

Customer service standard terms and conditions

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1. Definition of terms

- 1.1. **Statement - information on the flow of money on the Account.**
- 1.2. **Account** – the current or deposit account of the Client in the Bank.
- 1.3. **Bank** - JSC Credo Bank, identification Code: 205232238; actual address: N27 Tabukashvili Street, Tbilisi, Georgia.
- 1.4. **Card** – non-personified and/or personified debit Card, which enables the Client to manage the amount on the current account related to the Card, and the detailed conditions of the use of which are defined in Annex 2 to the Standard Terms and Conditions.
- 1.5. **Transfer** – transfer of the amount on the Account through non-cash payment to the **beneficiary's** relevant Bank Account.
- 1.6. **Payment** – payment of the amount by the **Client to the Beneficiary**, by evading the Client's Account.
- 1.7. **Application** – Application **by the Client to the Bank** (in the form **defined by the Bank**), requiring from **the Bank** to carry out/suspend/terminate/change the services by the **Bank product** in accordance with the conditions determined by the Application.
- 1.8. **Order** – any indication **to the Bank by the Client and/or the Beneficiary**, including the **payment order**, by which the **Client and/or the Beneficiary** orders the **Bank** to carry out any action within the framework of the **Bank product**.
- 1.9. **Deposit insurance agency** – **LEPL Deposit Insurance Agency**.
- 1.10. **Deposit amount** – the amount, which is placed by the **Client** on term deposit. The Bank gets right to manage this amount in accordance to it's own needs during the term of **the Deposit**;
- 1.11. **Remote communication means** – means of communication that does not require simultaneous physical presence of the bank representative and the Client.
- 1.12. **Term deposit** – placement of the agreed amount of the **Clients'** funds under the agreed terms and conditions. **The Bank** shall pay interest to the **Client** in accordance with the **Term deposit** conditions. Amount placed on the **Term deposit** can be withdrawn by the **Client** either upon term expiration or before the expiration by mutual agreement between both parties. The detailed terms and conditions of the **Term deposit** are described in the **Annex 3** of this **Customer service standard terms and conditions**
- 1.13. **Growing Term deposit** – placement of the agreed amount (which can be increased during the whole maturity period of the Deposit) of the **Clients'** funds under the agreed terms and conditions. **The Bank** shall pay interest to the **Client** in accordance with the **Term deposit** conditions. Amount placed on the **Term deposit** can be withdrawn by the **Client** either upon term expiration or before the expiration by mutual agreement between both parties. The detailed terms and conditions of the **Term deposit** are described in the **Annex 4** of this **Customer service standard terms and conditions**
- 1.14. **Website** – the website used by the Bank: www.credobank.ge.
- 1.15. **icredo.ge Internet Banking** - a banking product the detailed terms of the use of which are set out in **Annex 7** of the Standard Terms and Conditions.

- 1.16. **icredo.ge Internet Banking Website** - the following website available for use by the Bank: www.icredo.ge.
- 1.17. **Legislation** – applicable legislative and subordinate normative acts of Georgia, also international agreements and treaties within the system of the normative acts of Georgia.
- 1.18. **Client** – a person whose identification data and other types of information are given in the Application.
- 1.19. **Conversion** - the purchase of currency by means of another currency.
- 1.20. **Limit** – within the framework of using the **Bank products**, any type of limit established by the **Bank** (including in terms of amount, quantity, etc.).
- 1.21. **Third Person** – any person, **except for the Bank and the Client**.
- 1.22. **Current account – Client’** current account opened in the **Bank**.
- 1.23. **Beneficiary** – a person for whose benefit **the payment** and/or **transfer** is made.
- 1.24. **Saving deposit** – placement of the **deposit amount on the deposit account for the undetermined period, on which the Bank** shall pay interest. Deposit amount can be changed at any time by the Client request. The detailed terms and conditions of the **Term deposit** are described in the **Annex 6** of this **Customer service standard terms and conditions**
- 1.25. **Party/parties** – **the Bank** and/or **the Client** (in accordance with the context).
- 1.26. **Nominal ownership account** - Nominal ownership joined and/or aggregated account of the Client opened in the Bank. The detailed terms and conditions of the **Nominal ownership account** are described in the **Annex 5** of this **Customer service standard terms and conditions**
- 1.27. **Nominal ownership joined account** – account opened by the Bank for the notary, lawyer, law office, brokerage or payments provider system, which can be used in accordance with the existing legislation and on the base of the agreement/notary act in order to provide joined register of the funds belonged to the Client(s) and transferred to the nominal ownership;
- 1.28. **Nominal ownership segregated account** – account opened by the Bank for the notary, lawyer, law office, brokerage or payments provider system, which can be used in accordance with the existing legislation and on the base of the agreement/notary act in order to provide register of funds belonged to one Client and transferred to the nominal ownership;
- 1.29. **Online banking** - a banking product the detailed terms of the use of which are set out in **Annex 8** of this Standard Terms and Conditions;
- 1.30. **Online banking Website** - the following website available for use by the Bank: www.mycredo.ge.
- 1.31. **Operation** – any action, carried out on the basis of the order within the framework of the **Bank product** and/or on the basis of the Bank’s initiative.
- 1.32. **Rcheuli service** - a banking product the detailed terms of the use of which are set out in **Annex 8** of this Standard Terms and Conditions;
- 1.33. **Banking day** – a day (except for Saturday, Sunday or official public holidays **under the legislation**, unless the **bank decides otherwise in the exceptional cases**), when most of the **service centers of the Bank are open** and carry out their activities.
- 1.34. **Bank product** - any type of service proposed to the Client by the Bank on the basis of the agreement.

