

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:

Article 7.12 be changed in the Agreement and read as follows:

The Parties agree that the Client’s consent given to the Bank via various remote banking channels/electronic/digital communication channels (ATM, quick payment kiosks, internet banking, mobile banking, www.tbccredit.ge, the call centre, confirmation by an SMS code sent to the Client’s mobile phone) for processing his/her private data (including the Bank’s retrieval and processing of the data from the databases of LEPL Public Service Development Agency, Credit Info Bureau, Revenue Service, etc.) has the same legal effect as a printed letter of consent signed by the Client.

Add Subparagraph 14.1.1.5 to Paragraph 14.1.1 to read as follows:

14.1.1.5 QR code banking transactions including cash withdrawal from ATM and/or the payment for goods/services to merchant(s)/ service provider(s).

Article 31 be changed in the Agreement and read as follows:

31. Service - Space

31.1 Service description

31.1.1 Space Service envisages the following actions/services stipulated by the Bank, without Client’s visit to the Bank, by using a program module/application (hereinafter „the software“) recorded (installed) in the client’s mobile telephone device and/or the Bank’s website www.space.ge :

31.1.1.1 receiving banking information;

31.1.1.2 conducting various banking transactions within the limits set by the bank;

31.1.1.3 declaring the wish to receive various banking (including credit) products (submitting an application to the Bank), and in case of positive decision by the Bank, receiving those (confirmation);

31.1.1.4 adding into or removing from the application/ website a plastic payment card issued by JSC TBC Bank or, any other commercial bank registered in Georgia ;

31.1.1.5 opening settlement (current) account(s) and/or closing accounts opened through the same channel;

31.1.1.6 registration for using various banking services and declaring a demand (wish) to enter changes and/or cancel registered services;

31.1.1.7 receiving information about various banking (including, credit) products offered by the Bank to the Client and as willing, receiving (confirmation) of offered banking (including, credit) product.

31.1.2 the terms and conditions of this Agreement shall be applicable to Space services considering the exceptions set forth under this Article (if applicable).

31.1.3 Through Space, a client may carry out various banking transactions and/or actions (including declaring the wish to receive a credit product) (submitting an application to the Bank) and in case of positive decision by the Bank, acceptance (confirmation) pursuant to and in full compliance with the rules, requirements and conditions (procedures and policy) envisaged under this Agreement and/or set forth by the bank as of the time (instance) for conducting transaction/action.

31.1.4 For receiving banking (including credit) product demanded by the Client through Space and/or offered by the Bank, the Bank is authorized to, as it deems fit, set forth additional mechanisms (requirements) for client

identification, in case of failure to fulfill which, a client will not be able to receive (confirm) banking (including credit) product demanded thereof and/or offered by the Bank.

31.1.5 The Space registration procedure, necessary requirements (criteria) for using the service, service fees and the user guide (description of services) are detailed in informational material posted on the website - www.space.ge.

31.1.6 On a matter of fulfillment/non-fulfillment of an order received from a Client, the Bank takes decision pursuant to the present Agreement and Georgia legislation.

31.1.7 It will be possible to use the account(s) opened through Space application / website (carrying out banking transactions through it, receiving information about transactions carried out through accounts, receiving information about balance on the account, etc.) only in the Space application/ on the website and the possibility to use it through other channels of the Bank (including, Bank's branch and service center) will be limited.

31.2 Client identification

31.2.1 For using the Space banking service (including the software), the Client carries out registration and/or authorization pursuant to the procedure set forth (envisaged) by the Bank in informational material posted on the website referenced in Article 31.1.5 of this Agreement.

31.2.2 A client is required to keep the password(s) created thereof during the registration/authorization of the service (including the software) and not to allow that it appears in the possession of/at the disposal of a third party.

31.2.3 Prior to handing over of his/her mobile telephone device to another individual, a client is required to delete software recorded in mobile telephone device memory.

31.2.4 In case of disclosure of password(s) or losing a mobile telephone, a client shall immediately notify the Bank thereof by calling the telephone service center to the number: +995 32 2711 711.

31.2.5 In case, due to the Client's cause, password(s) or mobile telephone becomes accessible to a third party, the Bank is relieved of all responsibility for the results caused thereof.

31.2.6 Based on a notice by the Client about disclosure of the password to a third party or losing a telephone, the Bank ensures suspension (blocking) the Space service until a new order is received from the Client.

31.3 Client's statements, orders and consents

31.3.1 With this Agreement the Client agrees that his/her any demand (order) about receiving banking information, registration for using service, changes in registration data or transaction, shall be stated in the Bank's electronic database and in case of dispute such record will have the force of evidence (to be used as an evidence). At the same time, any notice/order issued by the Client shall have legal force equal to a hard copy document verified by the Client (executed in written form and signed);

31.3.2 In case of utility payments made through Space, a client is required to follow the format of recording the subscriber 's number, otherwise the Bank is authorized to cancel transaction and return the paid amount to the Client's account.