

TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Individuals (hereinafter the “Agreement”) published on 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 his/her 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 his/her 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 7.10.3 be revised to read as follows:

7.10.3 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 7.10.5 be revised to read as follows:

7.10.5 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 16.7.2 be rendered void.

Paragraph 16.30 be added to Article 15 to read as follows:

16.30 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 he/she 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, he/she 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.