- 1.35. **Payment order – an order**, on the basis of which it is requested: a) **to transfer, withdraw** the amount **from the account**; or b) **to transfer, deposit** an amount **on the account**; or c) to make **payment** of the amount **without** transferring to **the account**.
- 1.36. **Deposit account – Client’** account on which **Term deposit** amount is placed;
- 1.37. **Commission** – amount payable **to the Bank** in exchange of the use of Bank products **by the Client**, as per **Annex 1** of this **Standard Terms and conditions**.
- 1.38. **Interest** – amount which will accrued by the **Bank** on the amount of **Deposit**.
- 1.39. **Standard conditions** – standard conditions for the services with the **Bank products** stipulated under the given document.
- 1.40. **Force-majeure** – natural disaster, fire, interruption of electricity supply, failure of devices, the damage of software, war, administrative-legal act and/or **circumstances that cannot be overcome by the bank** and that are beyond the reasonable control of the bank which: a) are not related to the bank’s errors and negligence, b) have begun or developed after the entry into force of the agreement, and c) directly affect the complete and proper fulfillment of the obligations under the agreement.
- 1.41. **Money remittance – the operation of payment**, when the transfer of the mentioned amount is carried out directly for the beneficiary, and for the beneficiary’s provider, by evading the **account**. Besides, within the framework of the service with money remittance, the Client may directly represent the beneficiary of the amount, and the payer may be the **Third Person**.
- 1.42. **Agreement - statement and standard conditions** and their annexes (including amendments and addenda to be made in the future) jointly.
- 1.43. **PIN code** - personal, confidential code accompanying the Card, which, together with the Card represents an electronic indicator of the **Client**.
- 1.44. **SMS notifications** - a banking product the detailed terms of the use of which are set out in **Annex 9** of this **Standard Terms and Conditions**.

2. General conditions for the use of Bank products

- 2.1. On the basis of the Agreement, **the Bank** shall render **to the Client** the agreed **Bank product service**, and the Client shall undertake to **pay commission to the Bank**.
- 2.2. For the purposes of the use/termination/suspension/change of the Bank product, **the Client shall apply to the Bank**. For the purposes of excluding any doubt, the Parties agree that **the Application of the Client** to the Bank **shall not entail** the bank’s **unconditional liability** to automatically meet the requirements under the application. The requirements under the Application shall be deemed met after the **Bank sends to the Client appropriate notification** and/or from the moment of the performance of the relevant action, in accordance with the procedures and rules established in the **Bank**.
- 2.3. The supervisory body of the **Bank** is represented by the **National Bank Georgia**, with the following website address: - www.nbg.gov.ge.
- 2.4. The **National Bank of Georgia** shall not be held responsible for the improper fulfillment of the **Bank** obligations.

- 2.5. **The conditions** for rendering services through the bank products, which are **not defined by the given Agreement**, shall be regulated **by the legislation** and the **procedures determined by the Bank**.
- 2.6. **The remote** (electronic) **confirmation** of the application and/or order by the Client (if the mentioned procedure is admitted by the Bank) shall have the legal force which **is equal to the signature** of the tangible document.
- 2.7. In the case, where within the framework of the relations under the **Agreement**, the **Client** uses **remote communication** means, and the **Client** is fully responsible for any action carried out through such **remote communication** means (including for the initiation of any type of **application** and/or **task**, irrespective of the fact that the initiator of the mentioned **application** and/or **task** is the **Client** himself/herself, or any **third person**).
- 2.8. The **Client** shall be obliged to secure a username and password required for the use of **remote communication** means and not to allow the access thereto by the **third person**, otherwise the **bank** shall be completely released from the obligation to compensate for any damage inflicted to the **Client**.
- 2.9. In the case where a username and password required for the use of **remote communication** means becomes available for the **third person**, and/or the **Client** has reasonable doubt thereon, he/she shall be obliged to immediately inform the **Bank** thereon.

3. Rights and obligations of the Parties

- 3.1. The Bank shall be authorized, **without the Client's additional consent**, to:
 - 3.1.1. Cancel/suspend at any time, completely or partially, the service by a Bank product and/or **to change its conditions**.
 - 3.1.2. **Assign**, completely or partially, **the rights and obligations** under the Agreement, to the **Third Person**.
 - 3.1.3. **Deduct from the Account** any amount for covering, fully or partially, **any indebtedness** (based on the Agreement and any other contract between the Parties) of the Client before the Bank. Besides, if the amount on the **Account and the claim** of the Bank before the Client **are in different currencies**, the Bank shall be authorized to make **conversion** on the basis of the commercial exchange rate determined by the Bank, and to use the converted amount to cover the Client's liabilities fully or partially.
 - 3.1.4. **If the Client has any type of liabilities** (both matured or non-matured) before the Bank, the Bank shall have the right not to fulfill financial liabilities before the Client (if any) and **may make deductions for such liabilities**, whether or not one of the claims is due for the moment of making a deduction, on which the **Bank shall notify the Client**.
 - 3.1.5. In accordance with the **Legislation** and the **procedures determined by the Bank**, the Bank shall be authorized to require from the **Client** to submit **any additional information/document** on him/her and/or to renew the existed information / document and/or cancel them, before the receipt of such information/document, and/or suspend the implementation of the operation.
- 3.2. **The Client** shall be obliged:
 - 3.2.1. **Not to give the Bank** such **order** and/or not to carry out such action, which may be followed by the **overspending of the amount available on the Account**. Besides, for any reason, in the case

of the onset of the mentioned circumstances, the Client shall be obliged to pay to the Bank daily interest rate in the amount of 0.5% of the overspent amount.

