

Amendments shall be effective as of **June 4, 2024**

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

1. The paragraph 11 of the Article 1 shall be amended as follows:

11. The address of JSC ProCredit Bank Georgia Head Office is at No 21 Al Kazbegi ave., Tbilisi 0160, Georgia; the Bank e-mail address is: geo.info@procredit-group.com; and the website is: www.procreditbank.ge (you can also find the addresses of branches on this website, which provide payment services).

2. The paragraphs 3 and 4 of the Article 2 shall be amended as follows:

3. The Bank shall render to the Customer with the services allowed by the legislation of Georgia.

4. For any banking service delivered or banking product used, the Customer shall pay a fee established by the Bank, various commission fee(s) and/or other payments at the rates established by the Bank. The Customer shall be obliged to familiarize himself/herself/itself with the applicable rates before execution of any operation/transaction. The Customer shall confirm that he/she/it has received, familiarized himself/herself/itself with, and agree to the tariffs placed on the Banks official website at www.procreditbank.ge.

Subparagraph “b” of paragraph 5 of Article 2 shall be amended as follows: “b” to make complete or partial settlement of any of the Customer’s due/overdue financial liabilities (loan/credit/overdraft (including unauthorized overdraft) and/or accrued interest; court/enforcement and other fees; inflicted damages; fines and penalties; any other type of payments and/or any other type of liabilities, regardless of their nature or origin).

Subparagraph “c” of paragraph 6 of Article 2 shall be amended as follows: “c” In the cases outlined in paragraphs a) and b) above, the amount shall first be debited in the currency of the outstanding liability. If there are no funds or insufficient funds in the relevant currency, the amount shall be debited in any currency or currencies, at the Bank’s discretion.

Paragraph 23¹ of Article 2 shall be amended as follows: 23¹. The Bank and the Customer agree on applying a digital/electronic means of communication. Further, by expressing the will of using the service, the Customer declares and confirms that he/she automatically agrees to the respective effective tariffs and terms of the service/product. The Bank retains the right to, upon its sole discretion, without any obligation to further explanation to refuse to use the digital/electronic means of communication in particular case. For the purpose of this clause, the Customer means a private individual.

3. The paragraphs 2, 3 and 5 of the Article 3 shall be amended as follows:

2. Amendments/additions to the agreement (including the documents and provisions that form an integral part of the agreement), as well as to the banking service conditions, shall be defined in this document, and amendments/additions made to the tariffs shall be defined in the relevant document of the Bank. Amendments/additions shall be made available for customers on the Bank official website.

3. In order for the amendments/additions including the amendments/additions relating to payment services) to become effective, it is sufficient to place the amendments/additions on the Bank website at www.procreditbank.ge, of which the Bank shall within the period defined by the legislation of Georgia notify the Customer prior to the effective date of such amendments/additions through any of the communication channel (written, short message service, Internet Bank, telephone call, etc.) agreed with the Customer. The obligation to meet the above deadline does not apply to the cases when the amendment/addition is made in favour of the Customer, also to new payment services that do not replace and/or change the payment service(s) provided for by the agreement.

5. The Customer shall undertake to periodically familiarize himself/herself/itself with the information about amendment(s)/additions posted on the Bank website.

4. The paragraph 4 of the Article 8 shall be amended as follows:

4. The Customer may open a maximum of three single-currency accounts in GEL, USD or EUR. Natural persons shall be allowed to open more than one single-currency current account.

5. The paragraph 8 of the Article 10 shall be deleted:

8. (Deleted)

6. The paragraph 8 of the Article 21 shall be amended as follows:

8. The Bank is authorized to unilaterally terminate the Agreement on Standing Orders at any time (regardless of whether or not a term has been defined); the Bank is obliged to inform the Customer about such termination five calendar day prior to the effective date

7. The paragraph 6.18 of the Article 30 shall be amended as follows:

6.18. In case of suspension/termination of the pre-authorization function of the POS terminal by the bank, the Bank shall notify the client a reasonable time in advance of the suspension/termination, according to the terms and conditions established by this document and through any contact channel agreed between the parties. In addition to the above, if the client has an unpaid debt to the bank, the Bank shall notify the client of the amount of the debt within 5 (five) working days from its origination. The customer is obliged to repay the debt immediately or within the period specified in the notice. The notification shall be sent in the terms and conditions established by this document and to the contact channel agreed upon between the parties.