

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:

Sub-Paragraph 15.5.5 of Article 15 to be revised to read as follows:

15.5.5 The Bank may unilaterally revise the interest accrual method applied to the call deposit and/or the amount of interest, of which the Bank shall notify the Deposit Holder via SMS 2 (two) months before the change takes effect.

Sub-Paragraph 16.12 of Paragraph 16 to be revised to read as follows:

16.12 To apply for early repayment and/or early termination of a me loan, consumer loan and/or auto loan (hereinafter referred to as the “Credit” for the purposes of Articles 16.12-16.17), including full or partial prepayment and/or refinancing of the credit, the Client/the Borrower shall submit to the Bank a respective application in writing (whether as a hardcopy or electronically). The Bank will satisfy the Client’s/the Borrower’s application on the day it is received (provided there are sufficient funds in the Client’s/the Borrower’s account(s)), or on the following banking day if the Client’s/the Borrower’s application was filed during non-banking hours. Despite the aforementioned, the Bank may satisfy the Client’s/the Borrower’s application within 5 (five) calendar days of receipt due to various (including, technical) reasons and/or for the need to establish some facts. From the date of receipt of the Client’s/the Borrower’s application, including in the absence of sufficient funds in the Client’s/the Borrower’s account(s), until full or partial prepayment of the loan, the credit will not accrue interest. Furthermore, in cases stipulated by the law, when prepaying fully or partially on a credit (in excess of 2 000 000 GEL or its equivalent in foreign currency) the Client/the Borrower may submit a respective application to the Bank 14 (fourteen) calendar days prior to the planned date of prepayment, in which case the Bank has the right to continue interest accrual on the credit until the credit is fully or partially prepaid.

Sub-Paragraph 16.23 of Paragraph 16 to be revised to read as follows:

16.23 TBC Bank JSC (address: 7 Marjanishvili street, Tbilisi) will collect/process all credit/non-credit and other relevant information about the Client that involves data supply and retrieval to/from CIB in compliance with procedures and terms envisaged by the Georgian legislation. Data described herein are processed for assessing the Client’s creditworthiness and will be accessible to creditor(s) and data receiver(s)/provider(s) connected to CIB, in compliance with rules envisaged by the Georgian legislation. At the request of the Client, the Data Processor is obliged to correct, update, complete, block, delete or destroy the data if they are incomplete, inaccurate, outdated, or were collected and processed unlawfully.

Sub-Paragraph 16.26 of Paragraph 16 to be revised to read as follows:

16.26.4 If any scheduled payment under any Additional Agreement (om any Credit Facility) made within the scope hereof is 14 (fourteen) days overdue, report the delay to the following persons related to the Client: persons indicated in any Credit Facility Application submitted by the Client (the Client's family members, referees, contact persons etc.). Furthermore, the Bank has the right to contact those persons who have transferred/paid funds to the Client's account(s) with the sole intention to find out the Client's whereabouts, to which the Client agrees in advance.