



WEALTH MANAGEMENT SERVICE PACKAGES FOR LEGAL ENTITIES

Minimum requirement to become corporate client of Wealth Management is 3 000 000 GEL (or equivalent in other currencies) placed on current, brokerage account(s) or invested in existing financial products, which we are offering as of today at least for 12 months period. We offer two types of the service packages:

Service Package 1 is applicable for the Legal Entities holding 3 000 000 GEL (or equivalent in other currencies).

Package includes:

- Dedicated Private Banker
- Multicurrency current account in four currencies: USD/GBP/EUR/GEL + one additional currency: Free of Charge
- Account Maintenance Fee: Free of Charge
- Internet Banking: Free of Charge
- E-mail Banking: Free of Charge
- Standing Order: Free of Charge
- Business Card: Five Cards are issued Free of Charge
- Fees for Transfers Outside Bank of Georgia in USD, EUR, GBP: Fixed US\$30 per transfer / SWIFT
- Fees for Transfers Outside Bank of Georgia in GEL 0,07% min. 1GEL and max. 100GEL
- Fees for Transfers to accounts held at Bank of Georgia in USD, EUR, GBP, GEL: Free of Charge
- Account opening fee - 10 000 GEL fixed per application, if application will be approved

Note: Service Package 1 is downgraded automatically to Service Package 2 without notice, if, at any time, the current balance at Bank of Georgia or Galt and Taggart account(s) will constitute less than the amount required by Service Package 1.

Service Package 2 is applicable for the Legal Entities holding less than 3 000 000 GEL (or equivalent in other currencies).

Package includes:

- Dedicated Private Banker
- Multicurrency current account in four currencies: USD/GBP/EUR/GEL + one additional currency: Free of Charge
- Account Maintenance Fee: 500GEL (approximately US\$200) per month
- Internet Banking: Free of Charge
- E-mail Banking: Free of Charge
- Standing Order: Free of Charge
- Business Card: Subject to additional fees depending on the type of the business card
- Fees for Transfers Outside Bank of Georgia in USD: 0,3%; min. US\$30 and max. US\$100
- Fees for Transfers Outside Bank of Georgia in EUR: 0,3%; min. 40EUR and max. 100EUR
- Fees for Transfers Outside Bank of Georgia in GBP: 0,3%; min. 30GBP and max. 100GBP
- Fees for Transfers Outside Bank of Georgia in CNY: 0,2%; min. 30GEL and max. 300GEL
- Fees for Transfers Outside Bank of Georgia in TRY: 0,3%; min. 30GEL and max. 1000GEL
- Fees for Transfers Outside Bank of Georgia in any other currencies: 0,3%, min. 50GEL and max. 200GEL
- Fees for Transfers Outside Bank of Georgia in JPY: 0,3%; min. 100 GEL and max. 1000 GEL
- Fees for Transfers Outside Bank of Georgia in GEL 0,07% min. 1GEL and max. 100GEL
- Fees for Transfers to accounts held at Bank of Georgia in USD, EUR, GBP, GEL: Free of Charge
- Account opening fee - 10 000 GEL fixed per application, if application will be approved

REMOTE SERVICES

E-mail Banking Service

E-mail Banking Service will be activated after the receipt of original E-mail banking application form. E-mails and Cell Phone numbers indicated in the application will be used for further communication with your Private Banker, including transfer orders, deposit placement instructions, currency conversion requests, etc. In case of requesting outgoing transfer via e-mail, you will receive a call from Private Banker to verify order by answering security questions or providing one-time transaction code (active for 3 minutes only) generated by DIGIPASS (token).

Internet Banking Service

Internet Banking Service will be activated after the receipt of signed original set of the documents delivered in the package, which includes token and username for internet-banking etc. You may access your Internet Banking account by visiting following link: www.bonline.ge

CORPORATE ACCOUNT OPENING PROCESS AND DOCUMENT REQUIREMENTS

Account opening process consists from two stages:

1st Stage – Pre-check with back-office team

In order to start the pre-check process with back-office team scanned copies of the following documents are required to be provided via e-mail:

- Preliminary filled in Wealth Management Application Form for Legal Entities
- Preliminary filled in Source of Wealth Declaration - has to be filled for the beneficiary owner(s) of the legal entity)
- Preliminary filled in FATCA Questionnaire for Legal Entities
- Preliminary filled in Application for Granting the Status of Sophisticated Investor
- Valid International Passport Copies of the director(s), shareholder(s), authorized representative (s)/signatories for the bank account, beneficiary owner(s) of the legal entity
- CV of the beneficiary owner (s) of the company

In addition to that please answer the questions as per below:

1. Please, advise who will be the sender of funds, name of the bank, country and approximate amount which will be transferred to your account at Bank of Georgia.
2. Please specify approximate amount you are planning to invest in Bank of Georgia's financial products.
3. Please specify other type of transactions we should expect on your account once opened.

Please note that during the pre-check process our colleagues from back-office team may request you to provide them with additional documents or answer additional questions.

