## Full Powers Granting

The Attorney is entitled to represent his/her interests before the JSC “Bank of Georgia” (hereinafter the “Bank”):

To manage and dispose of any bank account owned by the Principal (including to deposit, withdraw, convert, transfer money (including to the account of developer companies), to open new bank account (s) and manage and dispose of them without limitation; to open the deposit in the name of the Principal, to extend the term of the existing deposit contract; to terminate and close thereof at his discretion; to collect the deposit amount and the interest accrued thereon in full and / or in part, to use the loan secured by the deposit (pledge of the deposit).

To use any banking products and / or services available at the Bank (including the services for expenditure, transfer, card addition, card insurance, new card producing and receiving; to make e transfers through Internet Banking; to collect (refund) the card retained in the ATM, extend the card validity period, to cancel (close) the card; to receive and use any kind of remote services and / or online loan.

To use any amount existing and/or kept on the account of the Principal, the account itself and/or any asset as a mean of security in order to secure the liabilities of the Principal and with this purpose to sign in the name of the Principal any transaction and/or document to be executed with the Bank and determine the contents thereof himself;

In the name of the Principal to inquire from the Bank and receive any information and / or documents, including any documentation related to the credit product, information on the terms of the agreements, loan accounts and / or debt and / or balance on the account.

In the name of the Principal to sign documentation related to verification of the Principal in any database, the document for inquiry the information on the Principal, the form of consent for verification of data in the database of the LEPL Public Service Development Agency.

Instead of the Principal to receive the information on the data of the Principal kept with the database of the Revenue Service, including the annual revenues of the Principal and to sign the form of consent for data verification and/or the reception thereof and/or any other related documentation.

Granting powers for general limit and loan taking

I authorize to be my representative in the JSC Bank of Georgia, to submit an application on my behalf and to take / repay any kind of loan, to sign: General Credit Line Agreement and / or Component / Credit / Credit Line Agreements (both independently and in co-borrowing), Overdraft Agreements, Documentary Operations Agreements, Insurance Contract; to sign the agreements on amendments and supplements to these Agreements, the applications for contract cancellation, schedule change, credit card producing, credit card limit change (increase / decrease) and/or cancellation, loan prepayment. To restructure / refinance loans, determine the term, amount, interest, currency and other terms in all of the above; to sign the insurance contract and related documents, in case of an insurance contract to determine the beneficiary at his / her own discretion. Also to sign any other agreement / documentation / statement / application required by the Bank regarding credit product management.

Granting the mortgage / pledge and alienation authority

To manage and dispose of real estate owned by me, which means to purchase in my name, as well as to mortgage, pledge on my behalf the real estate owned by me in order to secure the loan/credit of mine as well as of a third person and, accordingly,, to sign the purchase, loan, credit, mortgage, pledge contracts; the agreements on amendments and additions thereto, the applications for withdrawal the mortgage/pledge. He/she shall be entitled to withdraw jewelry / other movable property pledged in the JSC Bank of Georgia; to sign any other agreement / documentation / statement / application required by the Bank related to the management and disposal of real estate/movables and / or intangible assets; also to make changes and corrections to the data of the immovable/movables owned by me (including to specify the square meters of the immovable, to change a status, to award the number and change/correct any other kind of parameters, except for the change of an owner); also to make changes and additions to the personal data of the owner (except for removing me from the owner's data and / or adding anyone other than me to the owner's data).

Granting authority for relationship with various private and public entities

To perform this assignment and within the scopes of powers mentioned above, to be my representative in dealing with the legal entities of private / public law, including the JSC Bank of Georgia, National Agency of Public Registry of the Ministry of Justice of Georgia and / or the Service Agency of the Ministry of Internal Affairs of Georgia and/r a Notary; with this purpose, to submit and/or sign and/or collect any certificate and / or other document.

Granting any other authority to perform the task

The Attorney is authorized to perform any other activity, which is not expressly stated in this Power of Attorney, but is necessary for the protection of the rights and legitimate interests of the Principal and for fulfillment of the assignment assigned under this Power of Attorney.

Be my representative in the JSC Bank of Georgia; with this purpose:

To manage and dispose of without limit any of the Principal’s account(s) at the JSC “Bank of Georgia”, manage any bank transaction, including depositing money to the account, conversion, transfer, receipt of transfer, withdrawal from the account (including the amount on deposit), open a new bank account (s) and manage and dispose of them without restriction; use any banking product and/or service applicable in the bank (including to manage them with the right to expenditure, transfer, card manufacturing and withdrawal (including receiving the retained card, extension the deadline, cancellation); to be registered and use the mail bank of the JSC “Bank of Georgia”, internet banking; to have the right to access / view it, with the right to activate / deactivate it, to receive Digipass, to receive and use any kind of remote service and/or online loan, to receive a Solo package - with the right to sign the application for activation/deactivation of it;

To open a deposit in the name of a Principal, extend the term of the existing deposit agreement, to terminate and close it at his own discretion, to receive the deposit amount and the interest accrued on it in full and/or partially, to use the loan secured by the deposit (deposit pledge); to use the services related to the purchase / alienation / repayment of the certificate of deposit; to take a loan secured by a certificate of deposit / deposit; also, to use as collateral any funds held and/or kept on a bank account, the account itself and/or any asset to secure the liabilities of the Principal as well as its of its own and/or any third party, in which case he/she (Attorney) is authorized to sign any transaction or the document with the bank on behalf of the Principal and determine their content/conditions.

