|  |
| --- |
| **Significant Terms and Conditions of the Agreement on Deposit available on the Card Account**  |
| **Agreement on Deposit available on the Card Account N** |
| **Interest Rate of the Deposit** |
| **Type of Interest rate** | **variable** |
| **Annual Interest rate of the deposit**: |  |
| **Effective Interest rate of the deposit**: |  |
| **Financial Expenses** |
| * Commision fee for opening account
 |  |
| * Commission fee for Withdrawal of amount deposited in non-cash way
 | of deposit principal amount   |
| * Commission fee for Withdrawal of interest accrued to the deposit amount
 | of accrued interest amount |
| **Other Contractual Information** |
| Conclusion date of the Agreement:  |  |
| * Amount and currency of deposit initial contribution
 |  |
| * Minimum amount of the deposit to which the interest will be accrued
 |       |
| The client has a right to terminate the agreement prematurely  |
| Your deposit is insured in the scope of deposits insurance system, created on the grounds of the Georgian act about deposits insurance system |
| If the deposit represents a specific financial product, the client shall be notified of any changes to the important terms of the agreement at least two (2) months prior to the effective date of such changes, in the event of an increase in the price of other kind of financial product, the client shall be notified at least one (1) month in advance. Notifications will be provided in writing, via email, through internet banking, or by short text message (SMS). |
| The client has the right to file a claim in any branch, service center or head office of the bank, orally, in free written, standard written or electronic form |

***Be acquainted with the beneficial information for consumers on the website of National Bank of Georgia:*** [***www.nbg.gov.ge/cp***](http://www.nbg.gov.ge/cp) ***and hot line: (+995 32) 2406 406*Agreement on Deposit** **available on the Card Account N**

date:  place:**, Georgia**

|  |  |
| --- | --- |
| Name (corporate)Identification number | **JSC "Terabank"****204546045**  |
| *Represented by following authorized person:* |
| Name, Last name: |  |
| Position: |  |
| ***Hereinafter referred as* „Bank”.** |
| Name (corporate)/ Name, Last name: |       |
| Identification number: |       |
| Adress: |       |
| *Represented by following authorized person:* |
| Name, Last name: |       |
| Personal number |       |
| Position/Title: |       |
| Telephone/E-mail: |       |
| Authorization: | **Notarized** **y., number#****, notary**  |
| ***Hereinafter referred as* „Depositor“** |

**Chapter 1 Subject of the Agreement**

* 1. The depositor shall deposit the funds into the deposit account opened with the bank, and the bank shall levy interest according to the procedures outlined in this agreement.
	2. In the way of concluding this agreement, the depositor confirms that he/she is acquainted and agrees with the standard terms and conditions of banking operations placed on the website of the bank [www.terabank.ge](http://www.terabank.ge).

**Chapter 2 Main Terms and Conditions of the Deposit Agreement**

|  |  |  |
| --- | --- | --- |
| 2.01 | Number of the deposit account |  |
| 2.02 | Currency of the deposit |       |
| 2.03 | Primary contribution of the deposit |  |
| 2.04 | Type of interest rate | **variable** |
| 2.05 | Annual interest rate |       |
| 2.06 | effective interest rate |       |
| 2.07 | Periodicity of interest accrual  |       |
|  2.08 | Interest accrual account |  |
| 2.09 | Minimum amount of the deposit to which the interest will be accrued | MinimalAccrualAmount |
| 2.10 | Financial expenses |
|  | * Commision fee for opening deposit account
 |       |
|  | * Commission fee for Withdrawal of amount deposited in non-cash way
 |       of deposit principal amount  |
|  | * Commission fee for Withdrawal of interest accrued to the deposit amount
 |       of accrued interest amount |

