

In accordance with article 8.5 of the Agreement on Banking Operations for Legal Entities (hereinafter the Agreement) posted on the web-page [www.tbcbank.ge](http://www.tbcbank.ge), JSC TBC Bank offers the following amendments to the agreement:

1. Amend article 5.1.5. of the Agreement and replace with the following language:

5.1.5. upon the bank's request immediately to present and supply the bank with any and all signed originals or duly certified copies of documents (invoice, agreement, letter, etc.) related to the client and to the performed operations by the client. The client shall be responsible for authenticity, accuracy and validity of the documents so presented and supplied.

2. Amend article 8.3.3. of the Agreement and replace with the following language:

8.3.3. close the client's account if the client breaches its obligations hereunder, if within 6 (six) months there was no balance in the account and/or if the client has not effected any operation through the account (for the purposes of this paragraph transfer/deduction of service fees payable to the bank by the client from the account shall not be deemed as carrying out of the operation). The client's account will also be closed in other cases under the laws of Georgia. In the event of closure of the account by the bank, the remaining funds on the account shall be returned to the client.