

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

**Paragraph 1.1 be revised to read as follows:**

1.1 The Bank (TBC Bank JSC, Identification No. 204854595; Supervisory authority: National Bank of Georgia; Address: 2 Sanapiro Street, Tbilisi) will open account(s) for the Client, process its banking transactions and provide services envisaged in this Agreement on terms and conditions set forth herein.

**Paragraph 6.3 be revised to read as follows:**

6.3 If the obligation set forth in Paragraph 2.3 hereof is not fulfilled in due time / the Client fails to return the amount that has been wrongly transferred to its account within 5 (five) business days of the Bank’s notification thereof, the Client shall pay the Bank a penalty equal to 0.05% of the amount at issue per day of delay, pursuant to Paragraph 2.3 hereof.

**Sub-Paragraph 7.5.4 be revised to read as follows:**

7.5.4 Supply information (including the Client’s personal data) necessary for offering and rendering various services (including insurance facilities/services) to the Client to International Insurance Company IRAO JSC (ID 205023856), Insurance Group PGI Holding JSC (ID 204426674) and/or the members of TBC Bank Group PLC (#10029943), including TBC Insurance JSC (ID 405042804), All property G LLC (ID 404449272), RedMed LLC (ID 405341465) and/or TBC Capital LLC (ID 204929961). The latter, on their part, undertake to keep the information provided by the Bank confidential;

**Sub-Paragraph 7.5.5 be revised to read as follows:**

7.5.5 To ensure simple, efficient and timely communication with the Client, without requesting an additional consent from the Client, supply any amount of client data (including the Client’s personal data / confidential information constituting banking secrecy) without limitation (as required in each specific case) to Georgian Post LLC and/or other courier/postal service provider(s). The latter, on their part, undertake to keep the information provided by the Bank confidential deliver the Bank’s mail to the addressee.

**Sub-Paragraph 15.7.2 be rendered void.**

**Paragraph 15.31 be added to Article 15 to read as follows:**

15.31 If the Client has to service several liabilities at a time (pay several credit payments on the same date), on each such occasion (each time before it makes such payments), the Client can file an application to any branch/service centre of the Bank and request a permission to pay the liabilities in a preferred order. If the Client does not exercise this right, the Bank will deduct the payments in the following order: first, it will deduct credit

card/overdraft payment(s), then unsecured credit payment(s) and last - secured credit payment(s). Furthermore, in each case, the Bank reserves the right to revise unilaterally the order of payments to be charged.