

In compliance with Article 1.3 of the Key Terms of the POS Terminal Agreement published on the Bank website <https://www.tcbank.ge/web/ka/web/guest/card-payments>, TBC Bank JSC proposes the following amendments/additions to General Provisions of the POS Terminal Agreement (hereinafter the “General Provisions”):

1. **Sub-Paragraph 2.1.2.3 be revised to read as follows:**

2.1.2.3 If a breach occurs, place a hold / a reserve on the funds payable to the Merchant for the purpose of a chargeback, penalty and/or compensation for loss (i.e. withhold respective funds available in the Merchant’s accounts for a period of time envisaged by VISA International, Mastercard Worldwide and China UnionPay regulations).

2. **Sub-Paragraph 2.1.2.19 be revised to read as follows:**

2.1.2.19 If/after the Merchant generates liability/ies towards the Bank, carry out conversion (as necessary) at the Bank’s commercial exchange rate when deducting the amount (including a fee, a penalty, a mistaken transfer) from the Company’s/Merchant’s account(s) by direct debit.