- 3.2.2. **In the case of the change of information** (including the Client's personal data, contact/communication channel/details) on the basis of the Application and/or information provided to the Bank by any other means, **immediately inform the Bank** thereon, otherwise the Bank shall use the data available for that moment, for which the Client shall be fully responsible to compensate for damages (if any).
- 3.2.3. **To read in advance the list of activities included in the list of exclusions** (information on the mentioned list is available at any service center of the Bank and **at the Website**). Besides, the Client shall confirm that during the entire period of the validity of the Agreement, he/she shall not be engaged in the activity specified in the list of exclusions.
- 3.2.4. To ensure that the Client fully and properly **adheres to the Legislation**, and where there is a violation of the legislation, he/she immediately informs the Bank thereon.
- 3.2.5. To comply with each instruction of the Bank, which is necessary to meet the requirements of the Foreign Account Tax Compliance Act (FATCA), the aim of which is to **meet the requirements under the US Tax Legislation and the Inter-governmental Agreement between the USA and Georgia (IGA)**.
- 3.2.6. If he/she is a **citizen of the USA** and /or a tax payer resident of the USA, he/she **shall submit to the Bank the form of the Request for the USA Tax Payer Identification Number and Certification**, which has been prepared by the USA Revenue Service (the form is available on the following e-mail address: [Http://www.irs.gov/pub/irs-pdf/fw9.pdf](http://www.irs.gov/pub/irs-pdf/fw9.pdf)) or the replacement form (Form W-9), which shall be submitted by the Bank to the Client.
- 3.2.7. If he/she is not a citizen of the USA and /or a tax payer resident of the USA, but he/she **was born in the USA** he/she shall **submit to the Bank the form of Certificate** of Foreign Status of Beneficial Owner for USA Tax Withholding and Reporting (Individuals), which has been prepared by the USA Revenue Service (the form is available on the following e-mail address: [Http://www.irs.gov/pub/irs-pdf/fw8ben.pdf](http://www.irs.gov/pub/irs-pdf/fw8ben.pdf)). Together with an appropriate explanation (on the refusal to keep the citizenship of the USA, or the reason why the citizenship of the USA has not been obtained) or the document confirming the loss of the citizenship of the USA, or the replacement form (Form W-8 BEN) which is issued by the Bank for the Client.
- 3.2.8. If he/she is not a citizen of the USA and/or a tax payer resident of the USA, but he/she **possesses the registration/actual address in the USA and/or a telephone number, which is registered in the USA** and/or the representative authorized to open an account has registration/actual address in the USA and/or the Client gives the Bank a Payment Order for making transfers to the bank accounts in the USA, shall **submit to the Bank the form of Certificate** of Foreign Status of Beneficial Owner for USA Tax Withholding and Reporting (Individuals) which has been prepared by the USA Revenue Service (the form is available on the following e-mail address: <http://www.irs.gov/pub/irs-pdf/fw8ben.pdf>) or the replacement form (Form W-8BEN), which shall be submitted by the Bank to the Client. If the Form W-9 or the Form W-8BEN are not submitted within 14 (fourteen) calendar days after signing the appropriate Application, the Bank shall not be held responsible for the failure to submit such form, for additional liabilities imposed on the Client in accordance with the Tax Legislation of the USA.
- 3.2.9. To inform the Bank, within 30 (thirty) calendar days, on any circumstance that may entail the change of information reflected in the above forms provided to the Bank.

3.3. **The Parties agree that:**

- 3.3.1. If within the framework of the Agreement, the service rendered by the Bank on the basis of any type of Bank Product requires the inclusion of the Third Person (for example a mobile operator, Internet provider, communal service provider, etc), the Bank shall not be held responsible for the actions of the Third Person and for the quality of service.
- 3.3.2. If the Bank **has several types of payments due**, based on the Agreement and on any other contract with the Bank (including based on credit contracts, the **sequence of the payment** by the Client shall be **determined solely by the Bank**.

4. Account opening and operating rules

Current account

- 4.1. **On the basis of the Application** on the consent on **Standard Conditions**, the request to open an account shall be automatically made, and if such request is met, a single currency and/or multi-currency account shall be **opened for the Client** (in accordance with the conditions required by the Application).
- 4.2. On **Current Account** the Client may place and manage his/her **own funds**.
- 4.3. If the amount is deposited **on the Current Account mistakenly**, the Client shall have no right to fully or partially spend the amount and **shall immediately notify the Bank thereon**. If the amount deposited on the **Current Account** is mistakenly spent, the Bank shall be authorized to require from the Client the payment of the penalty in the amount of 0.5% of the spent amount, for each day the amount was used, until the spent amount is fully refunded.
- 4.4. In the case of the request of the Client, the Bank shall be obliged to issue a Statement.
- 4.5. **The Bank shall be authorized:**
 - 4.5.1. In the case the **amount is deposited** on the Current Account **mistakenly**, to **write off and/or block** the mentioned **sum** and/or the Account without the Client's additional consent.
 - 4.5.2. **To fully or partially block the Current Account at any time** (suspend and/or restrict the operation on the Account), **if the Client violates the obligation** before the Bank based directly on the Agreement, and on any other contract with the Bank, on the Legislation, the conditions with regard to any Third Person, and/or if the Bank has a reasonable doubt that there is (are) a single or several above mentioned circumstances.
 - 4.5.3. **To close the Current Account**, if there has **not been an operation** on the Account during **the last 12 (twelve) months**, and meanwhile if there is no amount on the **Current Account** required for covering Account service fees and/or commissions for closing the **Current Account**.
 - 4.5.4. To use the amount available on the **Current Account** in the form of a credit resource, and in the case of the request, to make the mentioned amount immediately available for the Client.

Receipt of the Order and carrying out the operation

- 4.6. The Bank may receive **the Order from the Client and the Beneficiary**, and the Order shall be deemed received by the Bank from the moment of the **registration in the Bank's software system**.

- 4.7. The order may be provided to the Bank in **the tangible and intangible (electronic) form**, in accordance with the procedures determined by the **Legislation and the Bank**.
- 4.8. The Bank shall fulfill the Payment Order within **2 (two) banking days**, unless otherwise provided for by the Legislation and/or the procedures established by the Bank. The Bank shall also retain the right, without a prior explanation for the Client and/or a consent, **to cancel and/or suspend** the completion of the **Payment Order**, if the said Payment Order does **not contain the details** determined by the Legislation and/or the Bank procedures, also if the Bank deems it feasible to cancel and/or suspend the Payment Order, **due to its dubious nature**.

Money remittance

- 4.9. The Client may, at the service center of the Bank, to use the service of the money remittance in accordance with the procedures determined by the Bank.

