

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. **The definition of "Digital Wallet" set out in clause 1.1 of the General Provisions shall be amended and read as follows:**

"Digital Wallet - A software-based system that stores the token associated with the Client's card and enables settlement to be effected through electronic commerce and/or a POS terminal. Transactions carried out via the Digital Wallet shall be subject to the conditions established for card transactions under this Agreement. The Bank shall, however, be entitled to establish rules differing from those applicable to card transactions in respect of fees for transactions carried out via the Digital Wallet. Unless otherwise provided under any agreement, the tariffs established for card payments shall not apply to payments initiated via the Digital Wallet (friendly)/the cards of other banks."

2. **The paragraph 2.1.2.26 shall be added to the Agreement and shall read as follows:**

"2.1.2.26. The Bank shall be authorized, unilaterally, at its own discretion, at any time, without the Merchant's prior consent, in accordance with the Bank's internal policies, procedures and standards, to determine, modify and/or cancel the Merchant's transaction amount limits and/or transaction quantity limits on the POS terminal. Such limits constitute the Bank's internal operational limits and shall not be communicated to the Merchant in advance. In the event of a transaction authorization delay, the Merchant shall contact the Bank."

3. **Clause 2.5 of the Agreement shall be amended and restated as follows:**

"2.5. 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."

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