

**In accordance with article 8.5 of the Agreement on Banking Operations for Legal Entities (hereinafter the Agreement) posted on the web-page [www.tbcbank.ge](http://www.tbcbank.ge), JSC TBC Bank offers the following amendments to the agreement:**

Amend paragraph 14.5.5 of the Agreement and replace with the following edition:

14.5.5. The bank shall have the right to amend the method of accrual of interest rate unilaterally, at its sole discretion by way of 1 (one) month in advance notice by way of disseminating the relevant information at its branches and service centers or through placement on web site at [www.tbcbank.ge](http://www.tbcbank.ge), If the Bank unilaterally revises the interest rate on demand deposits, the Customer shall be given 1 (one) month's prior notice thereof with text message.