

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 4.3 of Article 4 of the Agreement be added Paragraph 4.3.2 to read as follows

4.3.2. The Bank is authorized not to satisfy the Client’s request for the cancellation of the Tariff Plan if the Client does not completely fulfill/settle the obligations/liability related to the use of the product(s)/service under the Tariff Plan, including the application on Tariff Plan.

Paragraph 5.1.11 be added to Article 5 of the Agreement to read as follows:

5.1.11. To act according to the rules under the Bank’s Employee Discrimination, Violence and Harassment Policy (<https://www.tbcbank.ge/web/en/web/guest/employee-protection-policy>) in relations with the Bank.

Paragraph 7.10.3 of Article 7 of the Agreement be revised to read as follows:

7.10.3 Supply information (including the Client’s personal data) necessary for offering and providing various products and services to the Client (including those related to insurance, valuation and measurement) to International Insurance Company IRAO JSC (ID 205023856), Insurance Group GPI Holding JSC (ID 204426674) and/or the members of TBC Bank Group PLC (#10029943), including TBC Insurance JSC (ID 405042804), TNET LLC (I/C 402116474), Marjanishvili 7 LLC (ID 402168998) and/or TBC Capital LLC (ID 204929961). The latter, on their part, undertake to keep the information provided by the Bank confidential;

Paragraph 7.14 be added to Article 7 of the Agreement to read as follows:

7.14 The Client represents and warrants that it has read the Bank’s Employee Discrimination, Violence and Harassment Policy published on the Bank’s web-site (<https://www.tbcbank.ge/web/en/web/guest/employee-protection-policy>), fully agrees thereto and is aware of possible legal consequences of the breach of the Policy under Article 17 hereof.

Paragraphs 12.1.9 – 12.1.16 of Article 12 of the Agreement be revised to read as follows:

12.1.9. The Bank is authorized to regularly implement rewards projects/ programs with regard to plastic cards that implies accrual of bonus points on relevant balances of plastic card(s) (hereinafter the Plastic Card Balance) when the client is buying goods/services at the Bank’s partner company via plastic card(s) and makes payments via POS terminal/e-commerce of TBC Bank JSC and the opportunity to redeem the points at trade/service facility(ies) of a partner company of TBC Bank JSC. The list of partner companies is available on the Bank’s website - www.ertguli.ge.

12.1.10. Redemption of points accrued on the balance of a plastic card means the payment of the price of goods/service with the points accrued on the balance of a plastic card (via POS Terminal/e-commerce of TBC Bank JSC) if the Client buys the latter at trade/service facility(es) of a partner company of TBC Bank JSC (including, at electronic/online shops) within a rewards project/programme. Goods/service to which a rewards

project/programme applies, are/is defined by the Bank independently and relevant information is published on the Bank's website- www.ertguli.ge.

12.1.11. The Client is aware that the implementation of a rewards project/programme as indicated in 12.1.9 hereof, as well as accrual and redemption of bonus points on the Client's card under such project/programme is not the Bank's obligation and consequently, does not engender the Client's right to hold the Bank responsible for any action in relation to a rewards project/programme /to the accrual/redemption of bonus points. Therefore, the Bank may, at its own discretion, restrict accrual and/or redemption of bonus points on the Client's card and/or cancel the points (including in the case of a suspicious transaction). The Bank may likewise exercise its right hereunder if the Client uses the card that accrues bonus points for entrepreneurial purposes.

12.1.12. Information about the current rewards project/ program, including plastic card(s), participating in the project/ program, the rules and procedures of accrual of bonus points on these card(s) and redemption, as well as the information on partner companies is published on the Bank's website – www.ertguli.ge.

12.1.13. The rules and procedures published on the website under Paragraph 12.1.12 hereof are an integral part of this Agreement.

12.1.14. The client represents and warrants that he/she is familiar with the rules and procedures under Paragraph 12.1.12 hereof, fully agrees thereto and acknowledges them as an integral part of this Agreement.

12.1.15. The Bank is authorized to make changes and amendments to the rewards project(s)/ program(s), rules and procedures related to the plastic cards, including to change the title of a project/ program, the scheme for accrual and redemption of points, also to terminate the rewards project/ program unilaterally, at its own discretion, by publishing relevant information on the Bank's website - www.ertguli.ge.

12.1.16 The Bank is authorized to automatically involve the holder(s) of plastic card(s) (debit/ credit cards) into the current rewards project/ program. Besides, the Client is authorized to refuse to participate in the project/ program at any time by informing the Bank thereof via its branches, Call Centre and Internet Banking.

Paragraph 16.26.6 be added to Article 16 of the Agreement to read as follows:

16.26.6. For securing the Client's obligations under any additional agreement signed in reliance on this Agreement (any credit facility), block the amount deposited in the Client's bank account(s) payable according to the schedule of a relevant credit facility (restrict the Client's right to use the mentioned amount), at any time on the scheduled day/date of payment.

Paragraph 17.1.21 be added to Article 17 of the Agreement to read as follows:

17.1.21. The Client breaches the Bank's Employee Discrimination, Violence and Harassment Policy (<https://www.tbcbank.ge/web/en/web/guest/employee-protection-policy>).