/services covered hereby (**except from the exceptions specified in paragraph 4**), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.

**2. The following amendments/addendum has been introduced to the Article 29<sup>5</sup> – Basic Banking Products - DIRECT:**

1. The Bank and the PI customer sign an Agreement on the Use of Basic Banking Products - **DIRECT**. During the entire period of using the product, the Customer is obliged to maintain Internet/Mobile Banking.

3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.

4. By signing the agreement on the use of the Basic Banking Products - **DIRECT** the following banking products will be automatically activated for the client:

**In addition, the following text shall be added after the paragraph 4.8:**

The client has the right to refuse the activation of any of the products specified in subsections 4.1 (only in relation to the accounts to be opened additionally) - 4.8 (except subsection 4.3), in which case the service fee of the basic banking product "**DIRECT**" will not change.

**Paragraphs "7", "8" and "9" shall be amended as follows:**

7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account, subject to the terms and conditions of **paragraph 4.5**.

8. In case of using other/additional/new banking products/services in addition to the products/services provided for in **paragraph 4** of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.

9. In case of refusal of the service specified in this article or any of the products/services covered hereby (**except from the exceptions specified in paragraph 4**), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.

### **3. The following amendments/addendum has been introduced to the Article 29<sup>6</sup> – Basic Banking Products - Green Account:**

1. The Bank and the PI customer sign an Agreement on the Use of Basic Banking Products – **Green Account**. During the entire period of using the product, the Customer is obliged to maintain Internet/Mobile Banking.

3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.

4. By signing the agreement on the use of the Basic Banking Products - **Green Account** the following banking products will be automatically activated for the client:

**In addition, the following text shall be added after the paragraph 4.8:**

The client has the right to refuse the activation of any of the products specified in subsections 4.1 (only in relation to the accounts to be opened additionally) - 4.8 (except subsection 4.3), in which case the service fee of the basic banking product "**Green Account**" will not change.

**Paragraphs "7", "8", "9" and "11" shall be amended as follows:**

7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account, subject to the terms and conditions of **paragraph 4.5**.

8. In case of using other/additional/new banking products/services in addition to the products/services provided for in **paragraph 4** of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.

9. In case of refusal of the service specified in this article or any of the products/services covered hereby (**except from the exceptions specified in paragraph 4**), the Bank may unilaterally

terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.

11. The request of the Customer using the **Green Account** (respectively, the owner of the "Pro Green" card) to change the banking service terms and conditions (switching from **Green Account** to other banking service terms and conditions provided in this chapter) shall result in the cancellation of the plastic card in use and **in the case of customer's request**, new card shall be registered for the Customer free of charge under the relevant terms and conditions, except when the Customer chooses the **Minimal** service, in which case the Customer has no right to order/use the plastic card. And, if the Customer already uses the conditions of other banking services and wants to start using the "**Green Account**", **he/she can keep the existing card if he/she wishes and is entitled to order a "Pro Green" card.**

**4. The following amendments/addendum has been introduced to the Article 29<sup>7</sup> – Basic Banking Products - Standard Account:**

**1. The Bank and the PI customer sign Agreement on the Use of Basic Banking Products - Standard Account.** During the entire period of using the product, the Customer is obliged to maintain Internet/Mobile Banking.

**4. By signing the agreement on the use of the Basic Banking Products - Standard Account the following banking products will be automatically activated for the client:**

**In addition, the following text shall be added after the paragraph 4.5:**

**The client has the right to refuse the activation of any of the products specified in subsections 4.1 (only in relation to the accounts to be opened additionally) - 4.5 (except subsection 4.3), in which case the service fee of the basic banking product "Standard Account" will not change.**

**Paragraph "9" shall be amended as follows:**

**9. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.**

**5. The following amendments/addendum has been introduced to the Article 29<sup>8</sup> – Basic Banking Products – Minimal:**

**1. The Bank and the PI customer sign Agreement on the Use of Basic Banking Products - Minimal.** During the entire period of using the product, the Customer is obliged to maintain Internet Banking.

**4. By signing the agreement on the use of the Basic Banking Products - Minimal the following banking products will be automatically activated for the client:**

**In addition, the following text shall be added after the paragraph 4.3:**

The client has the right to refuse the activation of any of the products specified in subsections 4.1 (only in relation to the accounts to be opened additionally) and/or 4.3 in which case the service fee of the basic banking product "**Minimal**" will not change.

**Paragraph "9" shall be amended as follows:**

9. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.