

**TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Legal Entities (hereinafter the „Agreement“) published on [www.tbcbank.ge](http://www.tbcbank.ge) in line with Paragraph 8.5 of the Agreement**

**Paragraph 5.4 of Article 5 of the Agreement be revised to read as follows:**

„5.4 The Bank does not have the obligation to provide the Client with information that is beneficial for the Client.“

**Paragraph 7.9 of Article 7 of the Agreement be revised to read as follows:**

„7.9 The Client confirms that he/she/it is familiar with the „Privacy Policy“ published on the Bank’s website <https://www.tbcbank.ge/web/documents/10184/476942/PRIVACY+POLICY+EN>, which covers personal information/confidentiality issues.“

**Sub-Paragraph 14.4.7 of Article 14 of the Agreement be revised to read as follows:**

„14.4.7 After the expiration of the deposit, it will renew (be prolonged) automatically by the term indicated in the Deposit Agreement if the Parties so agree. In case of automatic prolongation, the opening date of every new deposit will coincide with the expiration date of the previous deposit, while the accrued interest (after the income tax, if applicable) will be capitalized or credited to Deposit Holder’s another account if the Deposit Holder wishes so. In case of automatic prolongation, the new deposit will have the same terms as the previous deposit of the same type. The terms set out herein will not apply to deposit agreement(s) if automatic prolongation issues described herein are regulated by the deposit agreement(s).“

**Sub-Paragraph 15.26.5 of Article 15 of the Agreement be revised to read as follows:**

„15.26.5 To secure the Client’s obligation(s) under any Additional Agreement (any credit facility) executed within the scope of this Agreement, block in the Client’s bank account(s) the amount of funds equal to a scheduled payment on any given credit facility (restrict the availability of the amount) at any time on the due date under the Repayment Schedule. Furthermore, the Bank reserves the right for the purpose set out herein, to block the overdue amount(s) in the Borrower’s Co-Borrower’s and/or the Client’s Surety’s account(s) as soon as the payment on a credit facility(ies) goes overdue. “