Insurance of deposits

- 4.10. Form 1 January 2018, in accordance with the Law on the System of Insurance of Deposits, the amount available on the **Client's deposit/account**, despite the number of deposits/accounts, shall be insured in the Bank and shall be compensated in the amount of GEL 5000 by the **Deposit Insurance Agency**, and the rest of the amount shall be compensated in accordance with the procedure provided for by the Legislation. You can find additional information on the website of the Deposit Insurance Agency: **www.diagency.ge**
- 4.11. The amount (including in the foreign currency) available on the account **shall be summed** and the amount not exceeding GEL 5000 (five thousand) shall be subject to insurance by the Deposit Insurance Agency, and if the amount exceeds GEL 5000 (five thousand), the remaining amount shall be compensated in accordance with the procedures provided for **by the Legislation**.
- 4.12. The amount on all Accounts of the Client **shall be insured** in the Bank **without additional fees for insurance**.
- 4.13. The insurance money shall be compensated no later than 20 (twenty) calendar days after the onset of the insurance case, whether or not the Bank has appropriate money reserves for that moment. **The compensation shall be carried out in GEL**

mycredo.ge

- 4.14. The **Client** shall be authorized, at any time, in accordance with the rules and procedures determined by the **bank**, to register on the **website** (www.mycredo.ge) and obtain information on the own **bank products**.
- 4.15. Via **website** the **Client** shall have opportunity to apply to the **bank with a request** to use different **bank products** and bank credits, deposits and other services available for him/her.

5. Responsibility of the Parties

- 5.1. **The Parties agree that:**

- 5.1.1. Within the services provided for by the **Agreement and the Bank Product**, the Bank shall be released from the responsibility to compensate **for damages for the Client** if such damages are **not caused by the Bank's fault**.
- 5.1.2. In the case of the **overdue payment** of the Commission by the Client, the Bank shall be authorized to require from the Client the payment of penalty in the amount of 5% of the **Commission payment overdue**, for each day overdue. Besides, the mentioned claim of the Bank may be reflected by sending the notification to the Client, and by deducting **relevant penalty from the Account**, without sending prior and/or additional notification to the Client.

6. Force-majeure

- 6.1. **No Party shall be held responsible** for the complete or partial non-fulfillment of the obligations under the Agreement, if this was caused due to **Force-Majeure** circumstances.
- 6.2. If the **Client has Force Majeure** Circumstance, he/she shall be obliged to **immediately (but no later than 10 calendar days)** notify the Bank in writing thereon, otherwise, the Client shall lose the right to rely on the Force-Majeure Circumstance as on the grounds that releases from the responsibility for failing to fulfill the obligations.

7. Payment

- 7.1. The payment between the Parties, **on the basis of the Agreement**, shall be carried out in cash and through the bank transfer, in the **National currency of Georgia**, on the basis of the official exchange rate determined by the National Bank of Georgia for the date of payment, unless the Legislation provides otherwise.
- 7.2. If the date of payment does not comply with the Banking Day, the payment shall be carried out on the following Banking Day.

8. Communication

- 8.1. Unless otherwise **provided for by the Legislation** and/or the particular **Bank Product**, any notification within the Agreement shall be provided by the Bank to the Client in one of the below given forms: **by placing information** on the Website and/or service centers of the Bank, **on the electronic mail** of the Client referred to in the Application, **by sending an SMS** on the telephone number and address and/or other contact details, also by sending a notification to other contact details observed by the Client after the conclusion of the Agreement.
- 8.2. The **Client shall send a notification** to the Bank in accordance with the conditions determined for the relevant Bank Product, and any particular condition is not envisaged by the Bank Product, the notification may be provided to the Bank by the Client in writing, **to the service center of the Bank** and/or by sending a notification **to the legal address of the Bank**.
- 8.3. The notification sent by the Bank **on the contact details of the Client shall be deemed fully and properly sent** and delivered to the Client, whether or not the Client has actually received the mentioned notification, which may be caused due to intentional non-submission of the notification by the Client or by his/her authorized representative, as well as due to the change of the contact details by the Client (including the residential address).

9. Confidentially and procession of the Client's personal data

- 9.1. The Parties agree that **any information from the Agreement shall be confidential** and it shall not be permitted to disclose such information, **fully or partially, to the Third Person**, without the prior consent of the other Party. **Besides, the mentioned restriction** shall not apply to information:
 - 9.1.1. If in accordance with the conditions under the Agreement the disclosure is permissible for the Third Person.
 - 9.1.2. If such information **was known** to the Party **before the conclusion of the Agreement**, in compliance with the requirements of the Legislation.
 - 9.1.3. The transfer of which to the Third Person **is compulsory in accordance with the legislation**.
- 9.2. **For the purposes of evading any suspicion**, the Bank shall be authorized, without additional consent from the Client:
 - 9.2.1. To submit information (including, but not limited to, identification data of the Client and his/her shareholders/founders and of persons **with the authority to represent them**, information on the current liabilities, their security means/items, and on the current/completed proceedings in a court, arbitration courts and/or other dispute resolution bodies) to JSC Credit Info (identification Code 204470740), and/or any other person with the same functions.
 - 9.2.2. To give consent to JSC Credit Info and/or any other body with similar functions, to transfer information under sub-paragraph 9.2.1 of the **Standard Conditions provided by the Bank**, to the Third Person, who, on the basis of the relevant transaction, shall provide JSC Credit Info and/or other body with similar functions, with the mentioned information.
 - 9.2.3. To find from JSC Credit Info Georgia and /or other person with similar functions information defined by sub-paragraph 9.2.1 of the Standard Conditions.
 - 9.2.4. For the purposes of proposing/rendering the Client the bank services related to the Bank Product and/or any other bank service (including credit, deposit service, etc), to verify the Client's personal data against the electronic database of the LEPL Service Development Agency.
 - 9.2.5. To transfer any information on the Client available to the Third Person, if the mentioned transfer is necessary for the **protection of the Bank's rights and legal interests**, for the purposes of the concession of any claim against the Client for the Third Person (including in the process of negotiations with the Third Person) **for the purposes of the monitoring of the fulfillment of obligations undertaken on the basis of the Agreement** and/or for the purposes of offering to the Client any service/product and/or for providing information to the Client.

10. Claims and Disputes

- 10.1. Any claim and dispute **related to the Agreement** shall be made by the Parties via one of several communication channels defined by the Agreement. The Party receiving the claim shall, **within 1 (one) month** from the receipt of the claim and/or **identification of the author of the claim**, fully or partially grant the claim or state his/her grounded refusal on the granting of such claim.
- 10.2. The Client may **observe the claim** in the service centers of the Bank, and by means of the **Website, official Face Book site** of the Bank and/or by means of a **telephone center (Number: 032 2424242)**

- 10.3. The Bank shall review the claim in accordance with the procedures determined by the Legislation and the Bank, and the response shall be sent to the Client within 1 (one) month after the receipt of the claim.
- 10.4. Any dispute within the scope of the Agreement shall be initially resolved by means of amicable negotiations. **In the case the dispute is not resolved** on the basis of mutual negotiations, and/or where any Party considers that the negotiations have no consequences, each Party shall be authorized to address the court directly, without negotiating it with the other Party, in accordance with the procedures **defined by the Legislation**.
- 10.5. The Parties agree that the decision taken by the first instance court in favor of the Bank shall be immediately enforced.

