

TBC Bank JSC proposes the following amendment to the Cooperation Agreement on Installment Loan published on the Bank's website <https://www.tbcbank.ge/web/en/web/guest/general-agreement-installments> (hereinafter the "Agreement") in line with Paragraph 5.2 thereof:

- **Sub-Paragraph 3.1.1 of Article 3 of the Agreement be revised to read as follows:**

„3.1.1 Communicate to the Customer the information about the possibility of buying the product/service with the bank credit (Installment Loan) and for this purpose display the Bank's advertising and information materials in a highly visible area (including, on the Company's website(s)) and if necessary, explain to the Customer the terms of buying the product/service. Before displaying/using the information hereunder, the Company is liable to earlier agree with the Bank the information/documents (including, advertising material) and only thereafter use them for the purpose(s) hereunder. Further, while offering customers another bank's services, the Company / the Company's representative shall, on a mandatory basis, also inform the customer about the Bank's installment offer / installment terms and conditions.”