

In accordance with the Agreement on Carrying out Banking Operations for Individuals uploaded on the web-page www.tbcbank.ge (hereinafter referred to as “the Agreement”), JSC “TBC Bank” offers to make the following amendments (additions) to the agreement:

- 13.1.1 The SMS banking is a remote banking service allowing a client to: obtain information about his/her operations performed on clients bank account; request and obtain the necessary banking information, or carry out banking operations without presence in the bank, using the mobile phone number specified in the application submitted to the Bank, based on confirmation via SMS code sent to the mobile phone number specified in the application in accordance with the limits and rules defined by the Bank, receive information about various bank products (including credit product(s) offered by the Bank/ applied for by the Client and if he/she agrees, confirm the acceptance of the offered bank product (including a credit product) (in accordance with the rules/standards effective at the Bank, and likewise, confirm the change in his/her personal data stored in the Bank’s database.
- 13.3 The Parties agree that confirmation of banking operations by Client via SMS code sent on the mobile phone number specified in Client’s application and/or SMS confirmation (the Client’s acceptance of an agreement available at the link provided via SMS) of various bank products (including credit product(s) offered by the Bank/ applied for by the Client has an equal legal effect of a written document, which is printed on paper and signed by the client. Therefore, the parties agree, that confirmation of banking operations by Client via SMS code and/or SMS confirmation (the Client’s acceptance of an agreement available at the link provided via SMS) of various bank products (including credit product(s) offered by the Bank/ applied for by the Client cannot be a prerequisite to the dispute between the parties.