

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 18.35 be added to Article 18 to read as follows:

„18.35. Under the Additional Agreement signed in reliance on this Agreement, if the Client’s payment on the Ertguli Card is 2(two) days overdue, the Bank is entitled to restrict/block the card from being used.“

Paragraphs 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/facilities (including insurance, appraisal, measurement facilities/services) to the Client to International Insurance Company IRAO JSC (ID 205023856), Insurance Group PGI Holding JSC (ID 204426674) and/or the member companies of TBC Bank Group PLC (#10029943), including TBC Insurance JSC (ID 405042804), TBC Net LLC (ID 402116474), Marjanishvili 7 LLC (ID 402168998), 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.“