**Conclude any transaction**, sign any document/contract/agreement, obtain a checkbook and perform all actions related to the performance of the given assignment. To register, manage, use, change, cancel any product / service of the JSC “Bank of Georgia”. To conclude any transaction and sign any document/contract/agreement and perform all actions related to the performance of the given assignment. To assume any liability before the JSC “Bank of Georgia” at any time without any restrictions, including credit. To take / use any credit product (s) unlimitedly at his/her discretion and enter into any type of transaction, including credit product services, loan, factoring, concession, bank credit, any type of bank guarantee, overdraft, credit line, credit card limit change (increase/decrease), credit contracts (as well as the amendments, additions, cancellations thereto, etc.) and any collateral related to them, including mortgage, pledge, surety contracts, liabilities securing with deposit, securities and related financial instrument agreements (including amendments, additions, cancellations thereto, etc.); also, to sign the escrow agreement to be concluded with the JSC “Bank of Georgia” and any application / statement / agreement / document requested by the Bank and related to it in order to receive the mentioned service.

**Sign a** **General Credit Line Contract and/or Component / Credit / Credit Line Contracts (both independently and co-borrowed), Overdraft Contracts, Document Transaction Contracts (Bank Guarantee, Letter of Credit, Collection, etc.), Insurance Contracts**; also to sign the agreements on amendments and additions to these Contracts (including the addition of a co-borrower), also the applications for cancellation of contracts, change of schedule, manufacturing a credit card and/or change of limits (increase/decrease), advance repayment of the loan. Restructure / refinance loans, reassign any debts (including liabilities arising from a pawn loan agreement); in all of the above cases determine the term, amount, interest, currency and other conditions and sign the relevant agreements and contracts. Also, to sign any other type of agreement / documentation / statement / application required by the Bank, which is related to the management of the credit product, including the application for common household, the application of the security supplier; also, to sign a mortgage/pledge withdrawal application. To request and receive from the Bank any information and/or documents, including any documentation related to the credit product, information on the terms of the agreements, loan accounts and/or debts and/or account balances. To sign the application for registration of the Principal in any database, including the change of registration data, as well as the documents related to my verification, the document requesting information about me, the form of consent to verify the data in the databases of the LEPL State Service Development Agency. Also, if necessary, register me in any databases.

**To manage and dispose of real estate/immovable and intangible assets owned by me**; to purchase, alienate, donate, mortgage, pledge and/or encumber with any other rights/liabilities/restriction on my behalf the real estate / movable property and intangible assets owned by me (in order to secure the claim of mine as well as of a third person), to sign the purchase, donation, mortgage, pledge, encumbrance, restriction contracts and/or any other agreement; the agreements on amendments and additions thereto, the applications for withdrawal the mortgage/pledge. He/she shall be entitled to withdraw jewelry / other movable property pledged in the JSC Bank of Georgia; to sign any other agreement / documentation / statement / application required by the Bank related to the management and disposal of real estate/movables and / or intangible assets; also to make changes and corrections to the data of the immovable/movables owned by me (including to specify the square meters of the immovable, to change a status, to award the number and change/correct any other kind of parameters); also to make changes and additions to the personal data of the owner.

**To provide the Bank on behalf of the Principal, as well as request and receive any information from the Bank** (including information related to the Credit Product, Terms of Contracts, Loan Accounts and/or Debt and / or Account Balance) and / or document (including Certificate, Extract, Consent, etc.).

To sign the documents related to the verification of the Principal in any database, the document requesting information on it, the form of consent for verification of data kept with the databases of the LEPL State Services Development Agency.

Instead of a Principal to obtain information about the Principal data in the Revenue Service databases, including its **annual revenue**, and sign the consent form for the verification and/or receipt of the data and/or any other related documentation.

**Be my representative in relations with state and local authorities as well as with the LEPLs and any natural person or a legal entity,**  including the National Agency of Public Registry of the Ministry of Justice of Georgia and/or a notary, LEPL Service Agency of the MIA; with this purpose to submit and/or sign and/or receive any certificate and/or other document.

The **Attorney** is authorized to perform any other action that is not explicitly stated in this Power of Attorney, but is necessary to protect the rights and legitimate interests of the Principal in order to perform the task assigned under this Power of Attorney.