11. The change of the conditions of the Agreement

- 11.1. The Bank shall be authorized, at any time, to change the **conditions of the Agreement** (including the conditions of any bank product and the amount of commission) on the Website, service centers (and/or in any other form defined by the Bank) by way of placing appropriate information, unless other procedure is established by the Bank for the Product and/or by the Legislation for the provision of information to the Client. In the case the mentioned change: a) **does not worsen the condition of the Client**, the Bank shall be released from the obligation to send a prior notification, where the mentioned change enters into force on the Banking Day that follows the delivery of the notification to the Client and/or from the day of its promulgation, unless the Bank determines other conditions (or term); b) **worsen the condition of the Client**, the **Bank shall be obliged to inform the Client on the mentioned change in advance, no less than 1 (one) month earlier**, via e-mail, SMS, courier's service and/or a communication channel defined by a particular loan product. Besides, if the Client does not agree with the worsened conditions, he/she shall be authorized to inform the Bank on the changes before the entry into force of such changes and to stop using the relevant Bank Product, otherwise the change requested by the Bank shall be deemed confirmed by the Client.
- 11.2. The Bank **shall not be held responsible to inform the Client in advance** on the change of the terms of the Agreement, which: a) **does not worsen the Client's conditions**; b) **is related to the change of technical procedures** determined by the Bank within the scope of use of the Bank Product; c) **is related to the introduction of new Bank Products** and/or to the change of the conditions of the existed Bank Products (**except for the increase of commissions**).

12. Effective period and termination of the Agreement

- 12.1. **The Agreement shall enter into force** from the moment of signing the Application for consent to the Standard Conditions by the Client and shall be in force until the **obligations undertaken by the Parties are fully fulfilled**.
- 12.2. **The conditions** related to separate Bank products shall enter into force from the **signature of the Application** for the Bank Product by the Client and from the date of confirming (among them, by way of sending a notification, and by way of certain action) by the Bank and shall be valid until the obligations undertaken by the Parties under the **Bank Products are fully performed**.

13. General Provisions

- 13.1. In the case of **inconsistencies between the Standard Conditions and the Annexes of the Bank Products**, the conditions defined **by the annexes** of the Bank Products shall **prevail**.
- 13.2. **On the basis of the Agreement** the Client shall fulfill the obligations personally. The Client shall not be authorized to assign his/her rights and obligations **to the Third Party fully or partially**, without the prior written consent of the Bank, though the mentioned restriction does not exclude **the Bank's authority to obtain any performance** (matured and non-matures claim) from the **Third Person**.
- 13.3. In the case where any provision of the **Agreement** cannot be applied on the Client due to his/her status, the mentioned shall not cause the cancellation of the entire Agreement and **only those provisions shall apply** to the Client, which, based on his/her status, may be applied on such Client.
- 13.4. All matters that are not regulated **by the Agreement** shall be regulated on the basis **of the Legislation**.

Annex 2 - Cards

Local debit card service terms and conditions

1. On the basis of the application, the Bank shall produce and transfer to the Client a Card, which represents the property of the Bank.
2. The Card shall be valid till the end of the month, as indicated on the Card.
3. The Bank shall transfer to the Client a PIN Code in the sealed envelope and/or in another form as defined in the application (if any).
4. Non-personalized Card may be used within the territory of Georgia, namely in the Bank and contractor facilities of the Bank (POS terminals, ATMs) for the purposes of carrying out appropriate operations. Personalized Cards can be used both within and outside the territory of Georgia, as well as internet facilities.
5. For non-personalized Cards transactions in the service centres of the Bank may be carried out without any limit, and in the contractor facilities of the bank (POS Terminals, ATMs), the limit of the transaction after each 24 hours comprises GEL 4000 (four thousand); In other commercial bank's ATM's limit of the transaction comprises GEL 1500. For Personalized Cards the limits of transaction after each 24 hours is as follows: In the service centres of the Bank without any limit; In the ATM's of the partner banks – 2500 GEL; In the service centres of the partner banks – 5000 GEL; In the other banks ATM's – 1500 GEL; In the service centres of other banks – 2000 GEL; Purchase operations – 5000 GEL
6. The currency of the Card shall be defined on the basis of an appropriate application.
7. In the case of inputting the invalid PIN Code for three times, the ATM may block the Card. With regard to the blocked Card the Client shall be authorized to address the service centre of the Bank, or the telephone centre (032 2424242).
8. After the Client gives the Bank an assignment to perform a transaction using the Card, the Client shall have no right to require from the Bank the suspension of the required transaction. Besides, the Bank shall be authorized to suspend/cancel the Transaction in accordance with the procedures provided for by the legislation and/or the Bank.
9. If the Client has lost the Card and/or the Client doubts that the PIN Code has become known for the third person, the Client shall be obliged to immediately address the Bank, and during the non-working hours, to address the United Financial Corporation (contact number: 2 777 222), after which the Bank and/or the United Financial Corporation shall ensure the blocking of the Card. The unblocking of the Card shall be carried out only on the basis of the Client's application.
10. On the basis of the Client's request, the Bank shall be obliged to suspend the validity of the Card and shall ensure the inclusion of the Card in the stop-list.
11. The Client shall be responsible for all those transactions, which shall be carried out using the Card (including the Card data), despite the mentioned transaction has been performed by the Client or the Third person (including against the will of the Client).
12. The Bank shall be authorized to suspend and/or cancel the validity of the Card at any time and to require the return of the Card.

