

An amendment to the Bank Product Service Contract (natural persons):

1. Section 12.3 of the Contract on Banking Product Service to natural persons be amended and restated as follows:

“12.3. The Client shall grant the Bank an unconditional right to obtain/process information on it from the information bureau(s) including the credit information database of the “Creditinfo Georgia” JSC (hereinafter “Bureau”), and without further agreement with the Client, to supply the Bureau with the information on the Client as a result of which it shall be registered in the database of the Bureau, which aims at collection, processing and dissemination of data regarding the natural persons and legal entities, namely their status with regard to the payable/paid and outstanding loans etc. current, fulfilled and unfulfilled /overdue liabilities, analysis of the information stored in the database for the purpose of solvency. The Bureau shall have the right to process and transfer the information to third persons, who under the Laws are entitled to receipt of the data from its database for the purpose of assessment/verification of the creditworthiness/solvency of the relevant entity. For the purpose of verification of the Client’s creditworthiness/solvency, offer and rendering service etc. legitimate purposes, the Bank shall have the right to unlimited search for information on the Client in the credit history database and supply “Creditinfo Georgia” with the available information regarding change/addition in the Client’s credit history. The transferable information shall include (but not limited to): identification data of the Client, volume, purpose, charged interest, effective term of its current loan/liability, payment schedule of the loan/liabilities, debt balance, the amount and identification data of the collateral, information on the guarantee(s) issued by the Client and, also, the one regarding the Client’s obligations and, in case of a litigation, the result of the proceedings and enforcement proceedings, as well as identification data of the Client’s shareholders and representatives etc. data”.

2. Sections 12.6, 12.7 and 12.8 below be added to the Contract on Banking Product Service to natural persons:

“12.6. In accordance with the Laws of Georgia, the Client shall agree and authorized “Cartu Bank” JSC to process the information on it set out in this document and filed with the Bank, as well as the one available to the Bureau for the purpose of solvency analysis. The Client acknowledges its legitimate right, namely that at the Client’s request, the processor of the data is obliged to correct, update, complete, block, delete or destruct the data, if incomplete, inaccurate, not updated or gathered and processed in breach of the Laws”.

“12.7. The Client acknowledges that the Bank shall collect/process its credit/non-credit etc. relevant information associated with its transfer to the Bureau and its receipt in line with the Laws of Georgia.

The information under this section shall be processed for the purpose of solvency analysis of the Client and available to the lender(s) (lending organization) registered with the Bureau and the persons, recipients, suppliers of the information.”

“12.8. Within the term of its current liabilities, the Client shall grant the Bank an unconditional right to verify with the Bureau the Client’s credit/non-credit etc. relevant information for the purpose of assessment of the its solvency”.