

City

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Important Terms of the Agreement**Deposit Interest Rate**

Deposit Annual Interest Rate = % (currency)

Deposit Effective Interest Rate = % (currency)

Deposit term - months

Financial expenses

Monthly commission for deposit maintenance = currency

Other Terms of Agreement

One-time deposit = currency

Annual interest applied to the early withdrawn sum = %

Customer has the right to file his/her complaint with the Complaint Service of the Bank in verbal, written, standard written or electronic form.

Deposits deployed in foreign currency put customers under a significant risk!

Foreign currency fluctuations may significantly decrease the interest yield expressed in Lari.

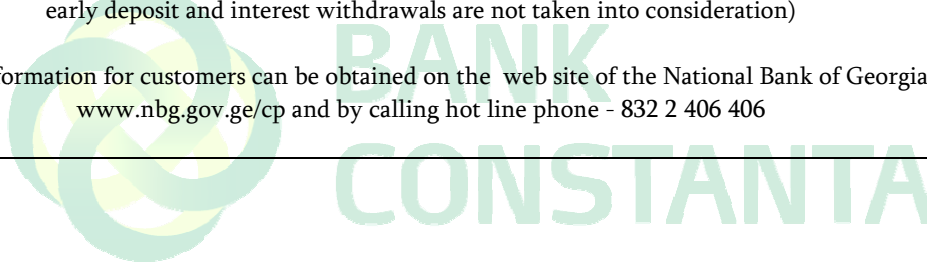
In case of possible 15% annual strengthening of Lari, calculated Deposit Effective Interest Rate = -20.6%

Assumptions used to calculate Effective Interest Rate:

Period - means the quantity of full months (from signing the agreement to the last date as per the agreement)

Sum - effective interest is calculated based on the initial sum (future cash deployments by the client and the early deposit and interest withdrawals are not taken into consideration)

Useful information for customers can be obtained on the web site of the National Bank of Georgia - www.nbg.gov.ge/cp and by calling hot line phone - 832 2 406 406



Term Deposit Agreement #

City

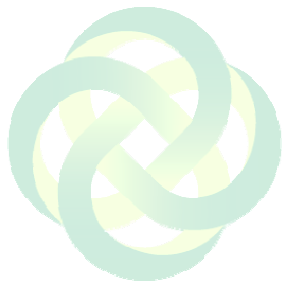
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<p>The Bank JSC "Bank Constanta" Id.Code 204542771 Represented by:</p>	<p>The Depositor:</p>
<ol style="list-style-type: none"> 1. Interest yield is calculated every month at the date following the date on which the sum was deployed or transferred. 2. Deposit annual interest rate = % (currency) 3. Deposit effective interest rate = % (currency) 4. In case of possible 15% annual strengthening of Lari, calculated Deposit Effective Interest Rate = 20.6% 5. Monthly commission for deposit maintenance = currency 6. Initial sum to be deployed on the deposit is units in the currency of the Agreement. 7. Interest yield is calculated: At the end of Deposit term Interest Yield is paid every month Interest Yield is paid at the time of opening the Deposit. 8. Deposit amount: Currency 9. Deposit term: months 10. Deposit end date: 11. Deposit renewal: 12. Assumptions used to calculate Effective Interest Rate: Period - means the quantity of full months (from signing the agreement to the last date as per the agreement) Sum - effective interest is calculated based on the primary sum (future cash deployments by the client and the early deposit and interest withdrawals are not taken into consideration) 	

JSC "Bank Constanta" from one side and the Depositor, from the other side sign this Agreement on the following:

1. Based on this Agreement the Depositor shall deploy sum of money in a form of a deposit according to the terms defined by this Agreement.
2. The bank gains proprietary rights on the deposited money during the period of the Agreement and is obliged to return the sum to the Depositor at the end date of the Agreement in the same currency and add the interest yield to the sum of deposit according to this Agreement as well as according to standard terms of banking operation procedures of legal entities/individuals.
3. This Agreement is covered by the standard terms of banking operation procedures of individuals effective in the Bank, unless something else is not determined by this Agreement, and constitutes an integral part of the Agreement. The Depositor declares that he/she received and read the standard terms of banking operation procedures of entities/individuals effective in the Bank and agrees with them. The standard terms of banking operation procedures of individuals are available in printed form in every branch/service center of the Bank as well as on its web site www.bankconstanta.ge.
4. The Bank is obliged: To receive the deposit and add interest yield to it according to the terms of this Agreement.
5. Calculation of the interest yield to be added to the Deposit starts on the following working day after the cash deployment or money transfer.
6. Term deposit interest yield is added to the Deposit sum at the end of Deposit period and is transferred to the current account, unless the parties have agreed on adding the yield every month or at the moment of opening the Deposit. Respectively, Term Deposit interest yield is added to the Deposit every month and transferred to the current account at the end of every month or is transferred to the current account at the moment of opening the Deposit.
7. Cancellation of a part of this Agreement and/or partial withdrawal of the Deposit is not allowed.
8. The Depositor retains the right to cancel the Agreement before its end date and demand an early withdrawal of the initial sum and the accrued interest. In such case the Depositor must inform the Bank in written form about his/her intention 3 days in advance.
9. In case the Depositor demands an early cancellation (termination) of the Agreement, the annual interest rate for the whole period of the Agreement shall be defined at 4%.

10. The Depositor agrees to the automatic prolongation of this Agreement. In case the Depositor does not express in written form his/her wish to terminate the Term Deposit one week before the end date of the Agreement, the Bank has a right to prolong the Agreement of the Term Deposit. The Term Deposit is renewed for the same period, the same sum and at the interest rates effective in the Bank at the date of the renewal of the deposit. This condition is also applied to the renewed (automatically prolonged) Agreement after its expiry.
11. The Depositor grants the Bank an unlimited, multiple right to obtain personal data about the Depositor from Public Registry Agency. This right is also valid after termination of this Agreement. This right is also valid after termination of this Agreement.
12. Customer has a right to file his/her complaint in verbal, written, standard written or electronic form. The complaint is accepted in the form of corresponding complaint paper, available in any branch of the Bank and completely filled out by the customer or by filling out and sending an electronic complaint form on the web site of the Bank. The complaint filed by a customer will be investigated by a "Complaint Investigation Committee" of the Bank according to the procedures effective in the Bank and available in any branch of the Bank and on the web site of the Bank. The complaint investigation and decision period is 10 (ten) days and the decision is sent to the customer within 7(seven) days.
13. This agreement is set up in two identical copies having equal legal power.



**BANK
CONSTANTA**