## Hello,

This is to notify you and please consider that in accordance with the Top|Card agreement between you and JSC PASHA Bank Georgia, the Bank unilaterally amends terms of the agreement, in particular, following terms shall be added:

"Client acknowledges and confirms that in case he/she requests Top/Card additional card, the additional card holder determined by the client – will be able to fully or partially dispose the amounts existing at the client's Top/Card accounts by using the Top/Card additional card, among them, use of the limit of installment approved for the client. Client is responsible for the transactions made by the additional card holder using Top/Card additional card (withdrawal, transfer, payment) and considers that the limit of installment spent by using additional card is his/her credit liability and is responsible for repayment of the limit of installment according to the terms established by the present and general agreements."

"The additional card holder (if any) shall receive notifications on transactions made with the additional card with indication of the available balance at the client's accounts, among them the available limit of installment."

We would like to remind you that in case if you are against of such amendments, you shall contact us within 30 calendar days from the receipt of present notice and fully cover the liabilities. In case if you do not exercise such right, suggested amendments (additional terms) will be considered as approved by you and therefore your Top|Card agreement will be amended.

Present amendments are in force from 26<sup>th</sup> of June 2022.

Thank you for banking with us!