

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 in line with Paragraph 8.5 of the Agreement

Sub-Paragraph 11.3.2 of Article 11 of the Agreement to be revised to read as follows:

„11.3.2 The Client hereby agrees that all telephone conversations with the Client (including all of the Client’s applications/statements/requests for banking information, service registration, editing of the registered data, banking (including a credit) product(s) and/or transaction(s)) shall be recorded in the Bank’s electronic database and in case of a dispute can be used as evidence. A telephone conversation recording shall be deemed to be an asset owned by the Bank since it is generated. It shall be stored according to the rules and for a period of time set by the Bank and the Bank is obliged to provide the Client with access to the record in a form acceptable to the Bank within 10 (ten) business days of receiving the Client’s request letter (this obligation of the Bank only applies to records made from 1 January 2011). “