

TBC Bank JSC proposes the following amendments /additions to Key Terms and Conditions of the E-Commerce Agreement, published on the Bank's website <https://www.tbcbank.ge/web/ka/web/guest/card-payments> (hereinafter the "Key Terms") and Standard Terms and Conditions of the E-Commerce Agreement (hereinafter referred to as "Standard Terms") in compliance with Paragraph 1.4 of Key Terms:

1. **Paragraph 1.1 of Ket Terms be revised to read as follows:**

1.1. The Merchant (an entrepreneur/ individual taxpayer and/or a legal entity/ organizational entity) will accept payments for goods/services made with Visa and MasterCard through TBC E-Commerce and/or TPAY QR and/or GEOPAY as payment gateways.

2. **The first paragraph of Annex #1 be revised to read as follows:**

- Provisions/ terms and conditions stipulated in this Annex are binding on merchant(s) that use e-commerce or TBC E-Commerce for accepting payments.

3. **Annex #3 be revised to read as follows:**

Annex #3

This Annex regulates remote payments via TBC E-Commerce.

Terms and conditions of TBC E-Commerce payment services for online stores (online Merchants):

1. Administrator rights and admission parameters on the TBC E-Commerce platform as well as internet banking user rights must be assigned to the Director of the online store.
2. The Merchant's Administrator and users authorized thereto by the Company Administrator will have access to the website's TBC E-Commerce integration parameters.
3. The Merchant's Administrator will manage access levels to the Merchant's management panel on the TBC E-Commerce platform.