

**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 12.2.5 of Article 12 be amended to read as follows:**

12.2.5 The Bank is authorized to link different currency accounts to a single plastic card or different cards to a single bank account. Currency priority is defined by the Client. Information about balance/balances in the account/accounts is indicated in the priority currency at the commercial exchange rate set by the Bank on the given date.

**Paragraph 12.3.3. of Article 12 be amended to read as follows:**

12.3.3 If funds on a card are disposed (either through cash or non-cash payments) in a currency different from that of a card account, funds shall be debited from a card-holder’s account by conversion. Within the Bank’s Distribution Network conversion shall be carried out at the commercial rate set by the Bank at time of the transaction and outside the Distribution Network - at the rate set by Visa or MasterCard. For the purposes of this Agreement, the Bank’s Distribution Network means TBC Bank JSC and its Partner Banks (refer to the web-site: <http://www.tbcbank.ge/web/ka/web/guest/fees-for-individuals> for the list of the Partner Banks). Relevant examples are provided at: <http://www.tbcbank.ge/web/ka/web/guest/card-conversions>.

**Paragraph 12.3.11. of Article 12 be amended 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 transaction amount. If conversion is required for placing an authorization hold, the commercial exchange rates set by the Bank will be used. 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/cardconversions>. VISA/MasterCard transactions will be posted to the Client’s account after some time. Information about the transactions performed by the Client can be checked via various remote channels.

**Paragraph 12.3.12. of Article 12 be amended to read as follows:**

12.3.12 If the amount of the payment order executed by the Client using the card instrument (other than the credit card) exceeds the balance existing on the account in the currency indicated in the respective order (or there is no balance on such account at all), the amount required by the payment order (transaction) shall be deducted fully from the account opened in the currency corresponding to the currency indicated in the payment order (if any). If the card transaction authorization hold amount corresponds to the transaction amount, prior to debiting, the amount needed for performing the transaction shall be collected from a corresponding currency account according to the priority of the account currencies. Conversion between different currency accounts shall be carried out at the commercial rate set by the Bank at the time of payment. Relevant examples are provided

at: <http://www.tbcbank.ge/web/ka/web/guest/card-conversions>. If the card transaction (including the credit card transaction) authorization hold amount does not correspond to the transaction amount, when performing the transaction there will be a negative balance in the corresponding currency account in the insufficient part of the amount, which shall be covered from the first priority currency account, but if there is no sufficient balance in this priority currency account, the negative balance shall be covered from the next preferred (priority) currency account. Conversion between different currency accounts shall be carried out at the commercial rate set by the Bank at the time of payment. Relevant examples are provided at: <http://www.tbcbank.ge/web/ka/web/guest/card-conversions>.