

The amendments will take effect from 30 of September 2026.

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

- 1) The Sections 2-nd and 4-th of the Article 25 of the Banking Service Conditions shall be amended as follows. And Section 6 of the same Article shall be deleted.**

Article 25.

- 2) By using a telephone PIN code the Bank provides the Customer identification and furnish any information about the account(s). In addition, the Customer may execute non-cash conversion of currency on his/her accounts via phone; send a payment order to the Bank for money transfers (in any currency) between his/her accounts.
- 4) The Telephone PIN code issued/assigned to the client is recorded and will be accessible to the Client via Internet/Mobile Banking. The Customer may change the combination of digits in the phone PIN code. In such a case, the Bank is authorized to cancel the active PIN code and provide the Customer with the new PIN code. If the Customer forgets the phone PIN code, the Bank shall not remind the Customer of the PIN code and a new PIN code shall be issued upon the Customer's request. The Customer is obliged to observe the security requirements provided for in this document.
- 6) (Deleted).

- 2) The following sections shall be added to Article 20 as paragraphs 45–51:**

45. The Customer acknowledges and agrees that Internet Banking and/or Mobile Banking serve as official, legally valid communication channels between the Bank and the Customer for exchanging information and correspondence, and for executing and/or confirming transactions.
46. The Bank reserves the right, at its sole discretion, to provide the Customer via Internet Banking and/or Mobile Banking with any information, notification, warning, request, agreement, annex to an agreement, amendment, supplement, complaint, notice of termination, court warning letter, or details about fulfilling obligations, or any other relevant document or information.
47. Unless otherwise required by applicable law or expressly agreed by the parties with respect to a particular document or notification, the posting of any document, information, or notification on Internet Banking or in the Mobile Banking application or otherwise making it available to the Customer through either channel, shall constitute valid delivery to the Customer upon posting or availability. Such delivery shall be effective irrespective of whether the Customer has accessed, reviewed, or acknowledged the relevant document, information, or notification.
48. The Customer shall regularly access Internet Banking and/or Mobile Banking and independently review all information, notifications, and documents made available therein.
49. The Customer acknowledges that Internet Banking and Mobile Banking enable the Customer to view, download, electronically store, and/or print the documents and information made available therein.
50. The Customer waives the right to bring any claim against the Bank solely on the basis that a document, item of information, or notification was provided through Internet Banking and/or Mobile Banking rather than via another communication channel.
51. This Article shall not limit the Bank's right, at its sole discretion, to communicate with the Customer through any other communication channel, including email, SMS, telephone, postal mail, courier service, or any other means permitted under applicable law and the agreement.