

In compliance with the provisions of the Agreement on Bank Transactions for Individuals (hereinafter the "Agreement"), published on the Bank's website www.tbcbank.ge, TBC Bank proposes the following amendments to this Agreement:

1. Revise Paragraph 12.1.1 to read as follows:

12.1.1 The Payment Card Service envisages performance of bank transactions by the Client or an individual named in writing by the Client (hereinafter referred to as the „Card Holder“) by using Visa or MasterCard (hereinafter the „Card“) issued by the Bank and protected with the 3D Secure authentication tool.

2. Revise Sub-Paragraph 31.3.1 to read as follows:

31.3.1 The Client hereby confirms that all of his/her instructions for receiving banking information, signing up for a service or making changes to the registered data will be saved in the Bank's electronic base and will have evidential value (i.e. will be used as evidence) in case of a dispute. Furthermore, any notification/ instruction/ request/ confirmation made by the Client will have a legal force equal to a paper document executed in writing and duly confirmed (signed) by the Client.