

**In accordance with paragraph 8.5 of the Agreement on Carrying Out Banking Operations for Individuals uploaded on the web-page [www.tbcbank.ge](http://www.tbcbank.ge) (hereinafter referred to as “the Agreement”), JSC “TBC Bank” offers to make the following amendments (additions) to the agreement:**

Amend paragraph 6.23 of the Agreement shall be replaced with the following language:

6.23 The Client gives consent and authorizes TBC Bank JSC (hereinafter the “Bank”) to process the Client’s data provided herein as well as in the Bank’s database and/or stored in the databases of the Credit Information Bureau(x) (hereinafter the Bureau) for the purpose of creditworthiness assessment, in compliance with rules and provisions stipulated by the law of Georgia. The Client is aware of the rights envisaged by the law of Georgia that upon the Client’s request, the Data Processor is obliged to correct, update, add, block, delete or destroy data if they are incomplete, inaccurate, outdated or obtained and processed unlawfully. This is a one-time consent and is valid within 30 working days from signing the Application. The Client is also aware and agrees that the Bank will obtain/process all credit/non-credit and other relevant information concerning me, which involves information provision and retrieval to/from the Bureau in compliance with the rules and conditions stipulated by the law of Georgia. This information is processed for the purpose of creditworthiness assessment and will be accessible to credit-granting organization(s) subscribed to the Bureau as well as to information provider(s) and receiver(s) in compliance with the law.

Following paragraph 15.1.4 shall be added to the Agreement with the following language:

7.12 The Parties hereby agree that the Client’s consent for processing his/her personal data (including the data retrieved by the Bank from the databases of the Public Service Development Agency, Credit Information Bureau, Revenue Service and other institutions) provided by him/her via various remote banking channels /the means of electronic communication (ATM, fast payment terminals, internet banking, mobile banking, [www.tbccredit.ge](http://www.tbccredit.ge), the call center, etc.) shall have the same legal force as a hard-copy document signed by the Client.