

TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Legal Entities (hereinafter the „Agreement“) published on www.tbcbank.ge in line with Article 15 of the Agreement

1. Subparagraph 22.3.6 of the Agreement be revised to read as follows:

„22.3.6. Where a Card is linked to several Accounts in different currencies and an Unauthorized Overdraft exists on one of such currency Accounts, in the event that a balance exists on any of the linked Accounts or funds are deposited or credited thereto, conversion shall be effected and the Unauthorized Overdraft shall be covered (conversion shall be carried out at the Bank’s commercial exchange rate on the settlement date). If at the time of a transaction, an Unauthorized Overdraft exists in any linked currency account, the Bank will perform the necessary currency conversion to settle the Overdraft as well as the transaction at the Bank’s commercial exchange rate on the settlement date. At the same time, for the purpose of covering the Unauthorized Overdraft, the Bank shall be entitled to debit, on a unilateral (non-acceptance) basis (without the Client’s further consent), the relevant amount from any Account of the Client held with the Bank, in accordance with the procedure set forth in Subparagraph 21.3.2 of this Agreement.“

2. Subparagraph 9 be added to Paragraph 22.3 of the Agreement to read as follows:

„22.3.9. The Client is aware and confirms that to fulfill any obligation to the Bank (at any time after the obligation arises), the Bank is authorized to draw/debit funds sufficient for the fulfillment of the obligation from the funds deposited/transferred to the credit limit (overdraft) account without informing/obtaining further approval from the Client.“

3. The amendment under Paragraph 1 hereof shall come into force on 7 June 2026 and the amendments under Paragraph 2 - within 10 (ten) calendar days from publishing this document on the Bank’s website.