

In accordance with Paragraph 8.5 of the Agreement on Banking Transactions for Individuals (hereinafter the “Agreement”) published on the Bank’s website www.tbcbank.ge, TBC Bank JSC proposes the following amendments (additions) to the Agreement:

Paragraph 12.1.9 of Article 12 be revised to read as follows:

„12.1.9 The Bank is authorized to conduct periodically incentive projects/programs for payment cards / banking products, which involves loyalty points accrual and redemption opportunities at vendor(s)/service provider(s) if the Client buys goods/services with payment card(s) at TBC Bank JSC POS terminals/e-commerce checkout.“

Paragraph 12.1.10 of Article 12 be revised to read as follows:

„12.1.10 The Bank determines independently to which goods/services its loyalty program (if any) will apply and the information will be published on the Bank’s website www.ertguli.ge. The website also provides a list of/information about partner companies as well as information about the ongoing incentive project/program, and rules/procedures for loyalty points accrual and redemption.“

Paragraph 12.1.11 of Article 12 be revised to read as follows:

„12.1.11 Redemption of the accrued loyalty points refers to the Client’s payment of the price on goods/services purchased with their accrued loyalty points through the transfer of the points to the Client’s current/card account(s) (conversion of the points into GEL), as well as, under the incentive project/program, the Client’s payment of the price on goods/services purchased at TBC Bank JSC’s partner vendor(s)/service provider(s) (including electronic/online stores) with the accrued loyalty points, by scanning the QR code with their mobile bank scanner (via TBC Bank JSC POS terminal / e-commerce service) (hereinafter the “Redemption of Loyalty Points”).“

Paragraph 12.1.12 of Article 12 be revised to read as follows:

„12.1.12 The Client is aware that the conducting of the incentive project/program referred to in Paragraph 12.1.9 hereof, as well as the accrual and/or redemption of loyalty points under the incentive project/program (including satisfaction of the Client’s request to transfer the points to their current/card account) is not the Bank’s obligation and does not engender the Client’s right to require the Bank to satisfy its obligations in relation to the incentive project/program/points accrual/redemption. Therefore, the Bank may, at its discretion, not credit loyalty points to the Client’s loyalty points balance and/or restrict the redemption of the accrued points (including in case of a suspicious transaction). The Bank is also entitled to exercise its right described herein if the Client is using its payment card (which, if used as prescribed herein, accrues loyalty points) for business/entrepreneurial purposes.“

Paragraph 12.1.13 of Article 12 be revised to read as follows:

„12.1.13 Rules and procedures published on the website indicated in Sub-Paragraph 12.1.10 of this Agreement shall be an integral part of this Agreement.“

Paragraph 12.1.14 of Article 12 be revised to read as follows

„12.1.14 The Client represents and warrants that they have read the rules and procedures provided in Sub-Paragraph 12.1.10 hereof, agree to them and acknowledge them as an integral part of this Agreement.“

Paragraph 12.1.16 of Article 12 be revised to read as follows

„12.1.16 The Bank is entitled to automatically include cardholder(s) (of debit/credit cards) in the ongoing incentive project/program, whereas the Client is entitled to withdraw from the project/program at any time by notifying the Bank accordingly via the Bank’s branch, Call Center, and internet bank.“