

Amendments shall be effective as of **20.11.2023**

The following amendments were introduced to the Banking Service Conditions published on the web page www.procreditbank.ge:

1. Amendment: Article 2 - general part - Article 19¹ shall be added and formulated as follows:

“19¹ In accordance with the common model of automatic exchange of information created with the support of G20 leaders - common reporting standard ("CRS") and the requirements of Georgian tax regulations, the bank is obliged to collect certain information about the tax residency of each account holder. At the request of the bank, the self-declaration must be filled by all account holders.

The client is obliged to immediately provide unmistakable information to JSC "Procredit Bank" in accordance with the request of CRS about any changes in the data indicated by the client in the self-declaration form of the bank, and to update the self-declaration within 30 days after such change.”