

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 line with Paragraph 8.5 thereof:

1. **Paragraph 30.1.1 of the Agreement be amended to read as follows:**

“30.1.1 P2P – Internet/Mobile Bank Payments are banking transactions (incoming/outgoing money transfers) that can be conducted after the Client adds their debit/credit card(s) issued by Financial Institution(s) (FIs) to their (the Client’s) Internet/Mobile bank. The transactions can be carried out from the Client’s account(s)/card(s) to FI card(s) and/or from FI card(s) to the Client’s account(s)/card(s) and/or between the FI card(s) in national/foreign currency, at any time of day, according to the procedure(s)/limit(s) set by the Bank. Furthermore, within the scope of the service envisaged in this Article, the Client can perform third-party money transfers to FI(s) using the third-party mobile phone number (whether or not the third party in question is a TBC Bank customer).”

2. **The amendment hereunder shall come into effect 10 (ten) days after the publication of this document on the Bank’s website.**