

### Customer Service fees and commissions

<b>Commission for opening an account</b>	Free
<b>Addition of the account currency</b>	Free
<b>Monthly fee for account service</b>	
In the case of the use loan products	GEL 0.3 – for the loan in GEL GEL 0.6 – for the loan in USD
If the client does not use the loan product	Free
<b>Depositing money on account</b>	
Operations in national currency	GEL 0.95
Operations in foreign currency	GEL 1.2
<b>Cash withdrawal from account*</b>	
Operations in national currency	0,2% of the amount, minimum 0.20 Gel
Operations in foreign currency	0.6% of the amount, minimum, 0.50 Gel
Withdrawal of the loan amount	Free
<b>Money transfers from accounts</b>	
Money transfer within the bank system between the accounts of a single client	Free
Money transfer within the bank system between the accounts of different clients	0.07% of the amount min. GEL 0.5
Money transfer outside the bank system in Gel	0.07% of the amount min. GEL 1
Quick transfer in Gel	0.07% of the amount min. GEL 1+ GEL 1
Money transfer outside the bank system** in USD	0.2% min. 15 USD
Money transfer outside the bank system** in Euro	0.15% min. 13 EUR

Commission for preparing a payment order	GEL 0.50
<b>Issuing a certificate</b>	
Issuing a certificate on the balance of the account	GEL 10
Issuing a certificate on the turnover on the account	
Issuing a certificate on the existence of an account	Clients – GEL 10, non-clients - GEL 20
Other type of certificate	For clients – GEL 20; For non-clients - GEL 30
<b>Receiving a statement from the account</b>	For operations with maturity of 2 years and less once per month - free, in all other cases - GEL 10
<b>Monthly payment for SMS and remote service</b>	
Credit purchase	GEL 0.30
Start up loan	GEL 1.50
Instant loan	GEL 1.00
Small and medium entity loan (SME)	GEL 1.00
<b>For the non-instant enterprise loans of the bank***:</b>	
Including USD 1,500	GEL 0.50
USD 1,501 –USD 5,000	GEL 0.75
USD 5,001 – USD 7,000	GEL 1.00
USD 7,001 - USD 10,000	GEL 1.50
USD 10,001 - USD 15,000	GEL 2.00
More than USD 15,000	GEL 2.50
<b>Local Debit Card</b>	
Debit card annual service fee	GEL 10

Card renewal fee (in case of card loss, damage or loss of PIN Code)	GEL 10
Put the plastic card on local stop-list (block card)	Free
Fee at merchants of Credo Bank	0%
Fee at merchants of TBC Bank	0%
Withdrawal from Credo Bank service center (with the plastic card)	1 % min GEL 0.5
Withdrawal from cards in TBC Bank ATM's	1.5% min GEL 0.5
<b>Internet bank ICREDO.GE</b>	
Internet bank annual service fee	GEL 15
<b>MasterCard Standard (Debit Card)</b>	
Currency	GEL / USD / EUR
<b>Service fee</b>	
Card service fee (One-time fee)	30 GEL
Card Recovery fee (in case of loss (card or pin) or, damage)	20 GEL
Card validity period	3 Year
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Partner Banks ATM's	2500 GEL (Or Equivalent in other currencies)
Partner Banks service centers	5000 GEL (Or Equivalent in other currencies)
Other bank ATM's	1500 GEL (Or Equivalent in other currencies)
Other bank service center	2000 GEL (Or Equivalent in other currencies)
<b>Insert the card into the stop list (Card Blocking)</b>	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)

<b>Payment fee</b>	
International merchant	0%
Local merchant	0%
Internet	0%
<b>Cash withdrawal fee</b>	
Credo Bank Service Centers (in case of performing the operation by card)	0.6% Min 0.5 GEL
Other Banks service center	3% Min 8 GEL / 4 USD / 4 EUR
Partner Banks ATM's	0.5% Min 0.5 GEL
Other Banks ATM's	2% Min 6 GEL / 3 USD / 3 EUR

\*for amounts above limits Bank must be informed 3 days before:

- for branches located in high mountain area, the limit is 50.000 Gel (or equivalent in Gel)
- for other branches limit is 100.000 Gel (or equivalent in Gel)

\*\*If client pays additional commission of 35USD/20Euro, beneficiary will receive total amount of the transfer. Otherwise, charges of the intermediary bank(s) will be deducted from the transferred amount

\*\*\* Equivalent in GEL