

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

„7.1.1.6.1 are/will not be included in the list of the sanctioned persons (hereinafter the List of the Sanctioned Persons) by the United Nations (UN) and/or the European Union and/or the United Kingdom (United Kingdom of Great Britain and Northern Ireland) and/or the USA Office of Foreign assets Control (OFAC), the State Department, the Ministry of Trade and/or Georgia and/or any other state and/or international organization (hereinafter jointly and individually referred to as the Authorized Person(s)), including for abetting terrorism and/or for any other actions identified by authorized persons from time to time.”

Subparagraph 7.10.2 of Paragraph 7.10 of Article 7 of the Agreement be revised to read as follows:

„7.10.2 Submit to the auditors, consultants, advisers, international financial institutions and natural persons and legal entities of any other similar category, as necessary/within the obligations/term(s) under the Agreement concluded with the mentioned entities, including for auditing/assessing/inspecting/analysing the Bank and/or the Bank Customers by International Financial Institutions, any information/data on the Customer and any deal signed with the Customer who, in turn, assume the obligation to keep confidentiality of the information provided by the bank.”

Paragraph 8.3.3 of Article 8 of the Agreement be revised to read as follows:

„8.3.3 close the client’s account if the client breaches its obligations under the Agreement signed with the Bank, if within 6 (six) months there was no balance in the account and/or if the client has not performed any operation through the account (for the purposes of this paragraph charging a bank service fees/payment(s) related to the credit product(s) from the client’s account shall not be qualified as a banking transaction). The client’s account with the Bank will also be closed in other cases under the Georgian legislation. In case of closing an account, an amount deposited in a relevant account will be returned to the client, when the term under subparagraph 8.2.1 of the Agreement becomes effective (the Bank’s authority).”

Paragraph 8.3.5 of Article 8 of the Agreement be revised to read as follows:

„8.3.5 To block the Client’s bank account(s) – restrict active transactions from/to the Client’s account(s) (cash payments into the account, in and out transfers, cash conversion, etc.) if there has been no incoming/outgoing transfers into/from account(s) for 1 (one) year (for the purposes of this Paragraph, charging a bank service fee/ payment(s) related to the credit product(s) from the client’s account(s) shall not be qualified as a banking transaction). Furthermore, if the Client’s account(s) is/are blocked for this reason, he/she will not be entitled to banking facility(ies)/service(s) (sign-up, use, etc.) unless he/she performs completely all of the actions required by the Bank in advance.“

Paragraph 12.1.4 of Article 12 of the Agreement be revised to read as follows:

„12.1.4 Rules for using the card are set forth in details on the web-sites of “Visa” and “MasterCard” international payment systems (https://www.visa.com.ge/ka_GE/support/consumer/visa-rules.html; <https://www.mastercard.us/en-us/business/overview/support/rules.html>).”

Paragraph 12.2.7 of Article 12 of the Agreement be revised to read as follows:

„12.2.7 After the amount(amounts) under subparagraph 12.2.6 hereof is/are transferred to the card account, within the period determined by the Bank, the latter will produce and hand over to a client or a card holder the card and the PIN – Code together with relevant documents and / or information materials.”

Paragraph 12.5.1.1 of Article 12 of the Agreement be revised to read as follows:

„12.5.1.1 The integrity of the envelope shall be examined which contains the PIN – code;”

Paragraph 12.5.1.4 of Article 12 of the Agreement be revised to read as follows:

„12.5.1.4 The card or the PIN code shall not be given or disclosed to the third parties;”

Paragraph 12.5.7.2 of Article 12 of the Agreement be revised to read as follows:

„12.5.7.2 Receive(accept) from the bank and hand over to a client / card holder a plastic payroll card , the PIN - code and/or the telephone code.”

Paragraph 12.6.5 of Article 12 of the Agreement be revised to read as follows:

„12.6.5 Terms of Use / Conditions for a Digital Card are detailed in compliance with VISA international Payment System procedures in the information material drawn up by the Bank published on the Bank’s web-site: (<https://www.tbcbank.ge/web/ka/web/guest/first-digital-card-from-tbc>). Procedures and Rules of VISA international Payment Systems are described on: https://www.visa.com.ge/ka_GE/support/consumer/visa-rules.html.”

Paragraph 22.2.10 of Article 22 of the Agreement be revised to read as follows:

„22.2.10 Receive from the bank and give the client’s employees the plastic cards with PIN codes , internet banking codes in sealed envelopes, Pay stickers and other documents, also ensure that the holders sign the plastic cards;”

Paragraph 22.4.4 of Article 22 of the Agreement be revised to read as follows:

„22.4.4 Receive from the bank and give the client’s employees the plastic cards with PIN codes, internet banking codes in sealed envelopes, Pay stickers cards and other documents, also ensure that the holders sign the plastic cards;”