

TBC Bank JSC proposes the following amendments /additions to Standard Terms and Conditions of the E-Commerce Agreement (hereinafter referred to as “Standard Terms”) in compliance with Paragraph 1.4 of 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>:

1. **A term “Pre-authorization” be added in Paragraph 1.1 of Standard Terms to read as follows:**

**Pre-authorization** – a temporary hold placed on the transaction amount until full or partial capture or abortion of the transaction by the Merchant. Unless the Merchant finalizes the transaction and captures the amount within 30 (thirty) days of pre-authorization, the hold will expire.

2. **Sub-Paragprah 2.2.12 be added to Paragraph 2.2 of Standard Terms to read as follows:**

2.2.12. If the Merchant captures the transaction after 30 (thirty) days from pre-authorization, the amount captured behind the time will be drawn from the Merchant’s account(s) without the Merchant’s further consent.

3. **Sub-Paragprah 3.1.20 be added to Paragraph 3.21 of Standard Terms to read as follows:**

3.1.20. Capture the transaction amount no later than 30 (thirty) business days from pre-authorization.