TBC Bank JSC proposes the following amendments/additions to the General Provisions of the POS Terminal Service Agreement (hereinafter referred to as the "Agreement") published on the Bank's website https://tbcbank.ge/ka/agreements in line with Paragraph 1.3 of the Key Terms and Conditions of the POS Terminal Service Agreement published on the Bank's website:

1. Annex No. 6 shall be added to the Agreement and shall read as follows:

` *"Annex #6*

This Annex sets out the rules/terms and conditions governing the Company's use of Palm Payment (hereinafter referred to as the "Palm Payment Service"). The general process for accepting Palm Payment(s) shall be carried out in accordance with the following procedure:

1. *Based on the relevant application/request submitted by the Company, the Bank shall consider the Company's request to use the Palm Payment Service and, if the Bank makes a positive decision, shall provide the Company with an integrated/non-integrated Palm Payment POS terminal required for the Palm Payment Service (hereinafter referred to as the "PPos Terminal"). Furthermore, for the purpose of providing the Palm Payment Service to the Company, the Bank shall be entitled to require the Company to submit any additional information and/or documentation.*
2. *The Palm Payment Service is a biometric payment acceptance solution that enables Users to make and authorise payments through palm identification without presenting a Card/Digital Wallet. The payment shall be completed through an account-to-account transfer within the Bank's internal systems—from the User's payment account maintained with the Bank to the Company's account.*
3. *The Company shall accept Palm Payments through a special PPos Terminal, which may be of either of the following types:*
   a) *Integrated - integrated with the Company's cash register (electronic cash register) system and/or POS Terminal;*
   b) *Non-integrated - operating as an independent payment method separately from the POS Terminal and cash register system.*
4. *The Bank shall be entitled to establish additional technical, integration and operational requirements with which the Company shall be obliged to comply.*
5. *Through palm identification, the User shall be able to pay the price of the Company's service/product from the TBC Bank account linked by the User to the User's palm.*
6. *Following the successful completion of a payment, the User shall be able to receive an SMS containing full information regarding the payment made by the User.*
7. *The tariff(s)/fees/other charges applicable to the Palm Payment Service shall be determined in the relevant application.*
8. *The Bank shall ensure that the Transaction amount is transferred/credited to the Company's account in accordance with the terms and conditions of this Agreement no later than the second/following Banking Day after the Transaction is conducted.*
9. *For the purpose of activating the service specified in this Annex for the Company, the Bank shall be entitled to transfer to third party(ies) providing technical support for the service any information/data relating to the Company that is necessary for carrying out technical work associated with the service.*
10. *A detailed description of the rules/terms and conditions governing the use of the Palm Payment Service is available on the Bank's website at https://tbcbank.ge/other-products/palm-pay and constitutes an integral and inseparable part of this Agreement.*
11. *The Company shall monitor the location of the PPos Terminals and shall not permit their transfer to any third party(ies). If a Terminal comes into the possession of any third party(ies), the Bank shall be released from liability for any consequences/loss arising from the use of the PPos Terminal by such third party(ies).*
12. *The registration of Users for the Palm Payment Service shall be carried out exclusively by the Bank through TBC Mobile Bank.*
13. *A Payer may activate the Palm Payment Service by completing on-site registration.*
14. *On-site registration means the activation of the Palm Payment Service by the Payer at the relevant location by scanning the QR code displayed on the screen of the PPos Terminal. Upon scanning the QR code, the User shall be redirected to TBC Mobile Bank, where the User shall accept the terms and conditions for activating the Palm Payment Service, designate a Linked Account and, following successful palm authentication, activate the Palm Payment Service.*
15. *The Company's role in the Payer's registration process shall be limited solely to ensuring the availability of the PPos Terminal.*

16. *The Company and any person associated with the Company, including its employees, are prohibited from:*
    a) *completing and/or confirming any stage of registration on behalf of the User;*
    b) *using or accessing a mobile device on behalf of the User, or requesting or storing the User's authentication data, including an OTP code;*
    c) *physically guiding the User's hand for the purpose of controlling its placement on the device;*
    d) *collecting, recording, storing and/or otherwise processing palm biometric data;*
    e) *making any statement concerning the Palm Payment Service, except for information agreed in advance between the Company and the Bank.*
17. *If verification of the User's palm is unsuccessful or a payment made using this method is declined for any reason, the Company shall offer the User the option of completing the payment using another means of payment available to the User.*
18. *In the event of any problem(s), defect(s) or malfunction arising in connection with the Palm Payment Service, the Company shall be entitled to notify the Bank immediately by calling: 032 2272730.*
19. *In the event of a Chargeback, the Company shall provide the Chargeback documentation/information requested by the Bank in accordance with the Chargeback process established under this Agreement.*
20. *The Bank shall be entitled, at its sole discretion and unilaterally, without prior notice to the Company, to terminate the service provided to the Company under this Annex and notify the Company thereof by sending a notification through Internet Bank.*
21. *The Company shall be entitled to request the termination of the service provided under this Annex by sending a termination notice to the Bank through Internet Bank. Upon receipt of such notice, the Bank shall terminate the service.*
22. *This Annex constitutes a material and integral part of this Agreement, and all terms/Articles/Clauses/provisions of the Agreement shall apply to it. Furthermore, unless otherwise provided in this Annex, all terms and conditions, rights, obligations, restrictions, liabilities and other provisions stipulated in the Agreement in relation to a POS Terminal shall apply in full to the PPos Terminal."*

2. The additions set out in Paragraph 1 of this document shall enter into force immediately upon the publication of this document on the Bank's website.