The amendments will take effect from 11 of November 2026.

The Banking Service Conditions detailed on www.procreditbank.ge has been updated and the following Sections has been added/amended:

1) Article 29[3a]. Special Conditions for Opening a Bank Account by a Private Individual through a Remote Channel

The paragraphs 1st, 2nd and 4th has been amended:

1. In the event that a client/potential client opens a bank account through a remote channel, the services defined by the "Banking Products Set - Minimal" (hereinafter "Minimal") will be automatically activated for the client, which will be maintained for one (1) month after opening the account. The above condition does not apply to the servicing of clients within the framework of payroll account services, for whom a "Banking Products set - Start" shall be automatically opened and a digital card will be registered upon the opening of a bank account via a remote channel (the client is entitled to utilize all services and benefits defined within the "Start").
2. Throughout the period of use of the Minimal, the client will not be able to order and use a bank plastic card, the client will be able to use only a digital card, as well as the bank's standard rates and commissions will apply to currency conversion and receiving other types of banking products/services, which are not included in the set of Minimal.
4. In order for the client, who uses „Minimal“, to be able to use the full services and related benefits offered by the bank, during the above-mentioned period, he/she shall choose one of the following services - Banking Products Sets - Premium (Article 29[5]), Banking Products Sets - Start (Article 29[9]), or Banking Products Sets - Comfort (Article 29[10]). Accordingly, the client shall familiarize himself/herself with the terms and conditions of service of "Premium", „Start“ and "Comfort" and the respective standard service fees.

2) Article 29[8] - Basic Banking Products – Minimal

The subparagraph 4.5 has been added and the following texs has been subsequently modified:

4.5. Digital Card (maximum 3 digital cards);

The client has the right to refuse the activation of any of the products specified in subsections 4.3 or 4.5, in which case the service fee of "**Minimal**" will not change.