TBC Bank JSC proposes the following amendments (additions) in line with Paragraph 8.5 of the Agreement on Banking Transactions for Individuals (hereinafter the "Agreement") published on <a href="www.tbcbank.ge">www.tbcbank.ge</a>:

## Paragraph 1.2 of Article 1 be amended to read as follows:

"1.2 For receiving the services described herein the Client applies to the bank by filing a relevant written/electronic application (including, through remote channels of the Bank) or in any other form hereunder/offered by the Bank to the Client/agreed between the Bank and the Client to simultaneously confirm that he/she is thoroughly familiar with and agrees to the provisions of this Agreement, as well as all amendments and additions thereto, whereby he/she joins the mentioned Agreement; For taking a decision, the Bank is entitled to require of the Client the submission of any additional information and/or documents. The Bank reviews the Client's application and in case of taking a positive decision, it starts the provision of service under the application for the Client within 2 (two) business days of receiving the application."