Pursuant to the Paragraph 8.5 of the Agreement (hereinafter referred to as "Agreement") placed on the internet page <a href="www.tbcbank.ge">www.tbcbank.ge</a> on banking activities of a Legal Entity, JSC "TBC Bank" offers the provision of the following amendments (additions) to the Agreement:

- 1. The subparagraph 11.2.1 of the Agreement shall be amended as follows:
  - 11.2.1 Special telephone code is given to the customer in a sealed envelope which is to be named in order to identify the customer before any telephone banking services are provided. Without naming the telephone code the customer will receive no services given in subparagraph 11.1.1 of this Agreement. During each telephone communication with the Bank (every time when telephone banking services are performed) the customer is required to name only three digits of the telephone code (as instructed by the Call Center operator of the Bank). The customer must not name more than three digits at a time.
- **2.** To cancel the subparagraph #11.3.4 of the Agreement;
- **3.** The subparagraph 13.2.2.1 of the Agreement shall be amended as follows:
  - 13.2.2.1 In furtherance of the client's notification (verbal (through the phone), written or through internet banking) on change of cell number or loss of the cell phone and/or SIM card, to ensure suspension of SMS service until receipt of new instructions from the client. In case of client's verbal request for renewal of the SMS service the client shall be identified by way of telephone code or additional questions posed by the bank.
- 4. To cancel the Article #14 of the Agreement (ELECTRONIC BANKING (BANK-CLIENT)
- **5.** The subparagraph 17.1.3 of the Agreement shall be amended as follows:
  - 17.1.3. The payment operations performed by the bank from the client's account through its payroll program module are carried out by way of special program agreed in advance between the parties (by way of disc, compact disc, internet banking, EXCEL file or file with db extension)
- **6.** The subparagraph 17.4.1 of the Agreement shall be amended as follows:
  - 17.4.1 Personally make (create) copies of the documentation confirming identity of the employed persons and attest the compliance of those copies with the original in accordance with the rule established by the regulation ("about the rule for receipt, systematization, processing and transfer of the information by the commercial banks to the Financial Monitoring Service of Georgia") approved by the Head of the Financial Monitoring Service of Georgia).