

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:

Article 16.4 of the Agreement be added Article 16.4.1 to read as follows:

16.4.1 Interest is accrued to the Client’s outstanding liability towards the Bank and is calculated according to the actual days of use of the facility based on a 365 day calendar.