

Customer Service Standard Tariff and Limits

Current accounts	
Current account opening	Free
Adding current account currency	Free
Current account service fee (monthly)	1 Gel
Cash depositing	
Operations in national currency	Free
Operations in foreign currency (except RUR)	Free
Operations in RUR	1.5% of the amount
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
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	
Card currency	Gel
Card validity	2 years
Debit card 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)
Withdrawal daily limit	4000 Gel
Purchase daily limit	4000 Gel
MasterCard Standard (Debit Card)	
Currency	GEL / USD / EUR/ RUR
Service fee	
Card service fee (One-time fee), if purchased in the Branch	30 Gel
Card service fee, if purchased through Online Banking (MyCredo)	Free
Card Recovery fee (in case of card loss or damage)	20 Gel
Card validity period	3 Year

Daily withdrawal limits	
Credo Bank service centers	Unlimited
Credo Bank ATM's	2500 Gel
UFC network Banks ATM's	2500 Gel (Or Equivalent in other currencies)
UFC network 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)
Stop list (Card Blocking)	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
Payment fee in merchants	
International merchants	Free
Local merchants	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)
Credo Bank ATM's	0.2% of the amount (min 0.2 Gel)
UFC network Banks ATM's	0.2% of the amount (min 0.5 Gel)
Other Banks ATM's	2% of the amount (min 6 Gel / 3 USD / 3 EUR)
Instant Debit MasterCard	
Currency	GEL/USD/EUR/RUB

Service fee	
Card service fee (One-time fee)	Free
Card Recovery fee (in case of loss or damage)	Free
Card validity period	3 Years
Daily withdrawal limits	
Credo Bank service centers	Unlimited
Partner Banks ATM's	3000 GEL (Or Equivalent in other currencies)
Partner Banks service centers	1500 GEL (Or Equivalent in other currencies)
Other bank ATM's	N/A
Other bank service center	1000 GEL (Or Equivalent in other currencies)
Other Bank service centers	N/A
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% Min 0.5 GEL
Other Banks service center	3% of the amount (Min 8 GEL / 4 USD / 4 EUR)
Credo ATMs	0.2% of the amount (Min 0.2 GEL)
Partner Banks ATM's	0.2% of the amount (Min 0.5 GEL)
Other Banks ATM's	2% of the amount (Min 6 GEL/3 USD/3 EUR)

Visa Business	
Card currency	Gel /USD/EUR
Service fee	
Card issuance fee	75 Gel
Card replacement (upon PIN code forgotten, card damage or loss, etc.)	75 Gel

Card validity	2 years
Daily withdrawal limits	
Credo bank Service centers	Unlimited
Credo Bank ATMs	10 000 Gel (Or Equivalent in other currencies)
UFC Banks ATMs	10 000 Gel (Or Equivalent in other currencies)
Partner bank of UFC	10 000 Gel (Or Equivalent in other currencies)
Other ATM	10 000 Gel (Or Equivalent in other currencies)
Other banks service center	10 000 Gel (Or Equivalent in other currencies)
Daily purchase limit	20 000 Gel (Or Equivalent in other currencies)
Stop list (Card Blocking)	
Local stop list	Free
International Stop list	50 USD (Weekly, Per Region)
Payment fee	
International merchant	Free
Local merchant	Free
Internet	Free
Withdrawal and payment fees	
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)
Credo Bank ATMs	0.2% (Min 0.2 Gel)
Partner Banks ATM's	0.2% (Min 0.5 Gel)
Other Banks ATM's	2% (Min 6 Gel/3 USD/3 EUR)
Internet banking	
ICREDO.GE (annually)	15 Gel

Online Banking (MyCredo)	Free
Rcheuli service	
Individuals	180 Gel - yearly 18 Gel - monthly
Legal clients	200 Gel - yearly 20 Gel - monthly

*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