

**TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Legal Persons, published on the Bank's website [www.tbcbank.ge](http://www.tbcbank.ge), in compliance with Paragraph 8.5 thereof:**

**Sub-Paragraph 11.2.1 be revised to read as follows:**

11.2.1. For client identity verification, the Bank will use security questions prepared in advanced (personal questions as well as those related to the Client's products/transactions) or, provided the Client has given his/her consent, the Bank will carry out voice authentication to comply with Sub-Paragraph 11.3.4. Client identity verification is mandatory for telephone banking as well as for various banking services/ the registration for various banking products (electronic services). The Client will not be able to receive services described in Sub-Paragraph 11.1.1 unless his/her identity is confirmed through a relevant authentication procedure. The latter procedure is mandatory each time the Client uses the Bank's telephone services: the Client shall either give correct answers to security questions asked by a Call Centre officer (the questions are prepared by the Bank in advance) or undergo voice verification by means of a voice detection solution.

**Sub-Paragraphs 11.3.3, 11.3.4 and 11.3.5 be added to read as follows:**

- 11.3.3. The Bank shall ensure the security of the Client's voice print and use it solely for purposes agreed with the Client in advance. The Client's voice print will be created after he/she undergoes a complex identity verification procedure. The Client may require the Bank at any time to replace/delete/destroy his/her voice print unless the Law of Georgia prescribes otherwise.
- 11.3.4. The processing of the Client's voice sample is aimed at ensuring a high standard of client security and the maximum protection of property and confidential information by using up-to-date and secure technology. For maximum security, the Client's voice print is encrypted and the access thereto is limited.
- 11.3.5. The Parties agree that a transaction performed through voice authentication (if any) shall have the same legal force as a paper document bearing a signature.