

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:

Article 16.1.1, 16.1.2 and 16.1.3 be added to the Agreement and read as follows:

- 16.1.1 Under this Agreement and a particular credit facility agreement the Bank is authorized (and not obliged) to disburse a credit (fully or partly) or service the client with any credit facility.
- 16.1.2 The client must fulfill/satisfy relevant precondition(s)/requirement(s) (if any) for the issuance of credit facility(ies) (including each tranche of the credit facility).
- 16.1.3 Proceeding from the circumstances listed in these subparagraphs (16.1.1 – 16.1.2), the Bank is authorized not to issue the credit facility(ies)/terminate the issuance of any tranche of the credit facility(ies) at its own discretion without explaining the reasons to the client (including in case a specific credit facility agreement is signed between the parties).