13. In the case of suspending/terminating the validity of the Card for any reason, on the basis of the Client's request, the Bank shall be obliged to transfer to the Client the amount available on the Client's Account.
14. The Bank shall be authorized not to fulfil the assignment given by the Client to the Bank using his/her Card, if there is not enough amount on the Account related to the Card for the completion of the required Transaction.
15. The Client shall be obliged to keep all documents related to the completed transaction using the Card, and in the case of the request from the Bank, shall transfer them to the Bank, in accordance with the conditions defined in the request.
16. The Client shall be authorized, at any time, to request from the Bank the detailed information with regard to the Transaction completed using the Card, in accordance with the procedures defined by the legislation and the rules defined by the Bank.

Annex 3 - Term Deposit

1. Upon request of the **Client Bank** shall open **for the Client Deposit account** and **Term Deposit**;
2. **Bank** shall pay to the **Client** amount of the **Deposit** and the accrued interest in accordance with the agreed terms and conditions in the **Term deposit** currency;
3. Accrual of the interest shall start from the day of the **Deposit amount** placement on the **deposit account**;
4. **The Bank** is authorised not to return **deposit amount** (fully or partially) to the **Client** before the **Term deposit** expiration, if conditions of the **Term deposit**, opened for the **Client**, does not allow it;
5. Placement or withdrawal of the **Deposit amount** is available only from/to the **Client's current account** in the **Bank**;
6. **The Bank** is authorized, without **Client's** additional confirmation, to use the amount of **Client's Term deposit** for full or partial repayment of **Client's** obligations to the **Bank** (credit and non-credit obligations). **Term deposit amount** can be directly taken from the **Deposit account** without transferring it to the **Current account** of the **Client** if the **Term deposit** is used as a security of **Client's** obligations to the **Bank** and if term of **the deposit** is not shorter than the term of the **Clients' obligations** to the **Bank**.
7. If **Term deposit** is not used as a security of **Client's** obligations, the **Bank** is authorized, without additional confirmation from the Client, to terminate the **Term Deposit**, to transfer **Deposit amount** to the **Client current account** and to apply this amount (fully or partially) to the full or partial repayment of the **Client** obligations to the **Bank** (credit and non-credit obligations)
8. During the whole term of the **Term deposit** with the **Bank Client** is obliged to have at least 1 **current account** with **the Bank**
9. After the expiration of the **Term deposit**, amount of the **Deposit** will be placed to the **Client's** current account.

Annex 4 – Growing Term Deposit

1. Upon request of the **Client Bank** shall open for the **Client Deposit account** and **Growing Term Deposit**;
2. **Bank** shall pay to the **Client** amount of the **Growing Deposit** and the accrued interest in accordance with the agreed terms and conditions in the **Deposit** currency;
3. Accrual of the interest shall start from the day of the **Deposit amount** placement on the **deposit account**;
4. **Client** can place addition amount to the **Growing Deposit** at any time until the **Deposit** expiration;
5. **The Bank** is authorised not to return **deposit amount** (fully or partially) to the **Client** before the **Term deposit** expiration, if conditions of the **Term deposit**, opened for the **Client**, does not allow it;
6. Placement or withdrawal of the **Deposit amount** is available only from/to the **Client's current account** in the **Bank**;
7. **The Bank** is authorized, without **Client's** additional confirmation, to use the amount of **Client's Growing Term deposit** for full or partial repayment of **Client's** obligations to the **Bank** (credit and non-credit obligations). **Growing deposit amount** can be directly taken from the **Deposit account** without transferring it to the **Current account** of the **Client** if the **Growing deposit** is used as a security of **Client's** obligations to the **Bank** and if term of the **deposit** is not shorter than the term of the **Clients'** obligations to the **Bank**.
8. If **Growing Term deposit** is not used as a security of **Client's** obligations, the **Bank** is authorized, without additional confirmation from the **Client**, to terminate the **Growing Term Deposit**, to transfer **Deposit amount** to the **Client current account** and to apply this amount (fully or partially) to the full or partial repayment of the **Client** obligations to the **Bank** (credit and non-credit obligations)
9. During the whole term of the **Term deposit** with the **Bank Client** is obliged to have at least 1 **current account** with the **Bank**
10. After the expiration of the **Growing Term deposit**, amount of the **Deposit** will be placed to the **Client's** current account.

Annex 5 – Nominal Ownership Account

1. Upon the Client request the Bank will open the Aggregated or Segregated **Nominal ownership account**;
2. Only funds of the owner(s) of the account can be allocated or/and transferred from the Nominal Ownership Account, which is owned and disposed by such person in accordance with the Georgian legislation, and separated from its personal financial means.
3. The Nominal Ownership account will be opened only in the form of a current account.
4. Upon **the Bank** request, the **Client** is obliged to submit to the Bank information regarding its Client (Clients) and/or regarding their beneficial owners.
5. **The Client** shall be held responsible for the content and purposes of the operations executed on/through the **Client's Nominal Ownership Account**
6. **The Client** shall be held responsible for immediately informing the **Bank** regarding changes of its legal status, if these changes cancel the right of the **Client** to have the **Nominal ownership account** in the **Bank**. Otherwise the **Client** shall be obliged to reimburse any loss the **Bank** might have due to not being informed regarding the above mentioned changes.
7. At any time in compliance with the legislation and the rules of the **Bank the Client** is authorized to receive from **the Bank** detailed information regarding operations conducted on/through the **Nominal ownership account**
8. Standard tariffs set by the Bank for the current accounts apply to the Nominal Ownership Account.

Annex 6 – Saving deposit

1. Upon request of the **Client Bank** shall open **for the Client Saving account** and **Saving Deposit**;
2. **Bank** shall pay to the **Client** amount of the **Deposit** and the accrued interest in accordance with the agreed terms and conditions in the **Saving deposit** currency;
3. Condition of **Saving deposit** interest payment will be determined by the **Saving deposit request**, signed by the **Client**;
4. Placement or withdrawal of the **Deposit amount** is available from/to the **Client's current account** and **Client Saving account**. However, if **Depositor** is a Minor, placement of the **Deposit amount** is available only from the **current account** of the **Client**, placing the amount; withdrawal of the **Deposit amount** is available only by transferring deposit amount to the current account of the **Client**, having the authority to administer **Deposit** amount.
5. **The Bank** is authorized, without **Client's** additional confirmation, to use the amount of **Client's deposit** for full or partial repayment of **Client's** obligations to the **Bank** (credit and non-credit obligations).

