

TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Individuals (hereinafter the “Agreement”) published on <https://tbcbank.ge/en/agreements> in compliance with Paragraph 8.5 thereof:

1. Paragraph 13.8 of Article 7¹ be revised to read as follows:

„13.8 The Client agrees that any and all communication between the Bank and the Client and any and all telephone conversations between the Parties (including the Client’s requests/applications for banking information or for using/subscribing to any banking product/service, editing his/her data registered with the Bank, the Client’s statements regarding the receipt of a product (including a credit facility) and/or performing a transaction/operation, etc.) will be recorded in the database and in case of a dispute, such records/recordings shall have an evidential value (can be used as evidence). Phone call recordings shall be deemed to be the Bank’s property since they are created and retained according to the rules and for the term defined by the Bank. If requested by the Client, the Bank has the obligation to give the Client access to these data or, if a relevant basis exists, transfer the data to the Client within 10 (ten) business days of receiving the Client’s request.“

2. Paragraph 16.16 of Article 16 be revised to read as follows:

„16.16 Refinancing of the credit shall mean advance repayment (payment before the agreed term) of the credit at JSC “TBC bank” carried out directly and/or indirectly, personally and/or through other person(s) by way of the funds obtained directly and/or indirectly, personally and/or through other person(s) from any other financial institution.“

3. Paragraph 8.1.15.1 be added to Paragraph 8.1.15 of Article 7¹:

„8.1.15.1 If the amount payable on any credit facility goes overdue, for establishing the location/contact details of the Client, the Bank is entitled to share with a third party the Client’s photo/image stored at the Bank.“