

**In accordance with the Agreement on Carrying out Banking Operations for Individuals uploaded on the web-page [www.tbcbank.ge](http://www.tbcbank.ge) (hereinafter referred to as “the Agreement”), JSC “TBC Bank” offers to make the following amendments (additions) to the agreement:**

**Article 12.3.9 be changed in the Agreement and read as follows:**

**12.3.9** In case, if the card is linked to several accounts for different currencies and an credit/overdraft is authorized on one of them, and if one of the accounts is credited, the Bank is authorized to administer a conversion transaction unilaterally (on a pre-authorization basis) only in the case envisaged in paragraph 3.2.3 of the Agreement, while in other cases the Client shall carry out a cross-account conversion on his/her own in order to settle his/her outstanding credit/overdraft.