

Pursuant to Article 15 of the “Agreement on the Performance of Banking Operations for Individuals” (the “Agreement”) published at <https://tbcbank.ge/ka/agreements>, JSC TBC Bank proposes the following amendments and addition to the Agreement:

1. **Clause 23.3.1 of the Agreement shall be amended and restated as follows:**

“23.3.1. P2P payment in Mobile Bank refers to banking operations (fund transfers/deposits) carried out from/to the Client’s Account /Card issued by Financial Institutions, based on the Client adding their debit/credit Card issued by Financial Institutions to Mobile Bank. Such operations may be executed between the Client’s Account /Card and the Card of another financial institution, or between Cards of Financial Institutions, in local or foreign currency, at any time of the day, in accordance with the Bank’s rules and limits. Within the framework of this service, the Client may also transfer funds to any Third Party (regardless of whether the Third Party is a Client of the Bank) using the Third Party’s mobile phone number (including through the use of the Visa+ service) or/and Card number.”

2. **Clause 23.3.2 of the Agreement shall be amended and restated as follows:**

“23.3.2. The service is available to Clients who use Mobile Bank and possess a debit/credit Card issued by the financial institution, while a transfer through the Visa+ service may be made by a Client who uses Mobile Bank and has an Account opened with the Bank.”

3. **Clause 23.3 of the Agreement shall be supplemented with a new Clause 23.3.7 as follows:**

“23.3.7. When using a Visa+ transfer, the Bank may, if the Client grants access, process the contact data stored on the Client’s device solely to identify Visa+ aliases, so that the Client can see which persons in their contact list use a Visa+ alias and to which of them funds may be transferred through the Visa+ service.”

4. **The amendments and addition provided for in paragraphs 1–3 of this document shall enter into force upon publication of this document on the Bank’s Website.**