

JSC Bank of Georgia launches one card VISA INFINITE card

JSC Bank of Georgia (LSE: BGEO; GSE: GEB) (the "Bank"), Georgia's leading bank, announced today the launch of **OneCard Visa Infinite** (the "Card"), specially designed card for the Wealth Management clients.

Bank of Georgia is the first bank in Georgia to issue OneCard Visa Infinite, the highest in range of Visa premium products that is targeted at high net worth clients and offers incredible spending power, exceptionally high level of service and an array of privileges.

OneCard Visa Infinite has a multi-currency option that provides an opportunity to keep funds in four different currencies (GEL, USD, EUR and GBP), avoiding additional conversion charges. The Card offers annual interest rates on the daily balances in each currency.

In addition to a full-fledged support of a Private Banker and the Associate Private Banker, clients have an access to a dedicated telephone help-line.

"I am delighted to announce the launch of OneCard VISA Infinite for our Wealth Management clients in Georgia. By offering this premium card, we intend to provide incomparable service and create an additional value for our clients. OneCard VISA Infinite allows its holders to enjoy exceptional financial benefits as well as experience worldwide privileges. This is *the one card* that fully supports clients' financial and lifestyle needs", said *Vasil Revishvili*, Global Head of Wealth Management, Bank of Georgia.

"Visa Infinite card is the top Visa premium product designed for the affluent clients who need more than just a reliable payment tool and are ready to step up for added benefits and privileges. Visa is committed to offering exceptionally high level of services and best offers to all Visa cardholders. We are glad to see that Bank of Georgia, one of our key clients on the Georgian market, pursues the same approach and offers as a part of its Wealth Management package Visa Infinite cards", said *Svetlana Georbelidze*, Visa Area Manager for the CIS countries.

About Visa

Visa is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable digital currency. Underpinning digital currency is the world's most advanced processing network—VisaNet—that is capable of handling more than 10,000 transactions a second, with fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank, and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: Pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit: www.visa.com

About Bank of Georgia

Bank of Georgia is the leading Georgian bank offering a broad range of corporate and investment banking, retail banking, wealth management and insurance services to its customers in Georgia, Ukraine and Belarus. Bank of Georgia is the largest bank in Georgia by assets, loans, deposits and equity, with 34.3% market share by total assets (all data according to the NBG as of 31 March 2009). The bank has 140 branches and over 996,000 retail and more than 157,000 corporate current accounts.

Bank of Georgia has, as of the date hereof, the following credit ratings:

Standard & Poor's 'B/B' FitchRatings 'B/B'

Moody's 'B3/NP' (FC) & 'Ba3/NP' (LC)

For further information, please visit www.bog.ge/ir or contact:

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