TBC Bank JSC proposes the following amendments (additions) to the Agreement on Banking Transactions for Legal Entities (hereinafter the „Agreement") published on https://tbcbank.ge/en/agreements in line with Paragraph 8.5 of the Agreement

1. Paragraph 11.3.2 of Article 11 be revised to read as follows:

„11.3.2 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 statments 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 15.16 of Article 15 be revised to read as follows:

„15.16 Credit refinancing shall include advance payment (prior to the agreed term) directly and/or indirectly, independently and/or with the help of other person (persons) of the credit obtained from TBC Bank with the amount issued by any financial institution directly and/or indirectly, independently and/or with the help of other person (persons)."

3. Paragraph 15.26.4.1 be added to Paragraph 15.26.4 of Article 15:

„15.26.4.1 If the amount payable on any credit facility goes overdue, for establishing the location/contact details of the person acting in a representative capacity for the Client, the Bank is entitled to share with a third party the mentioned person's photo/image stored at the Bank."