

Pursuant to Clause 1.4 of the “Key Terms and Conditions of the E-Commerce Agreement” published on the Bank’s website at <https://tbcbank.ge/ka/agreements>, JSC TBC Bank hereby proposes the following amendments/additions to the “Standard Terms and Conditions of the E-Commerce Services Agreement” (hereinafter, the “Agreement”/”Standard Terms”):

1. The definition of “Digital Wallet” set forth in Clause 1.1 of the Standard Terms shall be amended and restated as follows:

“Digital Wallet – a software-based system that stores a token associated with the Customer’s card and enables settlement/payment to be carried out through e-commerce and/or a POS terminal. Transactions performed through a Digital Wallet shall be subject to the conditions established under this Agreement for card transactions. At the same time, the Bank shall be authorized to establish rules different from those determined for card transactions with respect to fees applicable to transactions performed through a Digital Wallet. Unless otherwise determined by any agreement, the tariffs established for card payments shall not apply to payments initiated through a Digital Wallet (Friendly) and/or cards issued by other banks.”

2. Clause 2.7 shall be added to Article 2 of the Regulations and shall read as follows:

“2.7 In the event that a fee for transactions performed through a Digital Wallet using partner (Friendly)/other banks’ cards is not/has not been determined between the Parties, the Parties agree that such fee shall be equal to the fee established for cards issued by other (non-partner) Georgian banks.”

3. The amendments set forth in Clauses 1 and 2 of this document shall enter into force 1 (one) calendar month after the publication of this document on the Bank’s website.