

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:

Subparagraph 12.3.11 be revised to read as follows:

“12.3.11 When the Client performs a card transaction via ATM, POS, E-Commerce or a payment terminal at the Bank’s branch, the Bank will immediately place an authorization hold on the transaction amount. If conversion is required for placing an authorization hold, the commercial exchange rates set by the Bank will be used. For out-of-network transactions denominated in a currency other than GEL/USD/EUR/GBP, VISA or MasterCard exchange rates (possibly with an extra fee charged by the Bank) and rules will additionally apply. A description and examples are available on <http://www.tbcbank.ge/web/ka/web/guest/card-conversions>. The VISA card/MasterCard transactions are later posted in the Client’s account. Information about the transactions performed by the Client can be checked via various remote channels of the Bank.