

Under Paragraph 8.5 of the Agreement on Carrying out Banking Operations for Individuals (hereinafter the Agreement) placed on the website www.tbcbank.ge, JSC TBC Bank submits to make changes (amendments) to the Agreement in the following wording:

Paragraph 5.1 BE added with subparagraph 5.1.9 in the following wording:

“5.1.9. Within no later than 3 (three) calendar days upon serving with the bank request, sign and transfer to the bank any document required for exercise of the right(s) granted thereto by this agreement or for implementation of the obligation(s) imposed on the client by this agreement.”

Paragraph 5.1 BE added with subparagraph 5.1.10 in the following wording:

“5.1.10. Fully reimburse any and all costs related to conclusion, attestation, registration, execution and cancelation of this agreement and any other agreement signed within the scope hereof and/or the costs incurred by the bank due to the client’s default on obligations assumed by this agreement (including the client notification costs).”

Paragraph 8.2 BE amended in the following wording:

“8.2. The client may at any time close its account or discontinue using any or all of the services provided for hereunder by giving the bank an advance written notice thereof 10 (ten) calendar days before closure of the account or discontinuation of using the relevant service. In such case, the client shall pay the bank all the commission fees and other payables related to the respective account and/or service within no later than 5 (five) calendar days upon serving the bank with an advance written notice of closure of the account and/or discontinuation of using the relevant service.”

Paragraph 8.6 BE amended in the following wording:

“8.6. In the case set forth in paragraph 8.5 hereof, the client may terminate this agreement in compliance with paragraph 8.2 hereof at any time until expiration of 10 (ten) calendar days upon placement of information on the website and/or branch offices and service centers of the bank. If the client exercises (enjoys) the right granted by this paragraph, it shall within 5 (five) calendar days upon giving the bank a written notice of termination of this agreement return all credit products (fully cover all credit limits, overdrafts, bank credits and/or other credit products) received under this agreement and pay the bank all the commission fees, interest rates, penalties and other payables related to the services and products under this agreement. This agreement shall be valid until full implementation of all obligations imposed on the client hereby.”

Paragraph 15.1 BE added with subparagraph 5.1.3 in the following wording:

“15.1.3. Depositors are required to open a settlement account (current, card, sales or other) for having a deposit service.”

Paragraph 15.3 BE added with subparagraph 15.3.3 in the following wording:

“15.3.3. Open a settlement (current, card, sales or other) and/or call deposit account for the depositor without its further consent if the depositor turns out not to have such account (in such case, this agreement and/or any application signed by the client, whereby it joins this agreement, shall be deemed the client’s application for opening a settlement (current, card, sales or other) and/or call deposit account).”

Paragraph 15.3 BE added with subparagraph 15.3.4 in the following wording:

“15.3.4. Automatically (without the client’s further consent) transfer into the depositor’s deposit account the funds entered and/or credited by the depositor for opening a deposit and/or for crediting funds in a settlement (current, card, sales or other) and/or call deposit account.”

Paragraph 16.8.3 BE amended in the following wording:

“16.8.3. Require to be transferred the object of mortgage and/or pledge and after such transfer, assign the object of mortgage and/or pledge through direct sale or in any other manner prescribed by the Civil Code of Georgia, and after payment of all the costs related to sale, use the obtained amount for disbursement of funds under credit. If the funds obtained from the sale of the object of pledge cannot fully pay the borrower’s indebtedness, the bank may apply execution upon any client’s/borrower’s property (any thing and intangible property of the client).”