

‘Amendments shall be effective as of **March 11, 2025**

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

1. Paragraphs 4 and 6 of the Article 29^{3a} Shall be amended as follows:

„4. In order for the client 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 29⁵), Banking Products Sets - Start (Article 29⁹), or Banking Products Sets - Comfort (Article 29¹⁰). 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.“

„6. Provided that the client does not choose any of the offered services within the above-mentioned period, immediately after the expiry of the said period, without additional consent of and notification to the client, the "Banking Products Sets – Standard Account" defined in Article 29⁷ of this document will be automatically activated. This implies that all banking services included in Standard Account will be automatically activated for the client and he/she shall pay all relevant service fees, which are provided for the "Standard Account".“

2. Article 29⁴ shall be deleted:

Article 29⁴ – (Deleted).

3. Article 29⁶ shall be deleted

Article 29⁶ – (Deleted)

3. Articles 29⁵, 29⁷ and 29⁸ shall be amended as follows:

Article 29⁵ - Banking Products Sets – PREMIUM

1. The Bank and the PI customer sign an Agreement on the Use of Banking Products Sets - **PREMIUM**. During the entire period of using the product, the Customer is obliged to maintain Multicurrency Account and Internet/Mobile Banking.
2. The Agreement on the Use of **PREMIUM** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. By signing the agreement on the use of **PREMIUM** Client will be entitled to activate and use the following banking products (The tariff document disclosed on the bank's official website provides a detailed list of banking products):
 - 3.1. Multicurrency account (GEL, USD, EUR).
 - 3.2. Internet/Mobile Banking registration and service through one device.
 - 3.3. Money transfers in GEL and Utility payments;
 - 3.4. Plastic card (the client is entitled to order 1 (one) debit MasterCard card. Additionally, the client is entitled to order 1 (one) Visa card);
 - 3.5. Conversion operations at a preferential rate.
 - 3.6. Withdrawal of funds at ProCredit Bank ATMs (GEL, USD, EUR);
 - 3.7. Withdrawal of funds from any other bank's ATM in Georgia with a MasterCard card - free of charge;
 - 3.8. First withdrawal of 300 (three hundred) euros (equivalent in another currency) with a MasterCard card outside of Georgia;
 - 3.9. SMS service registration and servicing (per 1 subscriber).
 - 3.10. Automatic transfers.
 - 3.11. Telephone PIN code.

The client has the right to refuse the activation of any of the products specified in subsections 4.3 - 4.11 in which case the service fee of the "**PREMIUM**" will not change.

5. (deleted).
6. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account, subject to the terms and conditions of paragraph 4.5.
8. (deleted).
9. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
10. The Customer using the **PREMIUM** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
11. When the banking service terms and conditions are changed at the request of the Customer (switching from **PREMIUM** to other banking service terms and conditions provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to "Minimal" when the plastic card is cancelled); rather, the benefits and services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card.
12. If no maintenance fees are charged off the account for any reason independent of the Bank (e.g., the lack of funds on the account, seizure, debt collection, etc.) for 4 (four) consecutive calendar months and, at the same time, the Customer does not use an active term deposit/certificate of deposit and/or an active credit product (except for the one that is overdue for at least 90 (ninety) calendar days), the Bank shall automatically, without further notification or authorization of the Customer, replace the services under this article according to the "**Standard Account**" service provisions set out in Article 29⁷.
13. Under the previous paragraph, the Customer having moved to the "**Standard Account**" service will continue being served under the "**Standard Account**" terms and conditions unless he requests to change the service.
14. The Customer having moved to the "**Standard Account**" service may request moving to any basic banking product specified in Articles 29⁴ – 29¹⁰ of this document, for which he needs to apply to the Bank (an application to the Bank can be made in writing, through Internet Banking, etc.) and go through the identification and verification process set by the legislation of Georgia.
15. The customer shall file the relevant application during the Bank's working hours. The Bank will process applications made during non-working hours/days on the next working day.
16. Following the decision of Client and in exchange for paying the appropriate commission, the client is entitled to make the "Premium" set "Eco-friendly", thereby the client will be involved in caring for the environment and transforming it into an Eco-friendly one. The client will also become a participant in ProCredit Bank's Eco-friendly initiatives and activities and will periodically receive information about the eco-activities conducted by the bank.

Article 29⁷ - Banking Products Sets - Standard Account

1. The Bank and the PI customer sign Agreement on the Use of Banking Products Sets - **Standard Account**. During the entire period of using the product, the Customer is obliged to maintain Multicurrency Account and Internet/Mobile Banking.
2. The Agreement on the Use of **Standard Account** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. By signing the agreement on the use of **Standard Account** Client will be entitled to activate and use the following banking products (The tariff document disclosed on the bank's official website provides a detailed list of banking products):
 - 4.1 Multicurrency account (GEL, USD, EUR).
 - 4.2 Internet/Mobile Banking registration and service through one device.
 - 4.3 SMS service registration and servicing (per 1 subscriber).
 - 4.4 Telephone PIN code.

