

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>:

1. Paragraph 2.10 shall be added to Article 2 of the Agreement after paragraph 2.9 to read as follows:

"2.10 In cases where the Bank acts as the recipient's provider (the service provider bank of the recipient), and the crediting of funds to the recipient's account is subject to the payment of a commission fee, the Bank shall be entitled not to credit the full amount received to the recipient's account, but to withhold such commission fee prior to crediting and to credit the amount net of the applicable commission fee. This clause constitutes an express agreement between the Bank and the Customer on the Bank's right to withhold the commission fee, in accordance with the objectives and provisions of the Law of Georgia on "Payment Systems and Payment Services". For the purposes of informing the Customer of the amount of the withheld commission fee, the Bank shall publish such information on its official website, which shall be deemed an agreed and sufficient method of disclosure. At the same time, the Customer is not limited in additionally requesting and receiving the information regarding the specific amount of the withheld commission fee by contacting the Bank."

2. The amendment hereunder shall come into effect 30 (thirty) days after the publication of this document on the Bank's website.