

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 of 8.5 Article:

Article 18.7.1 be changed in the Agreement and read as follows:

18.7.1 In case of a significant change of circumstances, due to which the Bank decided to allow/increase the credit limit and/or in case of violation of obligations under this Agreement or the application on allowance/increasing of credit limit by the cardholder, at any time without prior notice unilaterally cease/cancel action of the card or cancel/reduce/terminate the right of credit limit usage and/or through the notice to the cardholder to demand the cardholder to return used amount (credit) together with accrued interest and penalty no later than 14 (fourteen) calendar days after receiving the notice by the cardholder.