

**In line with the Agreement On Carrying out Banking Operations for Individuals (hereinafter referred to as the “Agreement”) published on the web-site: [www.tbcbank.ge](http://www.tbcbank.ge), TBC Bank JSC makes the following changes/amendments to the Agreement:**

**Article 30 of the Agreement shall be amended and read as follows:**

**30. Remote Banking Service (Digital Wallet)**

30.1 Digital Wallet Service implies:

30.1.1 the following services with the help of TBC Wallet/Apple Pay/Garmin Pay without client’s appearance in the Bank, using program module/application (hereinafter “the software”), downloaded (installed) in his/her mobile phone and/or Garmin watch (hereinafter “Smartwatch”):

30.1.1.1 Performance of various banking operations/cash withdrawal in/from ATM/POS Terminal/fast payment terminals (with the contactless transaction support) within the limits set by the Bank (without using plastic card);

30.1.1.2 Receipt of information (identified by the Bank) on banking operations, performed through the software.

30.1.2 The procedure of activation of Digital Wallet in the mobile phone and/or Smartwatch), necessary requirements for using the software and the rules of using the software are described in details in the information materials, placed on the Bank’s web-page [www.tbcbank.ge](http://www.tbcbank.ge) .

30.1.3 The terms of this Agreement apply to Digital Wallet service.

30.2 Identification of clients

30.2.1 Authorization for banking service (software) is performed using the pass-code, specified in the information material, placed on the web-page, mentioned in sub-paragraph 30.1.2 of this Agreement or the fingerprint or the pin code.

30.2.2 Use of pass-code/ fingerprint/pin code is mandatory for authorization in the software as well as in number of cases, for confirmations of banking operations performed through the software.

30.2.3 Client is obliged to protect the confidentiality of the pass-code/pin code, created by him/her and prevent it from being in disposal of the third person.

30.2.4 Handing over his/her mobile phone/Smartwatch to other person, the client is obliged to delete the software, recorded in the memory of the mobile phone/Smartwatch or deactivate his/her account(s) through the same software.

30.2.5 In the case of disclosure of the pass-code/pin code or loss of the mobile phone/Smartwatch the client is obliged to inform the Bank immediately about it in call service center by calling: +995 32 227 27 27 or by visit to the Bank’s branch-office.

30.2.6 If, by reason of the client, the pass-code/pin code or the mobile phone/Smartwatch became available for the third person, the Bank will be free for any responsibility for the consequences.

30.2.7 The Bank is obliged to ensure suspension of the Digital Wallet service on the basis of the client’s oral (by phone) or written notification on disclosure of the pass-code/ pin code or loss of the mobile phone/ Smartwatch till the moment of receipt of new order from the client. In the case of receipt of oral order, client’s identification will be performed in accordance with the procedures, requirements and terms determined by the Bank.