In accordance with Article 15 of the Agreement on Banking Transactions for Individuals (hereinafter the "Agreement"), published on the website https://tbcbank.ge/en/agreements, TBC Bank JSC proposes the following amendments/additions to the Agreement:

1. ***Sub-Paragraph 27.3.8 of the Agreement be amended to read as follows:***

   „27.3.8. If, in the circumstances described in Sub-Paragraph 27.3.7 of the Agreement, or in order to settle his/her/its liability to the Bank, the Client makes an outgoing transfer or withdraws funds from his/her/its account, for the purpose of crediting (transferring/depositing) the amount back to the same account, the Client's liability shall be deemed settled only if the Bank applies the amount towards its repayment. The relevant information will be available to the Client through the Bank's remote channels (Call Center/Internet Bank/ Mobilebanking, etc.)."

2. **The amendment set out herein shall become effective 10 (ten) calendar days after its publication on the Bank's website.**