

Terms and Conditions

1. General Terms

Please read these Terms and Conditions carefully. By using the Website, you confirm that you have read and agree to them. If you do not agree to the Terms and Conditions, please do not use the Website. The Terms and Conditions do not limit the rights granted to users under the legislation of Georgia, including the Rules on the Protection of Consumer Rights in the Provision of Financial Services and the Law on Personal Data Protection.

If a specific banking or other service agreement has been concluded between you and the Bank (or a Bank group company), these Terms apply together with that agreement. The Terms do not amend or cancel any existing agreements between the parties. In the event of a conflict between these Terms and a specific agreement, the specific agreement shall prevail.

Individual products, services, electronic channels (e.g., Internet Banking, Mobile Banking), promotions or campaigns may be governed by special terms and conditions, which are available on the relevant page. Such special terms prevail over these Terms.

The Website is intended primarily for persons interested in receiving the Bank's services in Georgia. The Website is not intended for distribution or use in any jurisdiction where this would be contrary to local law. Certain products and services may not be available to, or suitable for, all users.

2. Basic Rules of Use

The Website may be used only for lawful purposes and in compliance with these Terms and applicable legislation.

The following are prohibited:

- unauthorized access, or any attempt at unauthorized access, to the Bank's systems or to restricted areas of the Website, and the use of another person's username, password or other identification data;
- interference with the functioning of the Website, including the distribution of malicious code, denial-of-service attacks, and circumvention of security mechanisms;
- the use of robots, scripts, "scraping" or other automated means to monitor, copy or extract Website content in bulk without the Bank's prior written consent;
- posting or distributing fraudulent, unlawful, defamatory, offensive or discriminatory information, or information containing hate speech;
- impersonating the Bank, the Bank group or a Bank employee, claiming an affiliation with the Bank, or imitating the Website;
- any action that harms, or may harm, the rights, interests or business reputation of the Bank, other users or third parties.

The user is responsible for providing the devices, software and internet connection required to access the Website, and for keeping them secure and protected against malware.

If the use of any Website feature requires registration or authorization, the user must keep their authorization credentials confidential and must not disclose them to any third party. If the user suspects that their authorization credentials have been compromised, they must notify the Bank immediately.

In the event of a breach of these Terms, or reasonable suspicion of such a breach, the Bank may restrict or terminate the user's access to the Website or to any of its features and may take the measures provided for by law.

3. Security and Fraud Prevention

The Bank will **never** ask a user, by email, SMS, phone call, social media or via a link, to disclose their password, one-time code (OTP), full card number, CVV/CVC code or PIN.

Before logging in to the Website, make sure that the Bank's official domain is shown in your browser's address bar and that the connection is secure. Do not access the Bank's Website or electronic channels through a link contained in a suspicious email or message.

If you notice a suspicious website, message, call or social media page operating in the Bank's name, or suspect that your data has been compromised, please contact us immediately.

The Bank applies reasonable technical and organizational measures to protect the Website and the data transmitted through it. At the same time, data transmission over the internet cannot be considered completely secure, and the risk of unauthorized third-party interference cannot be ruled out, especially when communicating through unencrypted channels (e.g., regular email). Please do not send confidential information through such channels.

4. Nature of the Information on the Website

The Bank exercises due care to ensure that the information on the Website is accurate and up to date, and bears full responsibility, within the limits established by law, for information about the Bank and its products and services published in its own name.

Interest rates, tariffs, fees, exchange rates and other terms shown on the Website are subject to change. A specific transaction is governed by the terms in effect at the time the transaction is concluded and set out in the agreement/final document. Exchange rates on the Website are, as a rule, for information purposes only and may differ from the rate applicable at the time of a specific transaction.

Results produced by calculators and simulators on the Website are indicative only, are based on data entered by the user and on simplified assumptions, and do not constitute an obligation of the Bank, approval of a loan/service, or final terms. The effective interest rate and other material terms are determined individually and finally, in accordance with the law.

Dated information is current as of the date indicated on it or, where no date is given, as of the date it was posted on the Website. Archived materials (e.g., news, reports) are kept for information purposes and may be out of date.

In the event of any discrepancy between the Georgian version of the Website and versions in other languages, the Georgian version shall prevail, unless otherwise provided by law or by a specific document.

5. No Offer or Advice

The information on the Website does not constitute a specific offer by the Bank to enter into a transaction on specific terms, except where the information is expressly presented as a public offer in accordance with the law.

The information on the Website does not constitute investment, legal, tax, accounting or any other professional advice or recommendation, and does not take into account your individual financial situation, objectives or risk appetite. Information about financial instruments or investment services is provided for information purposes only.

Before making a decision, we recommend that you review the full terms of the relevant product and the key information document (where available) and, if necessary, obtain independent professional advice.

