



TERMS AND CONDITIONS

01.10.2026

Please carefully read these Terms and Conditions (hereinafter - "**Terms**"), which govern your participation in the "Crypto trading bonus campaign" (hereinafter - "**Campaign**"). By participating in the **Campaign**, you acknowledge that you have read, fully understand and agree to these **Terms**.

1. CAMPAIGN DESCRIPTION

- 1.1 The Campaign is organised by TBC Bank JSC (I/N: 204854595) (hereinafter - "**TBC Bank**").
- 1.2 Under the **Campaign**, a participant who fully satisfies the conditions set forth in these **Terms** shall be awarded Bitcoin (BTC) (hereinafter - the "**Bonus**") to the crypto account maintained within **TBC Bank's** Mobile Bank application (hereinafter - "**Crypto Account**"), based on the trading volume (hereinafter referred to as the "**Trading Volume**") accumulated through buy and/or sell transactions of digital assets in TBC's Mobile Bank crypto module (hereinafter - "**Crypto Module**") and the aggregate market value of digital assets (hereinafter - the "**Portfolio Value**" or "**AUM**") during the period from 00:00 on 01 October 2026 through 23:59 on 31 October 2026 (inclusive), in accordance with the terms and conditions set out in these **Terms**.
- 1.3 The **Campaign** applies solely to transactions carried out in the **Crypto Module** involving the buy and/or sell orders of digital assets. Cancelled, rejected, reversed, and/or incomplete transactions shall not be taken into account when calculating the **Trading Volume**.
- 1.4 **The Participant acknowledges and confirms that the value of digital assets is characterized by high volatility and is associated with significant risks.** Prior to acquiring any digital asset, the Participant is obligated to familiarize themselves with the latest version of the terms and conditions governing the use of **TBC Bank's** Crypto Module, which is available under the heading "Contracts related to crypto module" at the following link: [Agreements](#).
- 1.5 Provisions used in these **Terms** shall have the meanings assigned to them under the terms and conditions of the Crypto Module referenced in Clause 1.4 of these **Terms**.

2. CAMPAIGN PERIODS

- 2.1 The period for joining the **Campaign** and satisfying the conditions stipulated by these **Terms** shall be from 00:00 on 01 October 2026 through 23:59 on 31 October 2026 (hereinafter - "**Campaign Period**").
- 2.2 For the avoidance of doubt, regardless of the date/time of any information or communication published by **TBC Bank** regarding the **Campaign**, the **Campaign Period** defined in Article 2.1 of these **Terms** shall be deemed the start date from which the Participant's satisfaction of the Campaign conditions is assessed.
- 2.3 The **Bonus** shall be credited to the Participant's **Crypto Account** no later than 10 business days following the end of **Campaign Period** (hereinafter - "**Bonus Receipt Date**"), in accordance with the conditions set forth in these **Terms**. Each participant who meets the requirements set forth in these **Terms** will be sent an informational SMS notification regarding the receipt of the **Bonus**.

3. ELIGIBILITY REQUIREMENTS

- 3.1 Persons falling within the following Target Groups (hereinafter - the "**Target Group**") of **TBC Bank** are eligible to participate in the **Campaign**: (a) new users who open a **Crypto Account** during the **Campaign**



Period; or (b) existing users with active **Crypto Account** who: (i) have not carried out any successful digital asset buy or sell transaction from 1 August 2026 through 01 October 2026; and (ii) as of 01 October 2026, hold an aggregate market value of digital assets in their **Crypto Account** of less than USD 1,000 (one thousand).