The client has the right to refuse the activation of any of the products specified in subsections 4.3 or 4.4, in which case the service fee of the "**Standard Account**" will not change.
5. (deleted).
6. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
8. (deleted).
9. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
10. The Customer using the **Standard Account** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
11. When the banking service terms and conditions are changed at the request of the Customer (switching from **Standard Account** to other banking service terms and conditions provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to "Minimal" when the plastic card is cancelled); rather, the benefits and services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card and go through the identification and verification process set by the legislation of Georgia.
12. Following the decision of Client and in exchange for paying the appropriate commission, the client is entitled to make the "Premium" set "Eco-friendly", thereby the client will be involved in caring for the environment and transforming it into an Eco-friendly one. The client will also become a participant in ProCredit Bank's Eco-friendly initiatives and activities and will periodically receive information about the eco-activities conducted by the bank.

Article 29⁸ - Banking Products Sets - Minimal

1. The Bank and the PI customer sign Agreement on the Use of Banking Products Sets - **Minimal**. During the entire period of using the product, the Customer is obliged to maintain Multicurrency Account and Internet Banking.
2. The Agreement on the Use of **Minimal** implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. By signing the agreement on the use of **Minimal** Client will be entitled to activate and use the following banking products (The tariff document disclosed on the bank's official website provides a detailed list of banking products):
 - 4.1. Multicurrency account (GEL, USD, EUR).
 - 4.2. Internet Banking registration and service without additional device.
 - 4.3. Telephone PIN code.
 - 4.4. SMS service registration and servicing (per 1 subscriber).The client has the right to refuse the activation of any of the products specified in subsections 4.3 or 4.4, in which case the service fee of "**Minimal**" will not change.
5. (deleted).
6. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
7. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
8. (deleted).
9. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
10. The Customer using the **Minimal** may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
11. When the banking service terms and conditions are changed at the request of the Customer (switching from **Minimal** to other banking service terms and conditions provided in this chapter), the Customer shall order a plastic card according to the new service terms and conditions selected by the Customer and go through the identification and verification process set by the legislation of Georgia.

4. Following Articles 29⁹ and 29¹⁰ shall be added to the "Banking Service Conditions":

Article 29⁹ - Banking Products Sets - Start

1. The Bank and the PI customer sign an Agreement on the Use of "Banking Products Sets - Start". During the entire period of using the product, the Customer is obliged to maintain Multicurrency Account and Internet/Mobile Banking.

2. The Agreement on the Use of “Start” implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. By signing the agreement on the use of “Start” Client will be entitled to activate and use the following banking products (The tariff document disclosed on the bank's official website provides a detailed list of banking products):
 - 4.1. Multicurrency account (GEL, USD, EUR).
 - 4.2. Internet/Mobile Banking registration and service through one device.
 - 4.3. Plastic card (the client is entitled to order 1 (one) debit MasterCard card).
 - 4.4. Withdrawal of funds at ProCredit Bank ATMs (GEL, USD, EUR);
 - 4.5. Withdrawal of funds 5 (five) times within each calendar month from any other bank's ATM in Georgia with a MasterCard card– free of charge.
 - 4.6. SMS service registration and servicing (per 1 subscriber).
 - 4.7. Telephone PIN code.

The client has the right to refuse the activation of any of the products specified in subsections 4.3 - 4.7, in which case the service fee of the “Start” will not change.
5. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
6. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
7. In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 4 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
8. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.
9. The Customer using the “Start” may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
10. When the banking service terms and conditions are changed at the request of the Customer (switching from “Start” to other banking service terms and conditions provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to “Minimal” when the plastic card is cancelled); rather, the benefits and services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card.
11. If no maintenance fees are charged off the account for any reason independent of the Bank (e.g., the lack of funds on the account, seizure, debt collection, etc.) for 4 (four) consecutive calendar months and, at the same time, the Customer does not use an active term deposit/certificate of deposit and/or an active credit product (except for the one that is overdue for at least 90 (ninety) calendar days), the

Bank shall automatically, without further notification or authorization of the Customer, replace the services under this article according to the "Standard Account" service provisions set out in Article 29⁷.

12. Under the previous paragraph, the Customer having moved to the "Standard Account" service will continue being served under the "Standard Account" terms and conditions unless he requests to change the service.
13. The Customer having moved to the "Start" service may request moving to any basic banking product specified in Articles 29⁴ – 29¹⁰ of this document, for which he needs to apply to the Bank (an application to the Bank can be made in writing, through Internet Banking, etc.) and go through the identification and verification process set by the legislation of Georgia.
14. The customer shall file the relevant application during the Bank's working hours. The Bank will process applications made during non-working hours/days on the next working day.
15. Following the decision of Client and in exchange for paying the appropriate commission, the client is entitled to make the "start" set "Eco-friendly", thereby the client will be involved in caring for the environment and transforming it into an Eco-friendly one. The client will also become a participant in ProCredit Bank's Eco-friendly initiatives and activities and will periodically receive information about the eco-activities conducted by the bank.

