

Amendment to the General Agreement for Rendering Banking Services to Legal Entities

According to the present document, “General Agreement For Rendering Banking Services to Legal Entities” posted at the web-page www.pashabank.ge shall be amended, in particular, clauses 2.5, 5.4.1², 17.1., 18.3 of the agreement shall be amended, also clauses 2.2.9, 2.12-2.13, 7.1.8 shall be added to the agreement and shall be formulated as follows:

“2.2.9 E-mail Banking service;”

“2.5. The Bank is authorized to refuse to provide a service to a client without providing grounds for the refusal (unless it is otherwise established by effective legislation).”

“2.12 The National Bank of Georgia represents the supervisory body of the Bank, address of which is Tbilisi, Georgia, Sanapiro Str. N2, and also, the web page of which is www.nbg.gov.ge”.

“2.13 The National Bank of Georgia is not responsible for the undue performance of obligations undertaken by the Bank.”

“5.4.1² Commensurate with the regulation set forth in clause 5.4.1¹ of the present agreement, the department of plastic cards and Customer Experience Management Department of JSC “Pasha Bank Georgia” shall review claims. The client shall be notified on the decision regarding the claim promptly in writing or electronically (as agreed with the client). Information regarding claim hearing process can be obtained at any branch/service centers and/or by means of remote channels. Communication between the client and the bank regarding the claim shall be held at the following email address: customercare@pashabank.ge.”

“7.1.8 Annulment of Pin Code tries and renewal of Pin Code.”

“17.1 The client has the right to address the Bank with a claim in verbal, written or electronic form. To express a verbal claim, the consumer may address the JSC PASHA Bank Georgia telephone service center – contact center (+995 322) 265 000. The standard written form of claim can be submitted to the Bank branches and service centers. Claims can be submitted electronically by means of internet bank or web page of the Bank www.pashabank.ge . The maximum term needed to review a client’s claim is no more than one month after submission of the application and identification of the applicant. Claims are reviewed by the Customer Experience Management Department of JSC PASHA Bank. The client shall be promptly notified of the decision regarding the claim, in writing or electronically (in agreement with the client and/or in the method in which the claim was made). Information about the process of the claim hearing can be obtained at any branch/service center and/or via remote channels. Communication between the client and the Bank with regard to the claim is exercised at the following email address of the Bank: consumercare@pashabank.ge.”

“18.3 The Bank reserves the right to make amendments and modifications to the contents/terms of the present agreement and/or agreement/covenant processed/to be processed on the basis of the present agreement, also to change/establish any commission fee by posting on the official web page of the Bank www.pashabank.ge or at the branches/service centers of the Bank, two (2) months prior, in case the amendments are related to the significant terms of the agreement and one (1) month prior, in case the amendment are made to the price of other financial product, to their enforcement/implementation (except the cases prescribed by legislation). The notification is also permitted in any form envisaged by clause 18.4 of the present agreement. The client is entitled before 1 (one) or 2 (two) months expires (according that which of the terms are amended - significant terms or other terms on price encrease of other financial product), at any time, to terminate the agreement/covenant and pay the Bank any due payables/debts in full (except when the client has the obligation to keep the current account for the same effective term of the agreement as provided in another agreement processed between the Bank and the client). Otherwise, the changes (amendments) offered by the Bank shall be deemed as accepted by the client and the

agreement/covenant shall be deemed as amended consistent with the offered terms. The Bank does not have the obligation envisaged by this clause, when the agreement terms/commission fee change in favor of the client, also to that new service, which does not substitute and/or change the payment service(s) envisaged by the present agreement. Amendment of the agreement by the Bank in favor of the client does not require the consent of the client, any kind of approval by the latter and/or the sending of any notification to such client. The client may rely on any amendment made in favor of the client solely when the Bank officially and in a written form approves the relevant agreement modifications. The client, at any time, has the right to request information from the Bank on modifications to the agreement terms in their favor. Any change made in favor of the client, upon the decision of the Bank, shall be put into effect immediately or from the date determined by the Bank.”

Amendments set forth in the present document are effective from 1st of April 2021.