

**In accordance with the Agreement on Carrying out Banking Operations for Individuals uploaded on the web-page [www.tbcbank.ge](http://www.tbcbank.ge) (hereinafter referred to as “the Agreement”), JSC “TBC Bank” offers to make the following amendments (additions) to the agreement:**

Article 7.10.6 be added to the Agreement and article 15.5.5 be changed to the Agreement and read as follows:

7.10.6 In order to provide efficient and uninterrupted banking service to the client, to transfer personal information about the Client necessary for the accomplishment of the mentioned goal, to research companies with relevant reputation, which on their part undertake to keep confidential the information supplied by the Bank.

15.5.5. 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.