6. Forward-Looking Statements

Information on the Website (e.g., investor relations, financial reporting or analytical materials) may contain forward-looking statements about the Bank's financial results, business plans and strategy. Such statements are based on current estimates and assumptions and are subject to risks and uncertainties (e.g., macroeconomic and market

conditions, regulatory changes, competition, technological change), as a result of which actual results may differ materially from those forecast.

The Bank undertakes no obligation to update forward-looking statements, except where expressly required by law.

7. Limitation of Liability

To the extent permitted by law, the Bank shall not be liable for any damage (including lost profits, loss of data or indirect damage) caused by:

- temporary unavailability, interruption or technical failure of the Website due to reasons beyond the Bank's control (e.g., disruption of internet service providers, search engines or power supply, force majeure);
- malfunction of the user's device, malware on it, or failure to apply security measures;
- the user's disclosure of authorization credentials to a third party or breach of the obligation to protect them;
- incorrect, incomplete or false information provided by the user to the Bank, where the Bank did not know and should not have known of this;
- the use of a third party's website, product or service;
- a decision made independently by the user on the basis of indicative information on the Website (e.g., a calculator result).

This section does not exclude or limit the Bank's liability for damage caused intentionally or through gross negligence, or in any other case where the exclusion or limitation of liability is not permitted by law, including the rules governing the protection of the rights of financial services consumers.

8. Third-Party Websites, Partners and Links

The Website may contain links to third-party websites or information about partner companies and their products and offers. Such links and information are provided solely for the user's convenience and information and do not imply that the Bank endorses or recommends the third party or its content, products or services.

The Bank does not control and is not responsible for the content, accuracy, availability or security of third-party websites. Third-party websites are governed by their own terms and privacy policies, which we recommend you review before sharing any personal data.

Notwithstanding the above, the Bank remains responsible for information distributed by persons acting in its name or on its behalf (including credit intermediaries).

Third parties are prohibited, without the Bank's prior written consent, from placing a link from their own website to the Bank's Website in a way that creates a false impression of an affiliation, partnership or endorsement by the Bank, and from displaying the content of the Bank's Website within a frame on another website.

9. Intellectual Property

The Website and its content, including text, design, structure, graphics, logos, icons, photo, audio and video materials, software code and databases, are protected by copyright and other intellectual property rights and belong to the Bank.

The placement of an intellectual property object on the Website does not grant the user a license or any other right to use it.

You may view, download and print Website content only for personal, non-commercial or educational purposes, provided that the content is not altered and the source – the Bank and the Website – is acknowledged. Any other

use, including reproduction, distribution, adaptation, public display, sale or making available to third parties, is permitted only with the Bank's prior written consent.

Third-party names, trademarks and logos displayed on the Website belong to the respective third parties.

Infringement of intellectual property rights entails liability as provided for by law.

10. User-Provided Information and Communication

When providing information through Website forms, chat, online applications or other channels, the user is responsible for its accuracy and completeness, and for having a lawful basis for sharing such information (including third-party data).

When using chat, comment or discussion features, the user must post only information that they have the right to use. The Bank may delete, or decline to publish, content that violates these Terms.

For the purposes of service quality control, confirmation of instructions and dispute resolution, the Bank may record telephone calls, video calls and chat correspondence, of which the user will be notified in advance in the manner established by law.

Once information obtained through the Website (e.g., statements, documents) has been downloaded to the user's device, the user is responsible for storing and protecting it.

11. Personal Data and Cookies

The Bank processes personal data in accordance with the Law of Georgia on Personal Data Protection. For detailed information on data processing, your rights and other important matters, please refer to the Bank's Personal Data Processing Policy.

The Website uses cookies and similar technologies. Strictly necessary cookies are used to ensure the functioning and security of the Website (e.g., session management, protection against unauthorized access). Analytical, functional and marketing cookies are used only with the user's consent, which can be given, changed or withdrawn at any time through the cookie settings panel.

The types and purposes of cookies, their retention periods and third-party providers are described in the Bank's **Cookie Policy**.

12. Website Availability and Changes

The Bank strives to ensure that the Website operates continuously and properly, but does not guarantee that the Website will always be available or free of errors or malicious code.

The Bank may at any time change, update, temporarily suspend or discontinue the operation of the Website or any part of it, including for technical maintenance or security purposes. Where possible, the Bank provides advance notice of planned works that materially disrupt the service.

The Bank may amend these Terms. Continued use of the Website after the updated version has been posted constitutes acceptance of the updated Terms.

These Terms have been drawn up in the Georgian language. In the event of any discrepancy between the Georgian version and versions translated into other languages, the Georgian version shall prevail.

The Bank is supervised by the National Bank of Georgia (www.nbg.gov.ge).