

In accordance with article 8.5 of the Agreement on Banking Operations for physical 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 7.7 of the Agreement and replace with the following language:**

7.7 The Client hereby consents, for simplifying banking services, via the quick payment terminals, with identification based on plastic card and pin code of the Client, to receive information about the Client's bank products, current loan(s) outstanding payments, total loan outstanding payments, information about account(s) and plastic card(s) and sums available thereon, affect transfers to its own accounts and for payment of different service fees, also information about the proposals made by the bank for the Client (including on credit products) and accept (confirm) desirable offers by fulfilling the bank-established procedures valuably. Prior to accepting the offered bank credit, the bank may set additional mechanisms (requirements) for the client identification, at its own discretion. If the client ignores these additional mechanisms (requirements), he/she will not be able to accept (confirm) the credit product

**2. Following article 7.8 shall be added to the Agreement with the following language:**

7.8 For the purpose of simplifying the bank services, the client agrees to receive information about offers the bank has made to the client (including on credit products) and accept (confirm) desirable offers by fulfilling the bank-established procedures valuably, by means of identification of the client's plastic card and PIN code at ATM terminal. Prior to accepting the offered product, the bank may set additional mechanisms (requirements) for the client identification, at its own discretion. If the client ignores these additional mechanisms (requirements), he/she will not be able to accept (confirm) the credit product

**3. Amend article 7.9 of the Agreement and replace with the following language:**

7.9 The bank is not responsible for obtaining information about the Client by the third parties via the quick payment terminals/ATMs based on the information necessary for the Client's identification (personal number and date of birth or plastic card and pin code)

**4. Following article 9.1.1.9 shall be added to the Agreement with the following language:**

9.1.1.9 To receive information about various bank products (including credit products ) offered by the bank to the client and to accept (confirm) the bank-offered desirable products (including credit products).

**5. Amend article 9.1.2 of the Agreement and replace with the following language:**

9.1.2 The internet banking enables the client to carry out various bank operations or/and actions (including, to accept (confirm) a credit product) given in this agreement and at the moment of implementing the operation/activity, under the regulations, requirements and conditions established by the bank

**6. Following article 9.1.3 shall be added to the Agreement with the following language:**

9.1.3 For the purpose of accepting (confirming) a bank product (including credit product) offered to the client by the bank through Internet banking, the bank is authorized, at its own discretion, set additional mechanisms (requirements) for the client identification. If the client ignores these mechanisms (requirements), he/she will not be able to accept (confirm) the offered bank product (including credit product).

**7. Amend article 11.2.1 of the Agreement and replace with the following language:**

11.2.1 A client shall be handed a sealed envelope containing a special phone code, which shall be named by a client prior to the service provision by telephone. Without submitting the telephone code, the client shall not be able to receive the services described in the subparagraph 11.1.1 of this Agreement (except for the cases set forth in the subparagraphs 11.3.4 and 11.3.5 of this Agreement) . Upon each telephone communication with the bank (each time receiving the telephone service) the client must name only three digits of the telephone code (as specified by the operator providing the telephone service) . The client does not need to name more than three digits each time. In cases determined by 11.2.11, 11.3.4. and 11.3.5 subparagraphs, the bank will carry out the client identification procedure under regulations determined by 11.2.11 subparagraph of this Agreement.

**8. Amend article 11.3.4 of the Agreement and replace with the following language:**

11.3.4 The Bank shall have the right at any time to make a phone call to the telephone number indicated by a client in the bank in order to offer and register the use of customer service and / or product (products) (including the credit products)

**9. Amend article 14.1.1 of the Agreement and replace with the following language:**

14.1.1 The mobile bank service enables the client to apply the program module/application (hereinafter referred to as the Program) downloaded into his/her own mobile phone or the bank's mobile version opened in the Internet browser of the client's mobile phone to:

**10. Following article 14.1.1.4 shall be added to the Agreement with the following language:**

14.1.1.4 To receive information about various bank products (including credit products ) offered by the bank to the client and to accept (confirm) the bank-offered desirable products (including credit products)

**11. Amend article 14.1.2 of the Agreement and replace with the following language:**

14.1.2 To receive mobile bank services, the client must download and activate software (hereinafter referred to as the Software) to the memory of his/her own mobile phone from the website (or other application) indicated in the bank's information material, or enter the Internet bank mobile application from the mobile phone browser.

**12. Following article 14.1.5 shall be added to the Agreement with the following language:**

14.1.5 The mobile bank enables the client to carry out various bank operations or/and actions (including acceptance (confirmation) of a credit product) given in this Agreement and by the time of implementing the operation/action, under regulations, requirements and conditions established by the bank.

**13. Following article 14.1.6 shall be added to the Agreement with the following language:**

14.1.6 For the purpose of acceptance (confirmation) of a bank product (including credit product) offered by the bank to the client through the mobile bank, the bank is authorized, at its own discretion, set additional mechanisms (requirements) for the client identification. If the client ignores these additional mechanisms (requirements), the client will not be able to accept (confirm) the offered bank product (including the credit product)

**14. Amend article 14.2.1 of the Agreement and replace with the following language:**

14.2.1 Customer shall become registered/authorized for banking services using the code provided in the subparagraph 11.2.1 of this agreement or through internet banking customer's user name and password