Annex 7 - ICREDO.GE Internet Bank

1. On the basis of the Client Application the Bank shall activate for the Client the **ICREDO.GE** Internet Bank, by which the Client shall be authorized to instruct the Bank remotely and request to carry the transactions permitted by the **ICREDO.GE Internet Bank**. In addition, the types of transaction permitted by the **ICREDO.GE** Internet Bank, and the terms for their implementation may change at any time by the Bank, at its own discretion, which does not require the additional consent from the Client and/or there shall be no need to inform the Client.
2. For the use of the **ICREDO.GE Internet Bank**, the Client shall be authorized to visit the ICREDO.GE Internet Bank website and to obtain authorization and give the **Bank** instructions to carry out the following transaction:
 - 2.1. Transfer;
 - 2.2. Payment;
 - 2.3. Conversion;
 - 2.4. To fill in the application on the start /finishing the use of different bank products (including by deposit, cards, etc.) permitted by the **ICREDO.GE Internet Bank**.
 - 2.5. The receipt of information on bank products in the ownership of Clients.
 - 2.6. The receipt of information/services determined within the scope of different bank products provided by the **Bank**.
 - 2.7. To change the actual/legal address recorded in the **Bank** and/or to add new contact data to contact telephone numbers and/or electronic mail addresses recorded in the bank.
3. The detailed terms for the use of the **ICREDO.GE Internet Bank** may be places directly on the website of the **ICREDO.GE Internet Bank**.
4. The Client shall be obliged, during the entire period of effectiveness of the **ICREDO.GE Internet Bank**, to have minimum one current account in the **Bank**.
5. The limit of instructions/transactions to be performed by the **ICREDO.GE Internet Bank**:

| The types of instructions | The limits in terms of amounts and hours |
|--|--|
| Transfer between the accounts of the Client's Bank | <ul style="list-style-type: none"> • In the case of the initiation of transaction from 00:00 at noon till 21:00 p.m of each calendar day, the transaction shall be done on the same calendar day - without any limit. • In the case of the initiation of transfer instruction from 21:00 p.m till 00:00 of each calendar day, the transaction shall be done on the following calendar day - without any limit. |
| The transfer to the account of the third person existing in the Bank | <ul style="list-style-type: none"> • In the case of the initiation of the transfer order from 00:00 till 21:00, the transaction shall be carried out on the same calendar day, no more than 50 000 (fifty thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency |

| | |
|--|--|
| | <p>exchange determined by the Commercial Bank specially for the internet bank.</p> <ul style="list-style-type: none"> • In the case of the initiation of the transfer order from 21:00 till 00:00, the transaction shall be carried out on the same calendar day, no more than 50 000 (fifty thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency exchange determined by the Commercial Bank specially for the internet bank. • In the case of the initiation of the transfer order from 00:00 till 17:00, the transaction shall be carried out on the same banking day, and if the initiation of the transfer order from 00:00 till 17:00 of the banking day and not on the non-banking day (at any time period), the transaction shall be carried out on the following banking day - not more than 200 000 (two hundred and thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency exchange determined by the Commercial Bank specially for the ICREDO.GE internet bank. |
| <p>The transfer of amount to the Clients of another commercial bank, as well as for third persons' account and/or to the budget</p> | <ul style="list-style-type: none"> • In the case of the initiation of the transfer order from 00:00 till 17:00, the transaction shall be carried out on the same banking day, and if the initiation of the transfer order from 00:00 till 17:00 of the banking day and not on the non-banking day (at any time period), the transaction shall be carried out on the following banking day - not more than 200 000 (two hundred and thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency exchange determined by the Commercial Bank specially for the ICREDO.GE internet bank. |
| <p><u>Note:</u></p> <p>Any instruction, whether for transfer or payment, which go beyond the maximum set limits, shall not be completed.</p> | |
| <p>Any notification/question which is received by the Bank from the Client via ICREDO.GE internet bank before 18:00 of the banking day, the Bank shall answer on the same banking day, and the notification/question received after 18:00 and/or on a non-banking day (at any time of the day) shall be answered by the Bank not later than the following banking day.</p> | |

6. Based on the application the **Client** shall be authorized to:
 - 6.1. Determine the standards for the issuance of a particular instruction and/or for the completion of the transaction and the levels of authority of the Client. The further change of the said authorities and standards shall be possible directly via in internet bank, remotely, according to the terms determined by the Bank.

- 6.2. To determine the main and additional customers, on whom the standards for the issuance of the particular task and/or for the completion of transaction shall be distributed.
7. Unless other terms are determined by the application and/or by the additional agreement of the Parties, in the case of losing a password by the **Client**, the **Client**, (or the user specified in the application completed by the **Client**), shall be authorized to address the Bank for restoring the password. Besides, in the case of the blocking of the ICREDO.GE internet bank, if this is a result of inputting the wrong password for three times, the Client shall be authorized to contact the Bank to restore the password via telephone center: +(995 32) 2424242, and in the case of losing the username for the authorization in the ICREDO.GE internet bank, the Client shall address the service center of the Bank for its restoration.
8. The **Client** shall be obliged, in the moment of the completion of the application for the ICREDO.GE internet bank, to have the commission for using the ICREDO.GE internet bank in the amount the Client has to pay on the date of the signature of the relevant application.
9. In the case the **Client** is 1 (one) month overdue in paying the commission for ICREDO.GE internet bank, the Bank shall be authorized (but not obliged) to terminate the provision of ICREDO.GE internet bank for the **Client**.
10. The **Client** shall be authorized, at any time, to address the **Bank** for the termination/cancellation/restoration of the access to ICREDO.GE internet bank (for a single or several users determined by him/her or the **Bank** in the application, if any).