Once we complete the pre-check process successfully we may move to the 2nd Stage:

2nd Stage – Documentation and Identification Process of the Client

Please post following documents in original in order to open corporate accounts for you:

- Filled and Signed Wealth Management Application Form for Legal Entities
- Filled and Signed Source of Wealth Declaration(s)
- Filled and Signed FATCA Questionnaire for Legal Entities
- Filled and Signed Application for Granting the Status of Sophisticated Investor
- Filled and Signed E-mail Banking Application Form - Please note that E-mail banking service can be activated for one authorized representative only. In case if according to company's structure several authorized representative(s) or director(s) are running the business together (jointly) please submit board resolution (notarized and apostilled or legalized) specifying and appointing only one authorized representative/director who will use above mentioned service.
- Filled and Signed Sample of Signature Form - Required form needs to be filled separately by each director(s) and authorized representative(s)/signatory(ies) for the Bank account.

- Valid International Passports Copies of the director(s), shareholder(s), authorized representative (s)/signatory(ies) for the bank account, beneficiary owner (s) - needs to be notarized and apostilled (or legalized) or certified by authorized representative of Bank of Georgia, if above mentioned individuals met our employee in person.
- Certificate of Incorporation issued by public registrar
- Certificate of Incumbency or Extract from public registry (stating information on full legal name of the company; registration date and number; current shareholder(s)/director(s) - Updated as of 30 days prior to Account Opening.
- Share Certificate issued by public registrar (updated as of 30 days prior to account opening) – needs to be submitted if you do not provide up to date Certificate of Incumbency.
- Certificate of Directors issued by public registrar (updated as of 30 days prior to account opening) – needs to be submitted if you do not provide up to date Certificate of Incumbency.
- Nominee Shareholder Declaration or Declaration of Trust (needs to be submitted in case if the final beneficiary owner of the company is different from the current shareholder) – document is acceptable if signed by both nominee shareholder and beneficiary owner of the company together.
- Memorandum and Articles of Association

If the accounts will be opened and/or managed by the Attorney please provide us with following additional documents:

- Valid International Passport Copy of the attorney – needs to be notarized and apostilled (or legalized) or certified by authorized representative of Bank of Georgia, if s(he) met our employee in person.
- Sample of Signature Form of Attorney – needs to be notarized and apostilled (or legalized) or certified by authorized representative of Bank of Georgia, if s(he) met our employee in person.
- PoA (notarized and apostilled or legalized) - Power of Attorney should include following information:
 - a) Full name and passport details of trustee
 - b) Full name and passport details of attorney
 - c) Full name and registration number of company
 - d) Attorney should be authorized to open, manage and close all type of accounts, use/activate/deactivate E-mail and IBANK services.

Please note that required documents may vary depending on legal status, country of incorporation or corporate structure of a legal entity. Furthermore, some additional documents may be required based on or implied by the documents list as per above.

Before sending originals by certified post, please provide us with filled/ signed forms and documents via e-mail (except E-mail banking application form) for review. Please also refer to the section **CERTIFICATION REQUIREMENTS OF CORPORATE DOCUMENTS** and read carefully all the requirements described below.

IDENTIFICATION PROCESS FOR CORPORATE CLIENTS

According to KYC (Know Your Customer) regulatory requirements, we have to meet director (s) and /or authorized representative (s) signatory (ies) of the company personally. We may offer you

- **Meeting in Person** - Clients can meet with bank representative at their convenience in Georgia (Tbilisi), Israel (Tel-Aviv), Hungary (Budapest) where our offices are located

CERTIFICATION REQUIREMENTS OF CORPORATE DOCUMENTS

Please note that when notarizing the documents we would like to kindly ask you to certify it in accordance with local (Georgian) regulations and requirements as per below:

- All corporate documents together with sample of signature form need to be notarized and apostilled and submitted in original (notarization and apostille of sample of signature form is required if authorized representative(s)/signatory(ies) of the company has (have) not met authorized representative of Bank in person).
- Notarization and apostille or legalization of documents is acceptable in English language only. In case if notarization/apostille or legalization is prepared in any other languages, it needs to be translated into English and bundled together with original documents - notarized and apostilled or legalized as one file.
- In order to open corporate accounts for Non-Resident company corporate documents should be notarized and apostilled or legalized in the country of the registration/incorporation only.
- If the document is notarized in CIS (Commonwealth of Independent States) countries no apostille (legalization) is required.
- If the document is notarized in any other country (except CIS region) apostille is required. In case if the country, where the document will be notarized is not the Member of Apostille, document has to be notarized and legalized.
- According to Georgian Legislation documents have to be notarized in accordance with following requirements: in case if the document contains more than 1 page, notary or relevant certifying person has to number the document and bundle it with tape and put stamp on each page of the document s(he) is certifying. In addition to that notary or relevant authorized person certifying the document has to indicate in the certification act the number of the pages s(he) is certifying. Please note that in case if provided certified documents won't be in accordance with above mentioned requirements Bank has the right to reject the acceptance of submitted certified document(s).