

TBC Bank JSC proposes the following amendments/additions to the Agreement on Carrying Out Banking Operations for Individuals (hereinafter the „Agreement“) published on <https://tbcbank.ge/en/agreements> in line with Paragraph 8.5 of the Agreement

**1. Paragraph 8.8 of Article 8 be revised to read as follows:**

„8.8. Various communication channels can be used for sending and delivering any kind of notification, including electronic mail, any digital channel, telephone, post, SMS, MMS, Push Notifications (directly sent to the Client's mobile phone number. A detailed description of Push Notifications (including activation/deactivation) is provided in the Bank's various information channels (including the Bank's website: <https://tbcbank.ge/en/digitalservices/sms-banking>), communication applications (including WhatsApp, etc.), etc. Notifications made via any channel (in any form) shall be legally binding. The Parties can use any or several communication channels at the same time. “

**2. Sub-Paragraph 8.8.6 of Article 8 be revised to read as follows:**

„8.8.6. The Client declares and confirms that they agree to receive information/notifications subject to sending/delivery in the form of SMS texts via Push Notifications/communication applications (including, WhatsApp, etc.). Furthermore, notifications sent/delivered via Push Notifications/communication applications (including, WhatsApp, etc.) shall have the same legal effect as stipulated in this Agreement for SMS texts.“

**3. Sub-Paragraph 8.8.7 of Article 8 be revised to read as follows:**

„8.8.7. The Client confirms that the Bank has provided them with full information regarding the alternative way (Push Notifications/communication applications (including WhatsApp, etc.) of receiving the service (the SMS Service) envisaged in Article 13 of the Agreement. Notification of customers by means of push messages/notifications/communication applications (including WhatsApp, etc.) is fully subject to service terms and conditions envisaged in Article 13 of the Agreement. Furthermore, the Client is entitled to choose at their own discretion the channel/source of notification/information (SMS/Push Notification/communication applications (including WhatsApp, etc.)).“