* 1. Within the validity period of the deposit agreement, the depositor has right to increase or decrease the amount allocated on the deposit account any time, with any amount.
	2. Interest is calculated on a daily basis, for 365 days in a year, to the deposit amount.
	3. Interest accrues once in a month. Interest shall be accrued on the first day of the following month in the way of transferring into interest accrual account.
	4. Interest on the amount allocated on the deposit account will be accrued in case if, the amount allocated on the deposit account is equal to or more than Minimum amount of the deposit set by this present agreement.
	5. In case of not existing transactions during not less than 1 (one) calendar year and/or on the account service fee of account and/or amount of the commission fee established in the bank for closing, the bank has right to close the deposit account without sending notice to the depositor.
	6. The bank has right to change unilaterally any term and condition of the agreement. If the deposit represents a specific financial product, the client will be informed of any changes to the important terms of the agreement at least two (2) months before the change. In the event of an increase in the price of other kinds of financial products, the client will be notified at least one (1) month in advance. Notifications will be provided in writing, via email, through internet banking, or by short text message notification. A deposit with an initial contribution of less than 1,000,000 GEL or its equivalent in another currency shall be considered a specific financial product. Additionally, regardless of the amount, deposits by legal entities and individuals associated with related enterprises shall not be considered if the total amount of deposits held by these entities or individuals in the bank exceeds 1,000,000 GEL or its equivalent in another currency

**Chapter 3 Others Terms and Final Provisions**

* 1. The agreement becomes effective right after signing (bilateral consent about terms of the agreement) it by the parties and allocating the amount on the deposit account by the depositor .
	2. In accordance with the law of Georgia on deposit insurance system, from January 1, 2024, existing amount of money on all depositors' deposits/accounts, regardless of the number of deposits/accounts, are insured in each commercial bank and microbank and will be reimbursed by the deposit insurance agency within the scope of 30,000 GEL. The amount of money on all accounts of all depositors in commercial banks and microbanks is automatically insured without additional premium. For more information, see the website of the Deposit Insurance Agency: [www.diagency.ge](http://www.diagency.ge)
	3. None of the parties are in charge of nonperformance of the obligations set forth in the agreement, if such nonperformance is due to the occurrence of force majeure,which is uncontrollable (deluge, earthquake, conflagration, strike, military activity,siege, acts or activities of state authorities and etc) and makes impossible for the party to perform obligations. Performance of obligations set forth in this agreement shall be postponed untill the end of force majeure
	4. The bank is empowered to send notification to the depositor in written, electronically, by phone or placing information on website of the bank and/or in branches/service centers of the bank
	5. Invalidity of any article and/or paragraph or its part of this agreement does not cause the invalidity of other articles and/or paragraphs. Therefore, rest of the articles and paragraphs remain to be valid .
	6. This agreement shall be governed by the laws of Georgia. Any dispute arising between the parties shall first be attempted to be resolved through mutual negotiation. If the parties are unable to reach an agreement, the dispute shall be submitted to the authorized courts of Georgia for resolution.
	7. The agreement is made in copies of equal legal powers in Georgian language, each copy is given to the parties to the agreement. If any of the parties does not understand Georgian, this agreement may be drawn up in other language acceptable for the parties. When interpreting the agreement, Georgian version shall prevail.
	8. The depositor is entitled to submit a claim to the bank in oral, written and / or electronic forms. The claim can be submitted in any branch of the bank, service center, head office, internet banking, e-mail address of the bank: info@terabank.ge. The bank is entitled to consider and respond to the depositor's claim in the same form / channel (if the depositor himself/herself does not indicate the specific channel he/she wants at the time of filing the claim), no later than 30 calendar days after receiving the claim, that period for reviewing the claim applies to any type of claim, Regardless of the content of the claim and the form of the application. However, the content of the claim shall be obvious and comprehensible, otherwise the bank has a right to request the depositor to clarify the claim or submit it in writing.
	9. The depositor has a right to terminate the agreement prematurly.

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank** | **JSC "Terabank"** | **Depositor** |  |
| signature:  | signature:  |
| First name, surname: | First name, surname: |
| First name,surname: |  | First name,surname: |  |
| Representative: |  **-----------------------** | Representative: |  |