

**Amendments shall be effective as of February 18, 2021**

**The following amendments were introduced to the Additional Contractual Conditions published on the web page [www.procreditbank.ge](http://www.procreditbank.ge) :**

**Paragraphs 2.1; 2.2; 2.4 and 4 of the Article 2 of the Additional Contractual Conditions has been amended as follows:**

“2.1. The client hereby consents and agrees that the bank may process any data of the client, also make information available for the bank shareholders and their controlling entities, make information available for other government and international organizations, make information available for tax consultants, auditors, legal advisers, insurance companies and the third parties providing different services only for the following purposes:

- A contractual or pre-contractual relationship exists with the client;
- Providing any kind of banking services to the Client;
- Offering banking/loan products by the Bank to the Client unilaterally, without application of the Client;
- Monitoring the Client's current loan products and verifying the Client's solvency;
- For the purposes of the Bank, providing different types of research/services/consulting on tax and legal issues / audit;
- Reporting to the bank shareholders;
- Making an expert examinations related to banking services;
- Direct marketing;
- Participating in various (related to Visa, MasterCard, or other banking service) promotional activities;
- processing of data is required for compliance with the obligations, compelled by the legislation, to which the Bank is subject;
- Other cases provided for by legislation.

2.2. This consent is given by the Client for the processing of information with the aforesaid purpose during the required period of time.

2.4. The Client represents that he/she is aware of his/her rights provided by the legislation of Georgia, that the client may, at any time, demand the bank to stop using his/her personal data for marketing purposes; The Client is entitled to request the information on the data processed regarding him/her, request to correct, update, add, block, erase or destroy data if they are incomplete, inaccurate, not updated or if they are collected and processed against the law.

4. The client is aware and hereby consents and agrees that the bank may obtain and process any and all necessary data from the Public Service Development Agency only for the purposes specified by this article during the required period of time under the terms and conditions envisaged by the legislation of Georgia”.