



concept



THROUGH DECEMBER 31 , 2021

Hello,

With **TBC Concept** offer, you have an opportunity to purchase an apartment in current projects of **m<sup>2</sup>** residential blocks with special conditions on a mortgage loan and start payments after **3 months**.

#### List of projects:

- ▶ m<sup>3</sup> Saburtalo
- ▶ m<sup>2</sup> at Mirtskhulava
- ▶ m<sup>2</sup> at Chkondideli
- ▶ m<sup>2</sup> at Nutsubidze 2

Within the offer scope, interest rate on the mortgage loan is:

- ▶ First six months – 0%.
- ▶ Next 18 months - fixed 11.9%.
- ▶ After 18 months, variable interest rate - refinancing rate + 3.5%. (Effective interest rate from 13.5%).

The offer is valid through December 31, 2021

To enjoy the offer, please refer to your personal banker or Concept Center.