Pursuant to Article 15 of the "Agreement on the Performance of Banking Operations for Individuals" (the "Agreement") published at https://tbcbank.ge/ka/agreements, JSC TBC Bank proposes the following amendments / additions to the Agreement:

1. <u>Clause 23.5 shall be added to the Agreement and shall read as follows:</u>

"23.5. Palm Payment

23.5.1. The Palm Payment service is a biometric payment method whereby the Client, using a special device/terminal installed at a commercial/service establishment (hereinafter, for the purposes of this Article, referred to as the "Company") and through palm identification, makes a payment without presenting a Card and/or digital wallet (hereinafter referred to as the "Palm Payment"). The payment is completed by transferring funds from the Client's Linked Account to the Company's account.

23.5.2. The Palm Payment service may be used provided that the Client has successfully completed the registration process for the Palm Payment service and fully satisfies the criteria and requirements established by the Bank.

23.5.3. The Palm Payment service may be used solely by the Client. The registration of a Third Party's palm in connection with the Client's Linked Account is prohibited.

23.5.4. The Bank shall be entitled, at any time and without the Client's prior consent, to suspend or terminate the Palm Payment service, in whole or in part, including where there are reasonable grounds to question the authenticity of a Transaction.

23.5.5. If verification of the Client's palm is unsuccessful or a payment made using this method is declined for any reason, the Client may make the payment using other available means/instruments of payment.

23.5.6. Linked Account

23.5.6.1. By selecting the Linked Account, the Client expressly agrees that the amount of each subsequent Palm Payment shall be debited from that Linked Account on the basis of successful palm identification.

23.5.6.2. The Client shall be entitled to change the Linked Account at any time through Mobile Bank. Until such change is made, Palm Payments shall be made from the most recently selected Linked Account.

23.5.6.3. he Client shall bear full responsibility for any consequence/loss arising where the holder of the palm and the holder of the Linked Account are not the same person, or where the Client has allowed a Third Party to dispose of funds in the Client's Linked Account using the Third Party's palm.

23.5.6.4. A refund of an amount paid through Palm Payment shall be made to the Account most recently linked by the Client to the Palm Payment service.

23.5.7. Consent to the Processing of Biometric Data

23.5.7.1. By registering for/activating the Palm Payment service, the Client agrees and confirms that, for the purpose of providing the service, the Bank processes the Client's palm biometric data in accordance with applicable law, including the Law of Georgia on Personal Data Protection, and the Bank's Privacy Policy.

23.5.7.2. The Client confirms that the Client has been informed of the purpose and duration of the processing of the Client's biometric data and voluntarily consents to such processing.

23.5.7.3. The Client shall be entitled, at any time, to withdraw the consent granted by the Client and deactivate the Palm Payment service through Mobile Bank. Upon withdrawal of consent/deactivation, the Bank shall ensure the deletion of the palm biometric data in accordance with the procedure established by applicable law and the Privacy Policy.

23.5.7.4. The Bank shall process Confidential Information and personal data, including biometric data, in accordance with its Privacy Policy.

23.5.8. The Bank shall be entitled to:

23.5.8.1. unilaterally amend the Client's registration terms and conditions at any time;

23.5.8.2. establish/restrict per-transaction and daily limits for Palm Payments.

23.5.9. The Client shall be obliged to:

23.5.9.1. ensure the security of the mobile device;

23.5.9.2. immediately notify the Bank of any suspicious incident or unlawful processing of personal data.

23.5.10. The Bank shall not be liable for any Palm Payments made by the Client in breach of the terms and conditions set out in this Article."

The addition set out in Paragraph 1 of this document shall enter into force immediately upon the publication of this document on the Bank's website.