

Customer Service fees and commissions - Standard

Current account opening	Free
Adding current account currency	Free
Account service fee (monthly)	
For clients, using Credo Bank loan products	0.3 Gel – for loans in Gel 0.6 Gel – for loans in USD
For clients, not using Credo Bank loan products	Free
Cash depositing	
Operations in national currency	0.95 Gel
Operations in foreign currency (except RUR)	1.2 Gel
Operations in RUR	1.5% of the amount
Cash placement on Term Deposit and Saving account	Free
Cash withdrawal*	
Operations in national currency	0.2% of the amount (min 0.20 Gel)
Operations in foreign currency	0.6% of the amount (min 0.50 Gel)
Withdrawal of the loan amount	Free
Withdrawal amount of the Deposit and Saving account	Free
Money transfers from accounts	
Money transfer within the bank system between the client own accounts (any currency)	Free
Money transfer within the bank system between the accounts of different clients	0.07% of the amount (min 0.5 Gel)

Money transfer outside the bank system in Gel	0.07% of the amount (min 1 Gel)
Quick (individual) transfer in Gel	0.07% of the amount (min 1 Gel) + 1 Gel
Transfer outside the bank system** in USD	0.2% of the amount (min 15 USD)
Transfer outside the bank system** in Euro and other currencies	0.15% of the amount (min 13 EUR)
Commission for preparing a payment order	0.50 Gel
Issuing a certificate	
Certificate on the balance of the account, certificate on the turnover on the account	10 Gel
Issuing a certificate on the existence of an account	Clients – GEL 10, non-clients - 20 Gel
Other type of certificate	Clients – GEL 20, non-clients - 30 Gel
Current account statement	For operations with maturity of 2 years and less (once per month) - free, in all other cases – 10 Gel
SMS notifications	
SMS notifications on loans operations (monthly)	
Installment loan	0.30 Gel
Startup loan	1.50 Gel
Instant loan	1 Gel
Small and medium entity loan (SME)	1 Gel
For the non-instant enterprise loans of the bank***	
Including USD 1,500	0.50 Gel
USD 1,501 –USD 5,000	0.75 Gel
USD 5,001 – USD 7,000	1 Gel

Customer service Standard Terms and Conditions
Annex N1 – Customer service fees and commissions
Valid from February 11th, 2020

USD 7,001 - USD 10,000	1.50 Gel
USD 10,001 - USD 15,000	2 Gel
More than USD 15,000	2.50 Gel
SMS notifications on retail operations – for clients, using Credo Bank loan	Free
SMS notifications on retail operations (monthly) – for clients, not using Credo Bank loan	1 Gel
Local Debit Card	
Debit card annual service fee	10 Gel
Card renewal fee (in case of card loss, damage or loss of PIN Code)	10 Gel
Put the plastic card on local stop-list (block card)	Free
Fee at merchants of Credo Bank	Free
Fee at merchants of TBC Bank	Free
Withdrawal from Credo Bank service centers (with the plastic card)	1% of the amount (min 0.5 Gel)
Withdrawal from cards in TBC Bank ATM's	1.5% of the amount (min 0.5 Gel)
Internet banking	
ICREDO.GE (annually)	15 Gel
Online Banking	Free
MasterCard Standard (Debit Card)	
Currency	GEL / USD / EUR
Service fee	
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

Daily withdrawal limits	
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)
Insert the card into the stop list (Card Blocking)	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
Payment fee	
International merchant	Free
Local merchant	Free
Internet	Free
Cash withdrawal fee	
Credo Bank Service Centers (in case of performing the operation by card)	0.6% of the amount (min 0.5 Gel)
Other Banks service center	3% of the amount (min 8 Gel / 4 USD / 4 EUR)
Partner Banks ATM's	0.5% of the amount (min 0.5 Gel)
Other Banks ATM's	2% of the amount (min 6 Gel / 3 USD / 3 EUR)

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

- 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