

In accordance with paragraph 8.5 of 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:

Amend article 32. of the Agreement and formulated as follows:

32. MASTERCARD AIRPORT EXPERIENCE PROGRAM

32.1. MASTERCARD AIRPORT EXPERIENCE is an international program (hereinafter the "Program" or the "Service") that grants the clients (physical persons) with the TBC status holding Status Card MC PLatinum debit and credit card (hereinafter referred to as "Card") the right to enter the special lounge key halls/entertainment area ("lounges") in local and international airports.

The program is organized by the Lounge Key Ltd (hereinafter the "LKL") and is implemented by the Mastercard. The TBC Status Client implies the Bank's customer with which the Status Service Contract is signed.

32.2. For the service inactivation in the card and use the program, the cardholder fixes the relevant application in the bank branch and/or through remote channels. The customer understands that the bank is authorized to satisfy the customer's request and/or refuse to use the service at its own discretion.

32.3. Client acknowledges that after joining the program, he/she shall be entitled to enter the lounge key halls only; in addition, the entry fee and the value of various services or the product(s) purchased in the Lounge key halls shall be covered by the cardholder at his/her own expense.

32.4. In order to enter the Lounge key, the client shall present the card and declares that he/she uses the program organized by the LKL. In addition, the cardholder recognizes that the ID card, ticket or other identification document may be required for his/her identification.

32.5. The Bank may set a certain fee for the use of the program independently from the status services fee, which will be displayed on the Bank's website, in the present Agreement or in the special application that the customer fills out for the program. The customer acknowledges that in case of joining the program the tariffs (if any) displayed on the Bank's website or set forth in this Agreement or/and the application shall be automatically applied to him/her. The service fee will be paid in compliance with the conditions provided for in the information on the bank's website, the client's application and/or this Agreement. The customer acknowledges that the program application fee and the applicable tariffs may be changed by the Bank at any time, unilaterally.

32.6. The customer acknowledges that the relevant communication with respect to the program application (including any query, claim, request) shall be performed only to the LKL through the following e-mail address: operations@loungekey.com. The cardholder is prohibited to establish direct communication with the representatives of the Lounge key hall/recreation area.

32.7. The customer states that he/she has got familiarized with the program's rules and conditions that are presented on the website www.airport.mastercard.com and the mobile app Lounge key. The customer acknowledges that the terms and conditions set out on these websites and the mobile application may be unilaterally changed by the LKL or MasterCard, accordingly, he/she shall periodically reads the information on the websites. If the customer cannot meet the requirements of the program, he/she shall be obliged to immediately notify the Bank, as well as the LKL and the MasterCard at the e-mail address indicated in the paragraph 32.6 of this Agreement and/or on the www.airport.mastercard.com or to make such notification through other contact means indicated in the mobile application Lounge key.

32.8. The customer is aware that:

32.8.1. Payment for the fee of entering the Lounge key halls/entertainment area is his/her obligation as well as the payment for the various services offered in the same area.

32.8.2. The full information about the program, including the list of participants Lounge key areas, location, service terms and other details are presented on the website www.airport.mastercard.com and the mobile app Lounge key. The customer has the opportunity to receive the information about the program at the Customer's Telephone Service Center, the contact details of which are available on the website www.airport.mastercard.com.

32.8.3. The bank does not and shall not have any obligation towards the customer, other than the inactivation of the service specified in the present paragraph if he/she joins the program. The customer is also aware that except for the cases defined by the legislation, the Bank is not obliged to interfere with any relationship between the customer and the LKL, MasterCard and/or Lounge Key representative. Consequently, the Bank is not responsible for non-compliance / improper compliance with the obligations undertaken by these persons to the customer.

32.9. The client is obliged to submit any requested information and documents in connection with the use of the program specified by this paragraph within the timeframe specified by the bank from the day of the relevant request or, in the absence of such a timeframe – within

5 (five) bank days, including the information on entering the Lounge key recreation area by a customer (his/her accompanying individuals), the claims against the LKL or MasterCard and the consequences thereof.

32.10. The program is valid for the term of the card from the signature of the relevant application by the customer. In addition, the bank will activate the service on the card no later than 7 (seven) working days after signing the application.

32.11. The program may be discontinued at any time by the Bank, unilaterally, which will be notified to the customer within a reasonable period of time. The Agreement may be terminated unilaterally by the Bank, including in the case if the LKL and/or MasterCard terminates the program and/or the Bank cancels the relevant contract with the MasterCard.

32.12. The customer authorizes the bank to process the customer's personal and confidential information to the extent necessary for providing the services envisaged by this paragraph, including the right to deliver to the LKL and MasterCard without any additional consent of the customer the customer's personal and confidential information unlimited for further processing purposes, to any extent (as per each specific case) for the service envisaged by the same paragraph. In addition, the LKL and the MasterCard undertakes to comply with the requirements set forth in the contracts (if any) with the Bank and the MasterCard and the MasterCard and the LKL while processing personal / confidential information.