Terms and Conditions

23 November

Please read carefully these terms and conditions (hereinafter – the "**Terms**"), which govern your participation in the "**Crypto Cashback Campaign**" (hereinafter – the "**Campaign**"). By using the **Campaign**, you fully acknowledge and agree to these **Terms**.

By participating in the **Campaign**, you confirm that you have read these **Terms**, agree to them, and undertake to comply with the requirements set out in the **Terms**.

1. CAMPAIGN DESCRIPTION

1.1 The **Campaign** is organized by JSC "TBC Bank" (ID: 204854595) (hereinafter – "**TBC Bank**") and is available to users of the TBC Bank mobile bank (hereinafter – the "**Mobile Bank**"), in accordance with the conditions set out in these **Terms**.

1.2 Within the **Campaign**, the **first 3,000 (three thousand)** Participants who fully meet the conditions set out in these **Terms** will receive cashback in the form of Bitcoin (BTC) (hereinafter – the "**Cashback**") to their crypto account in the **TBC Bank Mobile Bank** (hereinafter – the "**Crypto Account**"), in the amount of 50% (fifty percent) of the first successful transaction of purchasing any digital asset for the first time in the crypto module of the **Mobile Bank** (hereinafter – the "**Crypto Module**") from 23 November 2026 to 30 November 2026 inclusive (hereinafter – the "**First Transaction**"), **but not more than the equivalent of USD 10 (ten) in** Bitcoin, in accordance with the conditions set out in these **Terms**.

1.3 The **Campaign** applies only to successful transactions of purchasing digital assets made in the **Crypto Module**. Cancelled, rejected, returned, unexecuted and/or incomplete transactions will not be taken into account for the purposes of the **First Transaction** and when calculating the **Cashback**.

1.4 **The Participant acknowledges and confirms that the value of digital assets is characterized by high volatility and is associated with significant risks**. Before acquiring a digital asset, the Participant is obliged to read the terms and conditions governing the use of the **TBC Bank Crypto Module**, the latest version of which is available under the title **"Agreements on the Crypto Module"** at the following link: Agreements.

1.5 Terms used in the **Terms** have the meanings given to them in the Crypto Module terms and conditions referred to in clause 1.4 of these **Terms**.

2. CAMPAIGN PERIOD

2.1 The period for participating in the **Campaign** and satisfying the conditions set out in these **Terms** is from 23 November 2026 to 30 November 2026 inclusive (hereinafter – the "**Campaign Period**").

2.2 For the avoidance of doubt, regardless of the date and time of any marketing information/communication about the **Campaign** published by **TBC Bank**, the start date of the **Campaign Period** defined in clause 2.1 of these **Terms** shall be deemed to be the date on which the Participant begins to satisfy the **Campaign** conditions (where the conditions set out in these **Terms** are met).

2.3 The **Cashback** will be credited to the Participant's **Crypto Account** after the end of the **Campaign Period**, specifically no later than 4 December 2026 inclusive (hereinafter – the "**Cashback Receipt Date**"), provided that at the time the **Cashback** is credited the respective Participant still meets the **Cashback** eligibility conditions set out in these **Terms**.

3. CONDITIONS OF PARTICIPATION IN THE CAMPAIGN

3.1 The following persons are entitled to participate in the **Campaign**: (a) new users who open a **Crypto Account** for the first time during the **Campaign Period**; or (b) existing users who have an active **Crypto Account** but who, before the start of the **Campaign Period**, had not made any successful transaction and/or order for the purchase of a digital asset.

3.2 To participate in the **Campaign** and receive the **Cashback**, the Participant must jointly meet the following conditions:

3.2.1 the Participant meets one of the requirements set out in clause 3.1 of these **Terms**;

3.2.2 during the **Campaign Period**, the Participant makes the **First Transaction** of purchasing a digital asset;

3.2.3 during the **Campaign Period** and as of the **Cashback Receipt Date**, the Participant holds an active **Crypto Account** and, up to and including that date, has not lost access to the **Mobile Bank** (including due to suspension, restriction, technical unavailability or termination).

3.2.4 The Participant falls within the limit of Participants defined in Clause 3.4 of these **Terms**;

3.3 The Participant will be credited with the **Cashback** in an amount equivalent to 50% (fifty percent) of the amount of the **First Transaction** made, **but not more than the equivalent of USD 10 (ten) in** Bitcoin. For the avoidance of doubt, the maximum amount of **Cashback** payable to a Participant during the **Campaign** is set at the equivalent of USD 10, subject to the conditions set out in clause 3.5 of these **Terms**.

3.4 The **Campaign** applies only to the **first 3,000 (three thousand) Participants** who satisfy all conditions set forth in these **Terms**. The order of Participants shall be determined by the date and time of the successful execution of the **First Transaction**, based on the data recorded in



the relevant systems of **TBC Bank**. For the avoidance of doubt, once the limit of Participants is reached, the **Campaign** shall no longer apply, and a Participant who executes the **First Transaction** after such limit has been reached shall not be entitled to receive **Cashback**.

