

**TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Individuals (hereinafter the “Agreement”) published on [www.tbcbank.ge](http://www.tbcbank.ge) in compliance with Paragraph 8.5 thereof:**

**Paragraph 7.13 be added to Article 7 to read as follows:**

The Client confirms that he/she is closely familiar with the Confidentiality Policy published on the Bank website <http://www.tbcbank.ge/web/en/web/guest/privacy-policy-en> that covers issues related to personal data/confidentiality.

**Subparagraph 9.1.1.7 be revised to read as follows:**

9.1.1.7. Apply for various banking facilities (including credit facilities) / apply for banking deal(s) (including those related to credit facilities) (submit an application to the Bank).

**Subparagraph 9.1.1.9 be revised to read as follows:**

9.1.1.9 Receive information about various banking facilities (including credit facilities) and if the Client wishes so, confirm their acceptance / conclude banking deal(s) (including those related to credit facilities).

**Subparagraphs 9.1.2 - 9.1.3 be revised to read as follows:**

9.1.2 The Client can use internet banking to perform various banking transactions and/or activities (including, acceptance/confirmation of the acceptance of a credit facility) as well as conclude banking deal(s) (including those related to credit facilities) in line with rules, requirements, terms and conditions set forth in this Agreement as well as those effective at the Bank at the time of performing the transaction/activity).

9.1.3 To enable the Client to accept (confirm the acceptance of) a banking facility (including a credit facility) / conclude banking deal(s) (including those related to a credit facility) via internet banking, the Bank has the right to introduce at its own discretion tools/measures (requirements/rules), including those aimed at client identification and unless these measures/requirements/rules are complied with, the Client will not be able to accept (confirm the acceptance of) the offered banking facility (including a credit facility) / conclude banking deal(s) (including those related to credit facilities).

**Subparagraph 9.2.9 be revised to read as follows:**

9.2.9. The Client acknowledges and confirms that any notification/instruction (including a payment order), any statement/ request/ confirmation (including those related to opening/closing an account and/or prepayment of a credit, cancellation and/or revision of a registered service/facility, acceptance (confirmation of the acceptance) of a banking facility (including a credit facility) offered by the Bank, revision of client data and any other statement/ request/ confirmation) submitted by the Client to the Bank via internet banking, or any deal (including those related to credit facilities) concluded by and between the Bank and the Client via internet banking has the same legal force as a printed copy of a document

composed in writing that bears the signature of (is certified by) a person duly authorized to use the account (the Client).

**Subparagraphs 9.2.11 be added to Article 9 to read as follows:**

9.2.11. If the Bank requires, the Client shall submit to the Bank a signed physical copy of a deal/transaction concluded/ confirmed through internet banking (including a deal related to credit facilities) in a form/in a way acceptable to the Bank.

**Subparagraph 9.7 be revised to read as follows:**

9.7. The Client hereby agrees that all of the Client's requests (instructions) placed via his/her internet banking account for obtaining banking information, registration for services, editing his/her registered data (including contact details) or performing transactions, as well as any deal concluded via internet banking and/or any communication/ activities performed for this purpose will be stored in the Bank's electronic database and have evidential power (i.e. can be used as evidence) in the event of a dispute. The Parties agree that such records shall be deemed the Bank's property

**Subparagraphs 14.1.1.4; 14.1.5 - 14.1.6; 14.3.2.; 14.3.4 of Article 14 be revised to read as follows:**

14.1.1.4 Receive information about various banking facilities (including credit facilities) offered by the Bank to the Client and if the Client wishes so, accept/confirm the acceptance of the offered banking facility (including a credit facility) / conclude banking deal(s) (including those related to a credit facility).

14.1.5 The Client can use mobile banking to perform various banking transactions and/or actions, including acceptance (confirmation of the acceptance) of a credit facility and/or conclude banking deal(s) (including those related to a credit facility) in line with rules, requirements, terms and conditions set forth in this Agreement as well as those effective at the Bank at the time of performing the transaction/activity.

14.1.6 To enable the Client to accept (confirm the acceptance of) a banking facility (including a credit facility) / conclude banking deal(s) (including those related to a credit facility) via mobile banking, the Bank has the right to introduce at its own discretion tools/measures (requirements/rules) and unless these measures/requirements/rules are complied with, the Client will not be able to accept (confirm the acceptance of) the offered banking facility (including a credit facility) / conclude banking deal(s) (including those related to credit facilities).

14.3.2 The Client hereby agrees that all of the Client's requests (instructions) submitted **via mobile banking** for obtaining banking information, registration for services, editing his/her registered data (including contact details) or performing transactions as well as any deal concluded via mobile banking and/or any communication/ activities performed for this purpose will be stored in the Bank's electronic database and have evidential power (i.e. can be used as evidence) in the event of a dispute. The Parties agree that such records shall be deemed the Bank's property.

14.3.4 The Client acknowledges and confirms that any notification/instruction (including a payment order), any statement/ request/ confirmation (including those related to opening/closing an account and/or prepayment of a credit, cancellation and/or revision of a registered service/facility, acceptance (confirmation of acceptance) of a banking facility offered by the Bank (including a credit facility), revision of client data and any other statement/ request/ confirmation) submitted by the Client to the Bank via mobile banking, or any deal(s) (including those related to credit facilities) concluded by and between the Bank and the Client via mobile banking has the same legal force as a printed copy of a document composed in writing that bears the signature of (is certified by) a person duly authorized to use the account.

**Subparagraph 14.3.7 be added to Article 14 to read as follows:**

14.3.7. If the Bank requires, the Client shall submit to the Bank a signed physical copy of a deal/transaction concluded/ confirmed via mobile banking (including those related to credit facilities) in a form/in a way acceptable to the Bank