

According to article 8.5 of the agreement on banking operations for legal entities posted on the web-site www.tbcbank.ge (*hereinafter* the Agreement), JSC TBC Bank hereby proposes the following amendments and additions to the Agreement:

1. Article 2.4 of the Agreement shall be amended as follows:

2.4. The bank ensures reflection of deposited and/or transferred amounts on the Client's, transfer of amounts from the Client's account or reflection of the cash deposits made by the Client on the recipient's accounts, within three (3) working days.

2. The following article 7.5 shall be added to the Agreement:

7.5. The Client hereby consents authority of JSC TBC Bank to transfer any application or the documents related to the transactions affected with the clients (including personal information) to the State archive or commercial organization working in this field for storage, provided that such institution ensures archiving and safe storing of the documents in accordance with the international standards.

3. Article 15.9 of the Agreement shall be amended as follows:

15.9. Credit product will not accrue late payment interest if the day of deposit (transfer) of amounts coincides with the non-banking day. In such case, the Client shall deposit (pay) the payable sum to the relevant account on the following banking day.