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, JSC TBC Bank offers the following amendments to the agreement:

Amend subparagraph 16.7.1 of the Agreement and replace with the following edition:

16.7.1 In the event of material change of circumstance upon which the bank has permitted the credit line or/and breach of cardholder's obligations hereunder and/or force-majeure at any time, without the prior consent of the cardholder to unilaterally suspend and/or cancel validity of the card or cancel/reduce credit line and/or to request the cardholder repayment of utilized amount together with the accrued interest and fines within no later than 14 (fourteen) calendar days from so informing the cardholder.