

According to paragraph 8.5 of the Contract on carrying out banking activities of an individual (hereinafter "Contract"), available on the website www.tbcbank.ge, JSC TBC-BANK proposes to insert amendments (supplements) in the contract.

Be article 22 added to the contract.

22. EARLY CREDIT SETTLEMENT

- 22.1 When bank credit, loan, overdraft, credit limit and any loan product (hereinafter "Credit"), stipulated by any agreement signed with the client/borrower, is repaid earlier of that time which is envisaged by the repayment schedule (including full or partial early credit settlement or/and refinancing), then it is possible only after the client/borrower furnishes the bank the appropriate written application 10 (ten) calendar days before the expected date of payment and after receiving from the bank the written agreement thereon.
- 22.2 In case of a prescheduled repayment of the part of the credit, the bank unilaterally changes the loan payment schedule (makes up a new schedule) and the borrower will be obliged to pay back the credit according to the new schedule made up by the bank.
- 22.3 In case of providing the bank an application on prescheduled repayment of the credit, the client/borrower will be obliged to give the bank any information / document which directly or indirectly enables the ascertainment of the credit refinancing fact or the denial of the fact of the credit refinancing.
- 22.4 After receiving the application of the client/borrower, the bank has the right at any time to demand from the client to furnish the bank within no more than 2 (two) bank days any information / document concerning the credit refinancing.
- 22.5 For the purposes of the given contract, direct or/and indirect, personal or/and intermediary prescheduled (before the stipulated date) repayment of the credit obtaining from JSC TBC-Bank with the amount provided by any financial institution (commercial bank, the microfinancial organization, the credit union or/and other person) will be considered as refinancing of the credit.
- 22.6 The parties agree that:
- 22.6.1 the bank is not obliged to approve the fact of refinancing and it has the right, in case of receiving from any sources the information on refinancing the credit, to make a decision on imposing an appropriate fine or/and commission on the client/borrower;
- 22.6.2 if the decision on imposing a corresponding fine or/and commission on the client/borrower is made, the bank has the right to write off/deduct by nonaccepted method the corresponding fine or/and commission from the client's/borrower's any account (in case of writing off the amount in different currencies, the equivalent will be defined according to the commercial rate fixed in JSC TBC-Bank at the moment of deducting the amount);
- 22.6.3 The size of the fine and commission is defined according to the contract concluded with the client, according to the information available through the web-page of the bank www.tbcbank.ge, or/and according to the information materials spread by the bank;
- 22.6.4 the client/borrower bears the burden of proving the fact that refinancing does not exist;
- 22.6.5 in case if the client/borrower through the court proves the fact that refinancing does not exist, the bank is obliged to return to the client/borrower only the fine or/and commission

written off by nonaccepted method, and the client/borrower will not demand the compensation of the damage caused by actions of the bank (by infringement of the obligations taken by the bank according to the present contract).