- 3.2 For the right to receive the **Bonus**, the **Portfolio Value (AUM)** held in the Participant's **Crypto Account** must, as of the **Campaign Period**, amount to at least USD 10,000 (ten thousand). If, during the **Campaign Period**, the net inflow to the Participant's **Crypto Account** (i.e., the difference between digital assets and/or funds deposited into, and withdrawn from the **Crypto Account**) amounts to at least USD 10,000 (ten thousand), the Participant shall be deemed to satisfy the conditions of the **Campaign**, even if, due to changes in market prices, the **Portfolio Value (AUM)** as of the last day of the **Campaign Period** is less than USD 10,000 (ten thousand).
- 3.3 The Participant's right to receive the **Bonus** arises only if the Participant simultaneously satisfies the following conditions:
 - 3.3.1 Is a member of the **Target Group** in accordance with Article 3.1 of these **Terms**.
 - 3.3.2 Carries out at least one successful digital asset buy and/or sell transaction during the **Campaign Period**.
 - 3.3.3 Satisfies the **Portfolio Value (AUM)** requirement set out in Article 3.2 of these **Terms**.
 - 3.3.4 Holds an active **Crypto Account** as of the **Bonus Receipt Date**.
- 3.4 Participation in the **Campaign** is automatic and does not require registration by the Participant, meaning that, upon full, unconditional, and proper satisfaction of the conditions established by these **Terms**, the Participant shall automatically acquire the right to receive the **Bonus**.
- 3.5 **Trading Volume** means the aggregate volume of successfully completed buy and sell transactions of digital assets during the **Campaign Period**. *For example: buy transactions worth USD 15,000 (fifteen thousand) and sell transactions worth USD 10,000 (ten thousand) together constitute a Trading Volume of USD 25,000 (twenty-five thousand).*

- 3.6 The Participant will receive **Bonus** in an amount equivalent to 0.5% (zero point five percent) of the **Trading Volume** accumulated during the **Campaign period**. *Examples of Bonus calculation:*

Trading Volume	Bonus amount
\$12,000	\$60
\$50,000	\$250
\$80,000	\$400

- 3.7 The Participant should note that **Portfolio Value (AUM)** and **Trading Volume** are two separate and distinct metrics: **Portfolio Value (AUM)** determines whether the Participant satisfies the condition for receiving the **Bonus**, while **Trading Volume** determines the amount of the **Bonus** to be given to the Participant.
- 3.8 Transactions carried out for the purpose of creating suspicious or artificial **Trading Volume** and/or in circumvention of these **Terms** shall not be taken into account when calculating the **Trading Volume**, and in such case the Participant shall not be eligible to be credited with the **Bonus**.
- 3.9 Following the end of the **Bonus Receipt Date**, it is not mandatory for the Participant to maintain digital assets in the **Crypto Account** in order to receive the **Bonus**.
- 3.10 After the end of the **Campaign Period**, the participants who meet the conditions set forth in these **Terms** will be identified manually, specifically: (a) identification of the Participants falling within the Target Group; (b) verification of the Portfolio Value (AUM) as of the end of **Campaign Period** ; (c)



calculation of the aggregate **Trading Volume** accumulated during the **Campaign Period**; and (d) determination of the amount of the **Bonus** to be given to each Participant.

- 3.11 The value of the **Bonus** provided for under these **Terms** shall be determined, as of the **Bonus Receipt Date**, on the basis of the market value of the **Bonus** as reflected in the **TBC Bank's** relevant systems, solely and independently by the **TBC Bank**.
- 3.12 Related persons to **TBC Bank** are not eligible to participate in the **Campaign**.

4. LIABILITY

- 4.1 **TBC Bank** shall not be liable for any resulting loss or damage, including direct, indirect, special, incidental or consequential loss or damage, arising from the unlawful use of the **Campaign** and/or the relevant financial instruments and/or funds and from any breach of these **Terms**.
- 4.2 By agreeing to these **Terms**, the Participant acknowledges and confirms that **TBC Bank** shall not be liable for any damage/loss caused by the Participant's use of software or a version of the Mobile Bank application that has not been updated to the latest available version.
- 4.3 By agreeing to these **Terms**, the Participant acknowledges and confirms that information concerning digital assets and their prices is provided by Third-Party Services Provider and **TBC Bank** assumes no liability for the correctness or accuracy of such information.
- 4.4 The Participant acknowledges and confirms that the **Campaign** does not constitute investment, legal, financial or other advice, recommendation, offer, offer to sell, solicitation of an offer or encouragement to invest by **TBC Bank**. **TBC Bank** shall not be liable for any actual and/or future financial results. Any decision to buy or/and sell digital assets shall be made independently by the Participant.

