

Pursuant to the Paragraph 8.5 of the Agreement (hereinafter referred to as "Agreement") placed on the internet page [www.tcbank.ge](http://www.tcbank.ge) on banking activities of an individual, JSC "TBC Bank" offers the provision of the following amendments(additions) to the Agreement:

1. The paragraph 18.9 of the Agreement shall be amended as follows :

18.9 Grace period related to the TBC Card and Prime Card implies that if during the mentioned period the customer repays the amount used during the previous billing period then the interest shall not be accrued on the used credit amount. Otherwise the customer shall be obliged to pay off the minimum amount payable to the bank on monthly basis no later than on the 25th day after the billing date. In case the billing date coincides with a non-business day the debt shall be calculated on the following business day.