

Pursuant to Article 15 of the “Agreement on the Carrying out Banking Operations for Individuals” <https://tbcbank.ge/ka/agreements> (hereinafter, the “Agreement”) published on the website, JSC “TBC Bank” hereby proposes to introduce the following amendments and/or additions to the Agreement:

1. Paragraph 3 of Article 4 of the Agreement shall be amended and shall read as follows:

„4.3. The Client is aware that, in accordance with the Law of Georgia on the Deposit Insurance System, as of April 1, 2026, the funds held on each depositor’s Deposit(s)/Account(s), regardless of the number of deposits/Accounts, are insured with each commercial Bank and microbank and are subject to reimbursement by the Deposit Insurance Agency in an amount of up to GEL 50,000. All funds held on all Accounts of all depositors with commercial Banks and microbanks are automatically insured without any additional fee. For further information, please refer to the website of the Deposit Insurance Agency: www.diagency.ge.“

2. Subparagraph 2.10 of Article 21 of the Agreement shall be added and shall read as follows:

“21.2.10. In the Internet/Mobile Bank, when funds are credited to the Bank’s “Loyalty” Credit Card from a card issued by another Financial Institution using a mobile telephone number, the posting of such funds to the Customer’s Bank Account requires a certain period of time, independently of the Bank’s processes, and the performance and/or repayment of any obligations owed by the Customer to the Bank shall be carried out from the moment the funds are actually posted to the Customer’s Bank Account. Considering the above, the Bank shall not be liable for any delay arising due to the Customer’s non-performance of obligations.”

3. Subparagraph 2.6 of Article 22 of the Agreement shall be amended and shall read as follows:

“22.2.6. The Bank shall have the right to link Accounts in different currencies to a single Plastic Card or to link multiple Plastic Cards to a single Bank Account. The priority of currencies shall be determined by the Client. Information on the balance(s) available on the Plastic Card Account(s) shall be indicated in the priority currency, in accordance with the commercial exchange rate established by the Bank for card operations on the relevant day (information on the exchange rate is available at the following Website: <https://tbcbank.ge/ka/treasury-products?amount=100&ccyFrom=USD&ccyTo=GEL>).”

4. Subparagraph 3.3 of Article 22 of the Agreement shall be amended and shall read as follows:

“22.3.3. In the event that funds are used via the Card (in cash and/or non-cash form) in a currency different from the currency of the Card Account, the corresponding amount shall be debited from the cardholder’s account through conversion. Conversion within the Bank’s network shall be carried out at the commercial exchange rate established by the Bank for card operations as of the moment of the transaction (information on the exchange rate is available at the following website: <https://tbcbank.ge/ka/treasury-products?amount=100&ccyFrom=USD&ccyTo=GEL>). In the case of the “Loyalty” Credit Card, conversion shall be carried out at the commercial exchange rate established by the Bank for the card system as of the settlement date (i.e., the date the transaction is reflected in the customer’s Account(s)). Outside the Bank’s network, conversion shall be carried out at the rate established by Visa or MasterCard. Examples of conversions between Card accounts are available at the following Website: <https://tbcbank.ge/ka/accounts?openAction=3fOD9LqL5fmm6pkGvS0Z7w>.”

5. Subparagraph 3.9 of Article 22 of the Agreement shall be amended and shall read as follows:

“22.3.9. Upon the Client performing a transaction using the Card via an ATM, POS terminal, E-commerce terminal, or a terminal at the Bank, the Bank shall block an amount corresponding to the executed transaction. At the time of blocking, where conversion is required, the commercial exchange rate established by the Bank for Card operations shall be applied (information on the exchange rate is available at the following Website: <https://tbcbank.ge/ka/treasury-products?amount=100&ccyFrom=USD&ccyTo=GEL>). For transactions performed outside the Bank’s network in a currency different from the currency of the card account, the exchange rate established by Visa or MasterCard shall additionally apply (which simultaneously includes the Bank’s additional commission). Examples of conversions between Card accounts are available at the following Website: <https://tbcbank.ge/ka/accounts?openAction=3fOD9LqL5fmm6pkGvS0Z7w>. Transactions carried out using Visa or MasterCard cards shall be reflected in the Client’s account after a certain period of time. Information regarding transactions performed by the Client may be obtained through the Bank’s various remote channels.”

6. Subparagraph 3.10 of Article 22 of the Agreement shall be amended and shall read as follows:

“22.3.10. If the amount of an instruction executed by the Client using the card (except for the “Loyalty” Credit Card) exceeds the balance available on the account corresponding to the currency specified in the instruction (or if no balance is held on such account), the full amount requested by the instruction shall be debited from the Account in the currency corresponding to the transaction amount (if such an account exists). If the blocked amount on the Card corresponds to the transaction amount, prior to debiting, the amount necessary to execute the transaction shall be accumulated from the relevant currency Accounts in accordance with the priority of currencies held on the Account, and

conversion between accounts in different currencies shall be carried out at the commercial exchange rate established by the Bank for Card operations as of the moment of the transaction. If the blocked amount on the Card (except for the “Loyalty” Credit Card) does not correspond to the transaction amount, a negative balance shall arise on the account in the relevant currency in the amount of the insufficient funds portion. Such negative balance shall be covered from the Account in the first-priority currency, and in the event that there are insufficient funds on such priority currency Account, the negative balance shall be covered from the Account in the next priority currency. Conversion between accounts in different currencies shall be carried out at the commercial exchange rate established by the Bank for card operations as of the moment of the transaction. Information on the commercial exchange rate established by the Bank for card operations is available at the following Website: <https://tbcbank.ge/ka/treasury-products?amount=100&ccyFrom=USD&ccyTo=GEL>, and examples of conversions between Card Accounts are available at the following Website: <https://tbcbank.ge/ka/accounts?openAction=3fOD9LqL5fmm6pkGvS0Z7w>.”

7. Subparagraph 4.10 of Article 26 of the Agreement shall be amended and shall read as follows:

„26.4.10. The Bank’s Accumulation Service “My Moneybox” shall be cancelled upon the closure of all Accounts on which this service is activated and/or upon the closure of all selected deposits for which the Accumulation Service “My Moneybox” has been activated for the purpose of accumulating funds.“

8. Subparagraph 4.14 of Article 22 of the Agreement shall be added and shall read as follows:

“26.4.14. Upon the cancellation of the Accumulation Service “My Moneybox” the Deposit for which the service was activated for the purpose of accumulating funds shall be automatically terminated prior to its maturity.”

9. Subparagraph 3.9.1 of Article 27 of the Agreement shall be amended and shall read as follows:

“27.3.9.1. In the event of a significant change in the circumstances on the basis of which the Bank decided to grant or increase the credit limit, and/or in the event that the Cardholder violates any obligation under this Agreement or under the credit limit Application/Bank Credit Agreement, and/or if a Force Majeure Event occurs, the Bank may, at any time and unilaterally, without prior notice, suspend or cancel the Card; or cancel/reduce/terminate the right to use the credit limit; and/or, by notification to the Cardholder, require repayment of the utilized amount (credit) together with accrued interest and penalties no later than 14 (fourteen) calendar days from receipt of the notice;”

10. Subparagraph 3.22 of Article 27 of the Agreement shall be added and shall read as follows:

“27.3.22. The cancellation of the credit limit shall result in the cancellation of the “Loyalty” Credit Card and the closure of the respective Account.”

11. The amendments set forth in Clauses 1-2 and 7-10 of this document shall enter into force immediately upon the publication of this document on the Bank’s website, whereas the amendments set forth in Clauses 3-6 shall enter into force from 1st of May, 2026.