

Change to the Bank Product Service Contract (Natural Persons)

1. Sections 9.1.12 and 9.3.9.6 below be added to the Contract on Bank Product Service to the Natural Persons

“9.1.12. supply to the Bank of the information regarding the requirements of the agreement between the Governments of the United States and Georgia on “Improved Fulfillment of the International Tax Liabilities and Foreign Account Tax Compliance (FATCA)”.

“9.3.9.6. the client refuses /fails to supply within the term set by the Bank or/and supplies inaccurate/incomplete information to the Bank regarding the requirements of the agreement between the Governments of the United States and Georgia on “Improved Fulfillment of the International Tax Liabilities and Foreign Account Tax Compliance (FATCA)” or/and otherwise breaches the requirements under the Act.”

2. Section 10.3.2.8 of the Contract on Bank Product Service to Natural Persons be restated as follows:

“10.3.2.8. Blocking, withholding/write-off the transfer operation or/and a transferable sum or a part thereof for the purpose of prevention of legalization of the illicit income, terrorism funding and requirements of the agreement between the Governments of the United States and Georgia on “Improved Fulfillment of the International Tax Liabilities and Foreign Account Tax Compliance (FATCA)”.