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| **Significant Terms and Conditions of the Universal Deposit Agreement** |
| **Universal Deposit Agreement 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
 |       |
| * Changing of interest rate
 | In case of 2 or more withdrawal within the calculative month’s period, interest rate of the saving deposit will be accrued to the deposit amount.  |
| 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 |
| 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 change of the significant terms of the agreement, the client will be informed at least 2 (two) months before the change, in case of increasement of price 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 interest expressed in GEL ! |
| In case of possible 15% appreciation of GEL, calculated effective interest rate of the deposit |       |

***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***

**Universal Deposit 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: |       |
| 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“ and/or “Client”** |

**Chapter 1 Subject of the Agreement**

* 1. The depositor allocates amount into the account opened in the bank, the bank obtains ownership of the deposit amount and according to the terms of the agreement returns the deposit amount to the depositor. Herewith, without additional consent of the client, the bank has right to transfer deposit amount/primary contribution established in this agreement, from the account of the depositor opened in the bank, to the deposit account defined by 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**

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| --- | --- | --- |
| 2.01 | Number of the deposit account |  |
| 2.02 | Currency of the term deposit |       |
| 2.03 | Initial 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 | Account the interest shall be located  |  |
| 2.09 | Minimum deposit amount to which the interest will be accrued | MinimalAccrualAmount |
| 2.10 | 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 |
| 2.11 | In case of possible 15% appreciation of GEL, calculated effective interest rate of the deposit (if the Deposit is allocated in foreign currency) |       |

* 1. Depositor has right to increase or decrease the deposit amount allocated on the deposit account, any time during the effectiveness of the deposit. Herewith, in case of two or more withdrawal during the calculative month, the interest will be accrued on the deposit amount according to the interest rate of saving deposit instead of the interest rate established for the universal deposit.
	2. Interest to the deposit is calculated on a daily basis, to the deposit amount allocated on the deposit account, calculated for 365 days in a year.
	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. The interest shall be accrued if the amount located on the deposit account is equal to or more than the minimum amount set by the 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 any term and condition of the agreement unilaterally. In case of change of the significant terms of the agreement, the client will be informed at least 2 (two) months before the change, in case of increasement of price of another financial product - at least one month in advance by written / e-mail / Internet Banking / short text message.

**Chapter 3 Other 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. 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. 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. Georgian legislation shall prevail. Any dispute which arises between the parties under this agreement, shall be resolved by negotiations. In case of the settlement is not reached, dispute shall be resolved by relevant Georgian court.
	7. The agreement is made in copies of equal legal powers in Georgian language, each copy is given to the parties to the agreement.
	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 client has right to terminate the agreement before the term.

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