

TBC Bank JSC proposes the following amendments to the Agreement on Banking Transactions for Individuals (hereinafter the “Agreement”) published on www.tbcbank.ge:

Sub-Paragraph 12.1.1 be revised to read as follows:

- 12.1.1. Visa Card Services refers to the execution of banking transaction by the Client or a person indicated by him/her in writing (hereinafter referred to as the „Cardholder“) by means of a VISA card or a MasterCard issued by the Bank (hereinafter referred to as the „Card“), excluding a business card. Card transactions are protected by the 3D Secure service (Terms of Use/Detailed Conditions of the Service are available on the Bank’s web-site: <https://www.tbcbank.ge/web/ka/web/guest/3d-security-service>).

Sub-Paragraph 12. 3.11 be revised to read as follows:

- 12.3.11. When the Client performs a card transaction via ATM, POS, E-Commerce or a payment terminal at the Bank’s branch, the Bank will immediately place an authorization hold on the respective amount. If the payment transaction requires conversion, the Bank will use its currency exchange rates set for the card payment system. For transactions denominated in a currency other than GEL/USD/EUR, VISA or MasterCard exchange rates (possibly with an extra fee charged by the Bank) and rules will additionally apply. A description and examples are available on <https://www.tbcbank.ge/web/ka/web/guest/card-conversions>. VISA/MasterCard transactions will be posted to the Client’s account after some time. The Card payment status can be checked via various remote channels.

Paragraph 12.6 be added to Article 12 of the Agreement:

12.6. **A Digital Card**

- 12.6.1. Digital Card Services refer to banking transactions performed by the Client with a virtual VISA card (hereinafter referred to as the “Digital Card”) via the Bank’s remote channel(s) (including internet banking/mobile banking). By adding a digital card to TBC Wallet / Apple Pay, the Client will be able to make payments at POS terminal(s) and/or withdraw cash at ATM(s) that support Apple Pay within set limits. Furthermore, when abroad, the Client will be able to withdraw cash by means of a Digital Card only at ATM(s) that support Apply Pay.
- 12.6.2. Existing clients can apply for and activate a Digital Card in their existing card account (or open a new card account where to activate A Digital Card) remotely via internet banking and/or mobile banking and/or via channel(s) specified by the Bank.
- 12.6.3. A Digital Card can be used for a period of time (the validity period) indicated in remote channels that support a Digital Card (including internet banking / mobile banking). The Client can also view full Digital Card details (the Digital Card number, Identification Number) via these channels (including internet banking / mobile banking).
- 12.6.4. To use a Digital Card, the Client shall pay a fixed service fee defined by the Bank.
- 12.6.5. Terms of Use / Conditions for a Digital Card are detailed in compliance with VISA international Payment System procedures in the information material drawn up by the Bank published on the Bank’s web-site: (<https://www.tbcbank.ge/web/ka/web/guest/first-digital-card-from-tbc>). Procedures and Rules of VISA international Payment System are an integral part of the Agreement.
- 12.6.6. A Digital Card is protected by the 3D Secure service (Terms of Use/Detailed Conditions of the Service are available on the Bank’s web-site: <https://www.tbcbank.ge/web/ka/web/guest/3d-security-service>).
- 12.6.7. All terms/provisions of this Agreement apply to Digital Card Services, which are substantially compliant with (does not contradict) virtual card services due to its specificity.