

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:

Articles 18.6.3 and 18.6.4 be added to the Agreement and read as follows:

- 18.6.3 The amount deposited/transferred to the account for the settlement of the liability before the Bank, shall be held in the account for at least 30 (thirty) minutes, otherwise the liability will not be deemed fulfilled (the outstanding liability will not be deemed settled);
- 18.6.4 If the client transfers and/or withdraws the amount from the account for the settlement of the liability before the Bank, for the purpose of refunding (transferring/depositing) the amount to the account, at least 30 (thirty) minutes shall pass from the outgoing transfer/withdrawal transaction to the incoming transfer/deposit transaction, otherwise the liability will not be deemed fulfilled (the outstanding liability will not be deemed settled);