

In line with Article 8.5 of the Bank Service Agreement for Individuals (hereinafter referred to as the Agreement) published on www.tbcbank.ge, TBC Bank JSC proposes the following changes (amendments) to be made to the Agreement:

Article 7.10.3 of the Agreement be revised to read as follows:

7.10.3. Submit the information (including personal data on the client) necessary for offering and delivering various services/products (including insurance products/service) to the client to the bank's subsidiaries, including to TBC Insurance JSC (identification code: 405042804) or any other affiliate(s), which, in turn, assume the obligation to keep confidentiality of the information provided by the bank.

Articles 16.27, 16.28 be revised to read as follows:

16.27 If the insurance premium payable by the Client (the insured) is overdue, the Client authorizes the Bank (the beneficiary) to ensure on its own the payment of the outstanding insurance premium to the insurer, at its own discretion, though no later than within 90 (ninety) days.

16.28 If the Bank pays the insurer an outstanding insurance premium (on behalf of the Client) in compliance with Paragraph 16.27, the Bank is authorized to claim from the Client (the insured) the full amount of insurance premium paid by the bank to the insurer.

Article 16 of the Agreement be added Article 16.29 to read as follows:

16.29 The insurance shall be deemed terminated/suspended (at the Bank's discretion) if the insurance premium payable by the client (the insured) is 90 (ninety) days overdue. Despite the aforementioned, the Bank (the beneficiary) is authorized to update the insurance (unilaterally resume the insurance terms) in case the client's liability before the bank is fully settled. However, the insurance claims for the cases occurring during the overdue period shall not be compensated.

Article 24 of the Agreement be revised to read as follows:

24.1 Description of the Service:

24.1.1. Remote Banking Service- Mail Banking – means the performance of the banking transactions in line with the instruction sent/submitted to the Bank via electronic mail, internet banking, mobile banking, mobile phone number/expressing one's wish (filing an application to the Bank) for receiving different banking (including credit) facilities and receiving (confirming) a relevant service/facility based on the positive decision taken by the Bank, as well as receiving/confirming the banking (including credit) facilities offered by the Bank, provided the Client fully observes the criteria, requirements, rules and preconditions set by the Bank.

24.1.2. The criteria for using the Mail Banking Service, including, relevant tariffs and other information, are published on the Bank's website - www.tbcbank.ge. Besides, the Bank is authorized to set for the Client some requirements and preconditions while rendering particular services in line with the Article 24.1.1. hereof.

24.1.3. The Bank shall not be held responsible for the consequence(s) of a third party's receipt of the notification or the documents containing any other information sent by the Bank via contact details/electronic communication (electronic mail, mobile phone number, internet banking, mobile banking) supplied to the Bank by the Client.

24.1.4. The Bank shall not be held responsible for the consequence(s) of the Bank's receipt of the notification or the documents containing any other information sent by a third party from the contact details/via electronic

communication (electronic mail, mobile phone number, internet banking, mobile banking) supplied to the Bank by the Client and for the consequence(s) of the Bank's taking/refraining from taking subsequent measures.

24.1.5. Any notification/confirmation/instruction/request/application sent to the Bank via contact details/electronic communication (electronic mail, mobile phone number, internet banking, mobile banking) (hereinafter referred to as the "Remote Channels"), supplied to the Bank by the Client (including the confirmation/signing of a deal and/or the transfer of a signed deal via Remote Channels) shall have the same legal force as a written/printed document signed/certified by the Client.

24.1.6. The Bank shall decide, at its own discretion, regarding the fulfilment of an instruction/request received from the Client.