

TBC Bank JSC proposes the following amendments/additions to the General Provisions of the POS Terminal Agreement (hereinafter the "General Provisions") in line with Paragraph 1.3 of the Key Terms of the POS Terminal Agreement published on the Bank's website <https://www.tbcbank.ge/web/en/web/guest/card-payments>

1. Paragraph 1.1 of article one of the General Provisions shall be revised to read as follows:

„1.1 Definitions of terms provided in the General Provisions / the Application Form / on the Bank's website are based on the rules of the International Payment Systems. Furthermore, the Contracting Parties agree that during the payment for goods (items) / service(s) using current/call deposit account(s), rules envisaged by the Bank's internal policy / procedure(s) / standard(s) and the Law of Georgia shall be given precedence, which does not preclude the Bank from being guided by the rules / requirements / terms and conditions / provisions envisaged by this Agreement / the International Payment Systems.“

2. The definition of the term "Chargeback" under paragraph 1.1.1 of article one of the General Provisions shall be revised to read as follows:

„**Chargeback** – according to the rules of the International Payment Systems and the Law of Georgia, a procedure whereby a card issuer or holder files a claim against a transaction and requests full or partial refund of the transaction amount from the acquiring bank (the bank in charge of processing the transaction). If the disputed transaction(s) was/were carried out using current account(s), the chargeback procedure differs from the one applicable to disputed card transaction(s) and is regulated by/follows the rules envisaged by the Law of Georgia and the Bank's internal policy/procedure(s)/standard(s), which does not preclude the Bank from being guided by the rules / requirements / terms and conditions / provisions envisaged by this Agreement / the International Payment Systems.“

3. The term "Account" shall be added to paragraph 1.1.1 of article one of the General Provisions to read as follows:

„**Account** – a payment account (current account/card account/call deposit account) held by the Company/Client and used for the payment for goods (items)/service(s).“