

### Main Terms of “My safe” Deposit Agreement

#### Interest rate of the deposit

Type of deposit interest rate:	Variable
Annual Interest rate of the deposit:	_ % p.a. The interest rate shall be accrued to the smallest balance of the deposit (“intact balance”) account at the end of each business day.
Effective interest rate of the deposit.* Example:	If the monthly average balance in the deposit account equals to 10,000 units and the minimum balance is 1,000 units, the effective interest rate of the deposit will be annual ---%.
Minimum amount above which 0 (corresponding currency) interest is accrued:	

#### Financial Costs

Cash-out commission:	0.2% GEL / 0.6% (in foreign currency)
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#### Other contractual information

Deposit amount:	-- (relevant currency)
<b>For foreign currency deposits</b>	
Information related to the products with similar terms in national currency is available at the bank's website: <a href="http://www.tbcbank.ge">www.tbcbank.ge</a>	
The deposit in the foreign currency puts the customer before significant risk! Currency rate fluctuation might considerably reduce the interest expressed in GEL!	
* In case of possible 15% annual stabilization of GEL, the effective interest rate of the calculated deposit will make _%.	

#### Please consider that:

Your Deposit is insured under the “Deposit Insurance System” in compliance with the Law of Georgian on Deposit Insurance System.

In case of significant changes in the terms of the Agreement (terms in this chapter, including the interest rate), the Customer shall be notified at least 2 (two) months before the change, and in case of price increase of other financial product - at least 1 (one) month before the change with short text message.

The customer shall have the right to present a claim to the Bank in verbal, written, standardized written or electronic form

See information useful for customers at the web-page of the National Bank of Georgia- [www.nbg.gov.ge/cp](http://www.nbg.gov.ge/cp) and the hot line – +99532 2406 406.

## “My safe” Deposit Agreement

### 1. Subject of the Agreement

1.1 The bank shall open for the depositor a deposit account indicated in paragraph 2.5 of the present agreement, into which the depositor can deposit/transfer funds without any limits.

1.2 On 1 January 2018, the Bank joined the Deposit Insurance System created on the basis of the law of Georgia on the Deposit Insurance System. If an insured event occurs, funds available in the deposit/account of a deposit holder will be reimbursed by the Deposit Insurance Agency up to 15 000 GEL, while the rest of the amount will be refunded according to the applicable law. For more information, please visit LEPL Deposit Insurance Agency’s website [www.diagency.ge](http://www.diagency.ge).

### 2. Terms of the deposit

2.1	Deposit type::	“My Safe”
2.2	Deposit currency:	(relevant currency)
2.3	Interest rate:	_ % p.a.
2.3.1	Effective interest rate:	_ % p.a.
2.3.2	Type of deposit interest rate:	Variable
2.4	Frequency of accrual of interest rate: calendar month	Once a month, on the last day of each
2.4	Deposit account number:	
2.6	Account, into which the interest will be transferred:	
2.7	Depositing and withdrawal of funds:	Unlimited
2.8	Cash-out commission:	[relevant commission according to the currency]

### 3. Terms of accrual of interest to the deposit

3.1. The interest rate indicated in paragraph 2.3 of the present agreement shall be accrued to the deposit according to the rule stipulated in paragraph 5.1.1 of the present agreement.

3.2. The interest rate stipulated by paragraph 2.3 of the present agreement shall be accrued to the smallest balance of the deposit account [intact balance] at the end of each business day during the reporting month at the intervals indicated in paragraph 2.4 of the present agreement.

### 4. Terms of termination of the deposit

4.1. The Bank shall be entitled to terminate the deposit agreement at any time and/or close it in case of breach of the deposit agreement with the bank, absence of balance in the deposit account within 6 (six) months and/or non-execution of transactions through the deposit account (for the purposes of this paragraph, crediting / transfer of the bank service fee from the client account shall not be considered as an operation). In case of closing the account, the amount credited to the respective account shall be returned to the customer.

### 5. Terms of the agreement

5.1. The present agreement is at the same time an application of the depositor on opening a deposit and current account(s), by signing which the depositor confirms that:

5.1.1. The present agreement constitutes an integral part of the agreement about banking operations posted between the Bank and the Customer (coupled with all changes and amendments therein);

5.1.2. enters into this Agreement only for its own purposes and does not act on the instructions or for the benefit of another (third party), has no relationship with a fictitious bank (Shell Bank) and the transaction described in the present agreement is not suspicious, which means that it is not entered into for the purpose of money laundering and the property (including cash) on which the transaction was made and / or executed is not obtained / originated from criminal activity.

- 5.1.3 agrees to the Bank to open a settlement (current) and/or demand deposit account (s) (in any currency) on deposit account(s) deposit/transfer and/or deposit account(s) for the purpose of withdrawing / transferring money.
- 5.1.4 Provided a) the cost of the deposit changes materially so that it may generate loss for the Bank and/or threaten its financial stability; b) the terms and conditions of the deposit do not/ no longer comply with the Bank's current policy; c) a legislative and/or any other change occurs that deteriorates the Bank's standing, the Bank will have the right to revise unilaterally any term/condition related to the facility/service under this Agreement at any time during the validity period of the Agreement. The Bank will notify the Deposit Holder of the change(s) via SMS 2 (two) months in advance, while price increase on other financial facilities related to the deposit will be communicated via SMS 1 (one) month in advance;
- 5.1.5 agrees that the Bank will not provide any information about changes that are beneficial to the Depositor;
- 5.2. The bank shall be authorized to use any means of communication (including, electronic, digital, telephone and other) for notification of the customer.
- 5.3. If the depositor violates the terms of the agreement signed with the bank, the bank shall be authorized to terminate the present agreement signed with the depositor;
- 5.4. The Customer is authorized to file a claim to the Bank orally, in writing or electronically. To orally register the claim, the customer may apply to the Service Center of JSC TBC Bank' at the phone number: +99532 2 272727. The claim may be accepted in a standard written format at Branches and Service Centers of the Bank. The claim may be electronically registered via internet bank or on the web-site of the Bank ([www.tbcbank.ge](http://www.tbcbank.ge)). The maximum period for the review of the claim that has been registered by the Customer shall be no later than 1 (one) month after the application and identification. The claims shall be reviewed by the Customer Support Department of JSC TBC Bank. The Customer shall be notified of the decision made with respect to his/her claim in writing and/or by any other means of communication (electronic, digital, phone, etc.). Information on the process of review of the claim can be obtained at any Branch/Service Centre of the Bank or by using the remote banking services.

**Paragraph 5.5 will appear in foreign currency deposit agreements:**

- 5.5. In the case of possible 15% annual stabilization of GEL, the effective interest rate of the calculated deposit will make --%.
- 5.6. The parties agree that any dispute arising out of or in connection with this Agreement (Agreement) shall be settled by mutual agreement. In case of failure to reach an agreement, the dispute between the parties shall be considered and resolved in accordance with the terms of the Agreement on Banking operations concluded between the parties