

TBC Bank JSC proposes the following amendments/additions to the Agreement on Banking Transactions for Individuals (hereinafter the “Agreement”), published on <https://tbcbank.ge/en/agreements>, in line with Paragraph 8.5 thereof:

1. **Sub-Paragraphs 2.7-2.9 be added to Article 2 of the Agreement to read as follows:**

2.7. The Client (the Payee) is entitled to submit a request to the Bank for the restriction of money transfers to his/her account from the third-party (the Sender's/Payer's) account via Mobile/Internet Bank. The Client can apply for this restriction via any of the following channels: a) submit an application in a service center; b) submit an application via the Contact Center; c) send a notification/message via a digital channel; or d) contact his/her banker via email. The application must include the Sender's/Payer's following unique identifiers: a) IBAN; or b) ID number; or c) for non-residents – passport number.

2.8. If the Client submits the application referred to in Paragraph 2.7 of the Agreement and the Bank approves it, the Sender (the Payer) will not be able to send money/make a payment to the Client's account. The Client (the Payee) shall bear the responsibility for applying the restriction against the Sender (the Payer) as well as for the consequences of non-fulfilment of the monetary liabilities. Upon the Sender's (the Payer's) inquiry regarding the payment issue, the Bank is entitled to inform the Sender (the Payer) that the payment transaction has been restricted at the Payee's request.

2.9. The Bank is entitled not to impose the restriction referred to in Paragraph 2.7 of the Agreement or to cancel it at any time, including based on legitimate grounds. The Payee must apply to the Bank with the restriction cancellation request on his/her own. Unless the Bank cancels the restriction based on its own decision, the restriction will remain in effect until the Client (the Payee) applies for its cancellation.