|  |
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| **Significant Terms and Conditions of the Deposit Certificate Agreement** |
| **The aforesaid certificate is not a standard deposit certificate and the provisions of standard deposit certificate of commercial banks shall not apply**  |
| **Deposit Certificate Purchase Agreement N** |
| **Interest Rate of the Deposit** |
| **Type of interest rate** | **fixed** |
| **Annual Interest rate of the deposit**: |  |
| **Effective Interest rate of the deposit**: |  |
| **Financial Expenses** |
| * Commission fee for Withdrawal of amount certificate in non-cash way
 |       of deposit principal amount  |
| * Commission fee for Withdrawal of interest accrued to the certificate amount
 |       of accrued interest amount |
| **Other Contractual Information** |
| Conclusion date of the Agreement:  |
| Term of effectiveness of the Agreement:  |
| * Nominal value and currency of deposit certificate:
 |       |
| * In case of premature buy back of the deposit certificate by the Bank
 | During the first calendar month interest:0% and Penalty: 0.25%. |
| After the first calendar month, interest: 0%. herewith, Deposit amount will be deducted with accrued and in advance paid interest (if so). |
| The client has right to terminate the agreement before the term |
| Your deposit is insured in the scope of deposits insurance system, created on the grounds of the Georgian act about deposits insurance system |
| In case of significant changes in the terms of the contract, the client will be informed at least 2 (two) months before the change, and in case of price increase of another financial product - at least one month in advance by written / e-mail / Internet Banking / short text message. |
| 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. |
| Deposit allocated in foreign currency puts the consumer under significant risk! |
| Change of currency rate may cause significant reduction of profit expressed in GEL  |
| Calculated effective interest rate of the deposit certificate, In case of possible 15% appreciation of GEL |       |

***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***

**Deposit Certificate Purchase Agreement 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: |       |
| Address: |       |
| *Represented by following authorized person:* |
| Name, Last name: |       |
| Personal number |       |
| Position/Title: |       |
| Telephone/E-mail: |       |
| Authorization: | **notarized** **y., number#** **, notary**  |
| ***Hereinafter referred as* „holder“ and/or “client”** |

**Article 1 Subject of the Agreement**

* 1. Concluding this present purchase agreement, means that parties conclude deposit certificate agreement, according to which the holder pays the amount relevant to the price of the deposit certificate, on which bank will accrue interest in the way of percentage and return to holder nominal value of the deposit certificate after expiration of validity term of the deposit certificate.
	2. With conclusion of this agreement, the holder confirms that he/she is acquainted and agrees with the standard terms and conditions of the banking operations and with the terms and conditions of the deposit certificate allocated at the bank’s website www.terabank.ge and wich becomes effective right after the signing of the present agreement.

**Article 2 Main Terms and Conditions of the Deposit Certificate**

|  |  |  |
| --- | --- | --- |
| 2.01 | **Type of deposit certificate:** |  |
| 2.02 | Value and currency of deposit certificate: |  |
| 2.03 | Nominal value and currency of deposit certificate: |  |
| 2.04 | Penalty for premature buy back of deposit certificate: | **Determined according to the paragraph 2.16 of the present agreement** |
| 2.05 | Validity term of deposit certificate |  |
| 2.06 | Interest realization account: |       |
| 2.07 | Type of interest rate | fixed |
| 2.08 | Annual interest rate:  |       |
| 2.09 | Effective interest rate:  |       |
| 2.10  | Commission fee for of deposit certificate | 0,1% of Nominal value of deposit certificate |
| 2.11 | Periodicity of interest accrual: |       |
| 2.12 | Financial cost: |
|  | * Fee for opening the account:
 |       |
|
|  | * Commission fee for Withdrawal of amount certificate in non-cash way
 |       of deposit principal amount  |
| * Commission fee for Withdrawal of interest accrued to the certificate amount
 |       of accrued interest amount |
| 2.13 | In case of possible 15% appreciation of GEL, calculated effective interest rate of the deposit (if the Deposit is allocated in foreign currency) |       |

* 1. The interest rate of the deposit certificate shall be computed daily on the basis the days elapsed over a year of 365.
	2. Within the validity term of the deposit certificate, the bank has right to buy back the certificate from the holder, upon the holder’s application, in the way of paying the value determined in advance by the terms of issuance of the certificate or different value (if the parties agree with new value) to the holder. Herewith, premature buy back is the bank’s right, not an obligation.
	3. In case of premature buy back of the Deposit certificate by the bank, if the buy back is made:
1. Within the first calendar month’s period from the day of purchasing of the deposit certificate, interest shall not be accrued on the amount of deposit certificate, herewith accrued and in advance paid interest (if so) and penalty - 0.25 % of value of the deposit certificate will be deducted from the value of the deposit certificate.
2. After the first calendar month’s period from the day of acquisition of the deposit certificate, interest shall not be accrued on the amount of deposit certificate from the day of purchase until the day of premature buy back, herewith, Deposit amount will be deducted with accrued and in advance paid interest (if so).
	1. The bank has right to change any term and condition of the deposit certificate agreement (except the interest rate), standard terms and conditions of the banking operations and/or rates of the bank unilaterally. In case of significant changes in the terms of the contract, the client will be informed at least 2 (two) months before the change, and in case of price increase of another financial product - at least one month in advance by written / e-mail / Internet Banking / short text message.
	2. If the present deposit certificate (right of claim) is pledged in favor of the bank, in order to secure fully and duly performance of the obligations taken by the holder and/or by third parties and performance of the obligations became mature, the bank has right to unilaterally reduce the value of the certificate deposit with the amount equal to the aforesaid obligations.

 **Article 3 Others Terms and Final Provisions**

* 1. If any discrepancy occurs between the present agreement and the extract of deposit certificate, the terms and conditions indicated in the extract shall prevail.
	2. As of 1st of January, 2018, the Bank participates in the Deposit Insurance System established on the basis of the Law of Georgia about the Deposit Insurance System. In the event of an insured event, the amount available on the depositor's deposit / account will be reimbursed by the Deposit Insurance Agency within GEL 15,000, while the remaining amount will be reimbursed in accordance with the current legislation. For additional information, you can visit the website of LEPL Deposit Insurance Agency: [www.diagency.ge](http://www.diagency.ge)
	3. By signing the present agreement, the holder of deposit certificate confirms that is acquainted and agrees with the terms and conditions of the deposit certificate allocated at the bank’s website www.terabank.ge and wich becomes effective right after the signing of the present agreement. The aforesaid terms and conditions can be changed occasionally by the bank. In case of change, updated terms and conditions will come into force after expiry of 30 (thirty) calendar days after its publication at the bank’s website: [www.terabank.ge](http://www.terabank.ge) . If any discrepancy occurs between the present agreement and the terms and conditions of the deposit certificate, the terms of the present purchase agreement shall prevail.
	4. the client 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 does not indicate the desired channel within the time of filing the claim), no later than 30 calendar days after receiving the claim. However, the content of the claim must be comprehensible, otherwise the bank has the right to request the depositor to clarify the claim or submit it in writing.
	5. The client has right to terminate the agreement before the term.
	6. The purchase 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.

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