In line with Paragraph 1.4 of the Main Terms of the Agreement on E-Commerce Service published on the Bank's webs-site: <u>https://www.tbcbank.ge/web/ka/web/guest/card-payments</u>, TBC Bank JSC proposes the following changes/amendments to the Standard Terms of the Agreement on E-Commerce Service (hereinafter the Standard Terms):

1. Paragraph 2.2 of the Standard Terms be added Subparagraph 2.2.13 to read as follows:

2.2.13 Due to the circumstances revealed as a result of the Bank's monitoring, unilaterally increase the limit(s) defined for the Company under the Application/on the Bank's web-site at any time without giving a notice to the Company/securing the Company's prior approval.