3.5 Participation in the **Campaign** is automatic and does not require the Participant to take any action, meaning that if the conditions set out in these **Terms** are fully, strictly and duly met, the Participant automatically acquires the right to receive the **Cashback**. At the same time, the Participant's right to receive the **Cashback** arises only and exclusively if the Participant has duly familiarized themselves with these **Terms** and conditions.

3.6 The **Cashback** is issued only once per Participant, and only for the **First Transaction** made by that Participant. For the avoidance of doubt, the **Campaign Terms** do not apply to any subsequent transaction made by the Participant.

3.7 After the end of the **Campaign Period**, a manual determination is made of whether Participants meet the conditions set out in these **Terms** and, where the conditions are met, the amount of **Cashback** payable to each Participant is determined; it will be credited no later than the **Cashback Receipt Date**.

3.8 The amount of Bitcoin to be credited as **Cashback** is determined by reference to the market price of Bitcoin in the **TBC Bank Mobile Bank** at the time the **Cashback** is credited.

3.9 Persons related to **TBC Bank** are not entitled to participate in the **Campaign**.

4. LIABILITY

4.1 **TBC Bank** shall not be liable for any resulting loss or damage, including direct, indirect, special, incidental or consequential loss or damage, arising from the unlawful use of the **Campaign** and/or the relevant financial instruments and/or funds and from any breach of these **Terms**.

4.2 By agreeing to the **Terms**, the Participant understands and confirms that **TBC Bank** shall not be liable for damage/loss caused by the Participant's use of software or a version of the **Mobile Bank** that has not been updated to the latest available version.

4.3 By agreeing to the **Terms**, the Participant understands and confirms that information on digital assets and their prices is provided by a third-party service provider, and **TBC Bank** assumes no liability for the correctness and accuracy of the information provided.

4.4 The Participant acknowledges and confirms that the **Campaign** does not constitute investment, legal, financial or other advice, recommendation, offer, offer to sell, solicitation of an offer or encouragement to invest by **TBC Bank**. **TBC Bank** shall not be liable for any actual and/or future financial results. Any decision to buy or/and sell digital assets shall be made independently by the Participant.

5. DISQUALIFICATION OF THE PARTICIPANT

5.1 If, after the **Cashback** has been credited to a Participant, it is revealed that at the time of receiving the **Cashback** the Participant did not meet the conditions set out in these **Terms** and/or violated those conditions, **TBC Bank** is entitled to cancel the relevant **Cashback** and demand that the Participant return the relevant amount and/or to deduct it from funds held in and/or subsequently credited to the Participant's Crypto Account.

5.2 **TBC Bank** shall be entitled, at its own discretion, at any stage of the **Campaign**, including after the end of the **Campaign**, on the grounds of a breach of the conditions set out in these **Terms**, the provision by the Participant of incorrect, incomplete and/or erroneous information, or on any other grounds, to terminate or restrict the Participant's participation in the **Campaign** (disqualify the Participant), without any obligation to provide further notice, justification or explanation.

5.3 If **TBC Bank** exercises the right of disqualification provided for by this Article, the disqualified Participant shall not acquire the right to receive the **Cashback**, regardless of the stage of the **Campaign**, and shall have no right to demand the **Cashback** received under the **Campaign** and/or any compensation of any kind.

5.4 A Participant loses the right to receive the **Cashback** if, at the time the **Cashback** is credited, the Participant no longer has an active **Crypto Account**.

6. PROCESSING OF PERSONAL DATA

6.1 By participating in the **Campaign**, the Participant consents to **TBC Bank** processing the Participant's personal data, as a user of the **Crypto Module**, for the purposes of participation in and administration of the **Campaign**, in accordance with the Law of Georgia "On Personal Data Protection".

6.2 The Participant shall have the right at any time to request information about the processing of their personal data and/or submit a request for the cessation of such processing of data, through the following communication channels:

- Telephone number: +995 (0322) 27 27 27; or
- Email: privacycommittee@tbcbank.com.ge

7. MISCELLANEOUS

7.1 These **Terms** are governed by and interpreted in accordance with the legislation of Georgia and the "Crypto Module Terms and Conditions" concluded between the Participant and **TBC Bank**, which are available at the following link: Agreements.

7.2 The Participant is obliged not to engage in the **Campaign** and/or use the relevant digital assets for unlawful or fraudulent purposes and/or purposes detrimental to **TBC Bank**.

7.3 **TBC Bank** reserves the unilateral, discretionary and unconditional right, at its own discretion, without any obligation to provide justification or state grounds, on the basis of **TBC Bank**



agreements, internal procedures, policies and/or the legislation of Georgia, to suspend, restrict or terminate the Participant's participation in the **Campaign** if **TBC Bank** considers that the Participant is violating the **Campaign Terms** or the legislation of Georgia and/or that the Participant's actions are detrimental to **TBC Bank**.

7.4 The Participant shall have no right to claim compensation for any damage and/or loss from **TBC Bank** if the Participant fails to receive the **Cashback** provided for by these **Terms**, including due to non-fulfilment and/or breach of the conditions set out in these **Terms**, disqualification and/or any other reason related to the **Campaign**.

7.5 **TBC Bank** reserves the unilateral and unconditional right to amend the **Terms** itself and independently at any time, and the Participant is obliged to comply with, and keep themselves informed of, the foregoing at all times.