5. DISQUALIFICATION OF THE PARTICIPANT

- 5.1 If, after the **Bonus** has been credited to a Participant, it is discovered that the Participant did not satisfy the conditions established by these **Terms** at the time of receiving the relevant **Bonus**, and/or breached such conditions, **TBC Bank** shall be entitled to cancel the relevant **Bonus** and to demand that the Participant return the corresponding amount, and/or to deduct it from funds held in and/or subsequently credited to the Participant's **Crypto Account**.
- 5.2 **TBC Bank** shall be entitled, at its sole discretion and at any stage of the **Campaign**, including after completion of the **Campaign**, to terminate or restrict the Participant's participation in the **Campaign** (disqualify the Participant) in the event of a breach of the conditions stipulated by these **Terms**, submission by the Participant of incorrect, incomplete and/or inaccurate information, or on any other grounds, without any obligation to provide additional notice, justification or explanation.
- 5.3 If **TBC Bank** exercises its disqualification right under this Article, the disqualified Participant shall not be entitled to receive the **Bonus**, irrespective of the stage of the **Campaign**, and shall have no right to require recognition of any results recorded within the **Campaign** and/or claim any form of compensation.
- 5.4 If, for any reason beyond the control of **TBC Bank**, the bonus cannot be credited to the Participant by December 1, 2026, the Participant shall lose the right to receive the **Bonus**, and **TBC Bank** shall be entitled not to credit the **Bonus** to the Participant.
- 5.5 The Participant shall lose the right to receive the **Bonus** if, at the time the **bonus** is credited, the Participant no longer has an active **Crypto Account**.



6. PROCESSING OF PERSONAL DATA

- 6.1 By participating in the **Campaign**, the Participant consents to **TBC Bank** for processing the personal data, for the purposes of participation in and administration of the **Campaign**, in accordance with the Law of Georgia on Personal Data Protection.
- 6.2 The Participant shall have the right, at any time, to request information regarding the processing of their personal data or submit a request for the cessation of such processing through the following communication channels:
 - Telephone: +995 322 27 27 27; or
 - Email: privacycommittee@tbcbank.com.ge

7. MISCELLANEOUS

- 7.1 These **Terms** shall be governed by and construed in accordance with the laws of Georgia and the “Crypto Module Terms And Conditions” entered into between the Participant and **TBC Bank**, available at: [Agreements](#).
- 7.2 The Participant shall not participate in the **Campaign** and/or use the relevant digital assets for any unlawful, fraudulent and/or purposes detrimental to **TBC Bank**.
- 7.3 **TBC Bank** reserves the unilateral, discretionary and unconditional right, at its sole discretion and without any obligation to provide reasons or grounds, on the basis of **TBC Bank’s** internal procedures, policies and/or the legislation of Georgia, to suspend, restrict or terminate the Participant’s participation in the **Campaign** if **TBC Bank** determines that the Participant is in breach of the **Terms**, the legislation of Georgia and/or that the Participant’s actions are detrimental to **TBC Bank**.
- 7.4 The Participant shall have no right to claim compensation for any damage and/or loss from **TBC Bank** if the Participant fails to receive the **Bonus** provided for under these **Terms**, including due to failure to satisfy or breach of the conditions established by these **Terms**, disqualification or any other reason related to the **Campaign**.
- 7.5 **TBC Bank** reserves the unilateral and unconditional right to amend these **Terms** at any time, at its sole discretion and independently, and the Participant shall be obliged to comply with the amended **Terms** at all times.