

Amendments shall be effective as of **November 11, 2025**

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

The following Article 18⁴ shall be added to the “Banking Services Conditions”:

“Article 18⁴. Premium Card

1. The Premium Card is a MasterCard debit plastic card - Mastercard Black Edition, with unique permanent privileges and benefits.
The Premium Card has the following advantages:
 - Diverse local and international offers.
 - Free withdrawals of cash in Georgia, at any ATM. First withdrawal abroad is free every month for the equivalent of 300 euros.
 - Access to airport lounges (Mastercard Lounge Key). Use of more than 1200 Airport lounges worldwide.
 - Priority Fast Track service.For detailed information please see the official website of the Bank www.procreditbank.ge.
2. The Premium Card is a Mastercard Black Edition Card the holder of which can be any adult physical person having activated and using the basic banking products "Universal Active Account" or the banking product set - "Premium".
3. If the client, after ordering/receiving a Premium Card, changes or deactivates the “Universal Active Account” or “Premium” service and chooses any other service other than the above, the bank is entitled to unilaterally cancel all ordered and/or received premium cards, which will result in the termination of the right to use all relevant benefits.
4. The number of Premium Cards per client is not limited.
5. The client can order/receive the first Premium Card free of charge. Each subsequent Premium Card order/reception is subject to a fee. The fee is determined by the tariffs disclosed on the bank’s official website www.procreditbank.ge. The client is obliged to familiarize himself with the tariffs when ordering each subsequent premium card.
6. When activating the Premium Card, the code question-answer is also activated.
7. Current account(s) are attached to the Premium Card and no more than three accounts can be linked to a Premium Card, which can be presented in a maximum of three different currencies (GEL, USD and EUR). Of the accounts linked to the Premium Card, only one account is the main one, and the rest are additional accounts. The client selects the main and additional card accounts when activating the Premium Card and is authorized to change the main account at any time. The main and/or additional account can only be a current account.
8. To receive services with the Premium Card, the client must have opened and maintain a current account(s) in the appropriate currency during the entire period of holding the Premium Card.