Annex 8 - Online Banking

1. On the basis of the Application the **Bank** shall activate for the **Client** the **Online banking**, by which the Client shall be authorized to instruct the **Bank** remotely and request to carry the transactions permitted by the **Online banking**. In addition, the types of transaction permitted by **Online banking**, and the terms for their implementation may change at any time by the **Bank**, at its own discretion, which does not require the additional consent from the **Client** and/or there shall be no need to inform the **Client**. However, only individuals (including entrepreneurs) may use **Online banking**.
2. For the use of the **Online banking**, the **Client** shall be authorized to visit the **Online banking** website and to obtain authorization and give the **Bank** instructions to carry out the following transaction:
 - 2.1. Transfer;
 - 2.2. Payment;
 - 2.3. Conversion;
 - 2.4. Withdrawal of money remittance;
 - 2.5. To fill in the application on the start /finishing the use of different bank products (including by deposit, cards, etc.,) permitted by the on-line bank.
 - 2.6. The receipt of information on bank products in the ownership of **Client**.
 - 2.7. The receipt of information/services determined within the scope of different bank products provided by the **Bank**.
3. The detailed terms for the use of the on-line bank may be placed directly on the website of the **Online banking**.
4. The **Client** shall be obliged, during the entire period of effectiveness of the **Online banking**, to have minimum one current account in the **Bank**.
5. The limit of instructions/transactions to be performed by the **Online banking**:

| The types of instructions | The limits in terms of amounts and hours |
|--|---|
| Transfer between the accounts of the Client's Bank | <ul style="list-style-type: none">• In the case of the initiation of transaction from 00:00 at noon till 21:00 p.m. of each calendar day, the transaction shall be done on the same calendar day - without any limit.• In the case of the initiation of transfer instruction from 21:00 p.m. till 00:00 of each calendar day, the transaction shall be done on the following calendar day - without any limit. |
| The transfer to the account of the third person existing in the Bank | <ul style="list-style-type: none">• In the case of the initiation of the transfer order from 00:00 till 21:00, the transaction shall be carried out on the same calendar day, no more than 50 000 (fifty thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency |

| | |
|--|--|
| | <p>exchange for the on-line bank determined by the Commercial Bank specially for the internet bank.</p> <ul style="list-style-type: none"> • In the case of the initiation of the transfer order from 21:00 till 00:00, the transaction shall be carried out on the following calendar day, no more than 50 000 (fifty thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency exchange for the on-line bank determined by the Commercial Bank specially for the internet bank. • In the case of the initiation of the transfer order from 00:00 till 17:00, the transaction shall be carried out on the same banking day, and if the initiation of the transfer order from 00:00 till 17:00 of the banking day and not on the non-banking day (at any time period), the transaction shall be carried out on the following banking day - not more than 200 000 (two hundred and thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency exchange determined by the Commercial Bank specially for the on-line bank. |
| <p>The transfer of amount to the Clients of another commercial bank, as well as for third persons' account and/or to the budget</p> | <ul style="list-style-type: none"> • In the case of the initiation of the transfer order from 00:00 till 17:00, the transaction shall be carried out on the same banking day, and if the initiation of the transfer order from 00:00 till 17:00 of the banking day and not on the non-banking day (at any time period), the transaction shall be carried out on the following banking day - not more than 200 000 (two hundred and thousand) GEL and/or its equivalent in the foreign currency, in accordance with the commercial rate of the currency exchange determined by the Commercial Bank specially for the on-line bank. |
| <p><u>Note:</u></p> <p>Any instruction, whether for transfer or payment, which go beyond the maximum set limits, shall not be completed.</p> | |
| <p>Any notification/question which is received by the Bank from the Client via the on-line bank before 18:00 of the banking day, the Bank shall answer on the same banking day, and the notification/question received after 18:00 and/or on a non-bank day (at any time of the day) shall be answered by the Bank not later than the following banking day.</p> | |

6. The **Client** may request the **Bank** to suspend / revoke / restore the access to the **Online banking** at any time.

Annex 9 – SMS notifications

1. Upon request, the Bank shall activate SMS notifications to the **Client**, whereby the **Client** shall receive the information specified in this Annex and / or SMS notification on the Client's mobile phone number specified in the application for the SMS notification. However, the types of messages specified in this Annex and / or SMS notice application and the terms of their submission may be changed at any time by the Bank unilaterally, without the need for additional consent and / or information of the Client.
2. The **Client** can receive the following information via SMS:
 - Account deposit and / or deposit and available balance;
 - Transfer / withdrawal from the account and available balance;
 - On current bank loan payments;
 - Early repayment of bank credit;
 - Expiry of the deposit;
 - Early termination of deposit;
 - Change of **Client's** mobile phone number specified in the SMS notification application;
3. In case the bank makes default / addition / changing of a specific type of SMS in the SMS-message package selected by the **Client**, the list of SMS notifications will be automatically changed for the **Client** within the selected package.
4. The **Client** may, at any time, apply to the Bank with the appropriate application and request the addition and / or removal of the specific type of SMS allowed within the selected package.
5. The **Client** shall pay to the **Bank** special SMS service fee according to the Annex 1 of the **Standard Terms and Conditions**;
6. In the case the Client is 2 (two) month overdue in paying the commission for using SMS notification, the Bank shall be authorized (but not obliged) to terminate the provision of SMSs for the Client.
7. The **Client** shall be authorized, at any time, to address the **Bank** for the termination/cancellation/restoration of the access to SMS notifications (for a single or several users determined by him/her or the **Bank** in the application, if any).

Annex 10 – Rcheuli Service

1. Based on the application, the **Bank** shall activate the Customer Selected Special Services named **Rcheuli Service**, whereby the **Client** will receive the services specified in this Annex 1 and / or the application for special services. However, the types of messages specified in this Annex and / or selected service application and the terms of their submission may be changed at any time by the **Bank** unilaterally, without the need for additional consent and / or information of the **Client**. Individuals (including entrepreneurs) and legal Clients may use the special service, as well as the individual **Client's** family members, in particular, the spouse, child, siblings and parents.
2. Within the framework of **Rcheuli service** the **Client** shall use the services of a personal banker and a personal credit officer and shall pay to the **Bank** special service fees in exchange for using different banking products (details are set out in Annex 1 of the **Standard Terms and Conditions**);
3. In case of exceeding 2 (two) months payment period by the **Client** for payment of commissions for special services, the **Bank** shall be authorized (though not obliged) to suspend and / or cancel the **Client's** special services.
4. The **Client** shall be entitled to apply to the Bank at any time for suspension / cancellation / restoration of the special services.