Article 29¹⁰ - Banking Products Sets - Comfort

1. The Bank and the PI customer sign an Agreement on the Use of "Banking Products Sets - Comfort". During the entire period of using the product, the Customer is obliged to maintain Multicurrency Account and Internet/Mobile Banking.
2. The Agreement on the Use of "Comfort" implies the automatic acquisition of the right to use the banking products and preferential rates included, in exchange for the payment of a commission fee for an individual banking product/service. This does not exclude the payment of a fee for an individual banking product/service at the rates established by the Bank.
3. To use individual banking products/services, the Customer shall additionally pay the commission fee established by the Bank for the time of using the relevant product/service.
4. By signing the agreement on the use of "Comfort" Client will be entitled to activate and use the following banking products (The tariff document disclosed on the bank's official website provides a detailed list of banking products):
 - 4.1. Multicurrency account (GEL, USD, EUR).
 - 4.2. Internet/Mobile Banking registration and service through one device.
 - 4.3. Plastic card (the client is entitled to order 1 (one) debit MasterCard card).
 - 4.4. Withdrawal of funds at ProCredit Bank ATMs (GEL, USD, EUR);
 - 4.5. Withdrawal of funds 10 (ten) times within each calendar month from any other bank's ATM in Georgia with a MasterCard card– free of charge.
 - 4.6. SMS service registration and servicing (per 1 subscriber).
 - 4.7. Telephone PIN code.The client has the right to refuse the activation of any of the products specified in subsections 4.3 - 4.7, in which case the service fee of the "Comfort" will not change.
5. In case of depositing money to the Customer's account in a currency other than GEL, USD, or EUR, the Bank ensures the conversion and crediting of the amount to the Customer's account following the following procedure: The amount shall first be converted and credited to the Customer USD account. If the Customer does not have a USD account with the Bank, the amount shall be converted to EUR and credited to the Customer's EUR account, and if the Customer does not have any of the above currency accounts, the amount shall be converted to GEL and credited to the Customer's GEL account.
6. Conversion from one currency unit to another shall be made at the commercial exchange rate of JSC Procredit Bank applicable on the day of depositing money into the account.
7. In case of using other/additional/new banking products/services in addition to the products/services provided for in paragraph 4 of this article, the Customer shall pay a commission fee for the use of other/additional/new banking products/services on top of the fee established by the Bank.
8. In case of refusal of the service specified in this article or any of the products/services covered hereby (except from the exceptions specified in paragraph 4), the Bank may unilaterally terminate the relationship with the Customer and close the account; this will also lead to the unilateral termination of

all/any agreements signed with the Customer. The Customer declares his/her advance consent to the mentioned condition, and his/her further acceptance for the termination of the legal relationship/agreement(s) with the Bank/closing of the accounts shall no longer be required.

9. The Customer using the "Comfort" may request a change in the service terms and conditions and use other service terms and conditions provided in this chapter, for which he/she shall file an application to the Bank. Within a reasonable time after the application, the Bank shall make a decision, and in case of a positive decision, the Bank shall notify the Customer of the change in the service terms and conditions through the agreed means of communication, while the changed terms and conditions shall come into force after the notification. The Customer is aware that the transition to the new service terms and conditions shall automatically lead to corresponding changes in the fees due thereby and the service terms and conditions, to which he/she declares his/her consent.
10. When the banking service terms and conditions are changed at the request of the Customer (switching from "Comfort" to other banking service terms and conditions provided in this chapter), the plastic card used by the Customer shall not be cancelled (except from transmission to "Minimal" when the plastic card is cancelled); rather, the benefits and services provided under the new service terms and conditions selected by the Customer shall be activated/deactivated on the card.
11. If no maintenance fees are charged off the account for any reason independent of the Bank (e.g., the lack of funds on the account, seizure, debt collection, etc.) for 4 (four) consecutive calendar months and, at the same time, the Customer does not use an active term deposit/certificate of deposit and/or an active credit product (except for the one that is overdue for at least 90 (ninety) calendar days), the Bank shall automatically, without further notification or authorization of the Customer, replace the services under this article according to the "Standard Account" service provisions set out in Article 29⁷.
12. Under the previous paragraph, the Customer having moved to the "Standard Account" service will continue being served under the "Standard Account" terms and conditions unless he requests to change the service.
13. The Customer having moved to the "Comfort" service may request moving to any basic banking product specified in Articles 29⁴ – 29¹⁰ of this document, for which he needs to apply to the Bank (an application to the Bank can be made in writing, through Internet Banking, etc.) and go through the identification and verification process set by the legislation of Georgia.
14. The customer shall file the relevant application during the Bank's working hours. The Bank will process applications made during non-working hours/days on the next working day.
15. Following the decision of Client and in exchange for paying the appropriate commission, the client is entitled to make the "Comfort" set "Eco-friendly", thereby the client will be involved in caring for the environment and transforming it into an Eco-friendly one. The client will also become a participant in ProCredit Bank's Eco-friendly initiatives and activities and will periodically receive information about the eco-activities conducted by the bank.