

Pursuant to the paragraph 8.5 of the Agreement (hereinafter referred to as "Agreement") on bank operations of Legal Entity which is placed on the Internet - page www.tbcbank.ge, the JSC "TBC Bank" offers the following amendments (additions) to the Agreement:

The paragraph 16.9 of the Agreement shall be amended as follows:

16.9 Penalty shall not apply to 16.9 credit product, if the date of depositing the amount (payment) happens to be on the non-banking day. In this case, client will be liable to deposit the payable amount (to pay) on the relevant account on the next banking day.