

**Rcheuli Customer Service fees and commissions\***

<b>Individual Clients</b>	
Rcheuli service	180 Gel – annually 18 Gel – monthly
Current account opening	Free
Current account service	Free
<b>Account transfers</b>	
Transfer within the bank system (any currency)	Free
Transfer outside the bank system in Gel	1 Gel
Transfer outside the bank system* in USD	10 USD
Transfer outside the bank system* in Euro and other currencies	10 Euro
Quick (individual) Gel transfer outside the bank system	2 Gel
<b>Cash desk operations (in the Bank service centers)</b>	
<b>Cash withdrawal**</b>	
Gel	0.1% of the amount (min 0.2 Gel)
Foreign currency	0.5% of the amount (min 0.5 Gel)
Loan amount withdrawal	Free
Term Deposit amount withdrawal	Free
<b>Cash deposit</b>	
Any currency, except RUR	Free
RUR depositing	1% of the amount
<b>MasterCard Standard debit card</b>	
Card validity period	3 years
Card service fee	Free

### Rcheuli Customer Service fees and commissions\*

Card Recovery fee (in case of loss (card or pin) or damage)	Free
<b>Cash withdrawal fee</b>	
Credo Bank ATMs	Free
In Credo Bank service centers	Free
In service centers of other banks	3% of the amount (min 8 Gel / 4 USD / 4 EUR)
Partner banks ATMs	Free
Other banks ATMs	2% of the amount (min 6 Gel / 3 USD / 3 EUR)
<b>Cash withdrawal daily limits</b>	
In Credo Bank service centers	Unlimited
In service centers of partner banks	5000 Gel
In service centers of other banks	2000 Gel
Partner banks ATMs	20 000 Gel
Other banks ATMs	5000 Gel
Operation Limit without using PIN Code	100 Gel
<b>VISA Credit Card (No Name)</b>	
Currency	GEL
<b>Service fee</b>	
Card service fee (Annual)	15 GEL
Card validity period	4 Year
<b>Account and Money transfers fee</b>	
Money transfers from credit card accounts	3.9% Min 4.9GEL

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Current account service fee	Free
<b>Daily withdrawal limits</b>	
Credo Bank ATM's	2000 GEL
UFC network Banks ATM's	2000 GEL
Other bank ATM's	2000 GEL
Purchase Limit	Unlimited
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Free
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee in merchants</b>	
International merchants	Free
Local merchants	Free
Internet	Free
<b>Cash withdrawal fee</b>	
Credo Bank ATM's	2,9% Min 4,9 GEL
UFC network Banks ATM's	3,9% Min 5,5 GEL
Other Banks ATM's	5,9% Min 10 GEL

### Rcheuli Customer Service fees and commissions\*

<b>Pos terminal fees</b>	
Fee for Credo bank card transaction (Visa Electron/Visa, MasterCard/Maestro)	1.5%
Fee for partner bank card transaction (Visa Electron/Visa, MasterCard/Maestro)	1.6%
Fee for non-partner bank (Domestic) card transaction (Visa Electron/Visa, MasterCard/Maestro)	1.7%
Fees for foreign bank (International) transaction (Visa Electron/Visa, MasterCard/Maestro)	1.7%
<b>Distant services</b>	
Internet Banking ICREDO.GE	Free
SMS notifications on retail operations	Free
e-Mail Banking	Free
<b>Other services</b>	
Account statement	Free
Certificate on banking operations	Free
<b>Legal Clients</b>	
Rcheuli service fee	200 Gel - annually 20 Gel - monthly
Current account opening	Free
Current account service	Free
<b>Account transfers</b>	
Money transfer within the bank system (any currency)	Free
Money transfer outside the bank system in Gel	1 Gel
Money transfer outside the bank system* in USD	10 USD
Money transfer outside the bank system* in Euro and other currencies	10 Euro
Quick (individual) Gel transfer outside the bank system	2 Gel

### Rcheuli Customer Service fees and commissions\*

<b>Account transfers (Mycredo.ge)</b>	
Money transfer within the bank system (any currency)	Free
Money transfer outside the bank system in Gel	0.30 Gel
Money transfer outside the bank system* in USD	10 USD
Money transfer outside the bank system* in Euro and other currencies	10 Euro
Quick (individual) Gel transfer outside the bank system	2 Gel
<b>Cash desk operations (in the Bank service centers)</b>	
<b>Cash withdrawal**</b>	
Gel	0.1% of the amount (min 0.2 Gel)
Foreign currency	0.5% of the amount (min 0.5 Gel)
Loan amount withdrawal	Free
Deposit amount withdrawal	Free
<b>Cash depositing</b>	
Any currency, except RUR	Free
RUR depositing	1% of the amount
<b>Pos terminal fees</b>	
Fee for Credo bank card transaction (Visa Electron/Visa, MasterCard/Maestro)	1.5%
Fee for partner bank card transaction (Visa Electron/Visa, MasterCard/Maestro)	1.6%
Fee for non-partner bank (Domestic) card transaction (Visa Electron/Visa, MasterCard/Maestro)	1.7%
Fees for foreign bank (International) transaction (Visa Electron/Visa, MasterCard/Maestro)	1.7%
<b>Distant services</b>	
Internet Banking ICREDO.GE	Free
SMS notifications on retail operations	Free

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e-Mail Banking	Free
<b>Other services</b>	
Account statement	Free
Certificate on banking operations	Free
<b>Visa Business Debit Card</b>	
Card currency	Gel /USD/EUR
<b>Service fee</b>	
Card issuance fee	Free
Card replacement (upon PIN code forgotten, card damage or loss, etc.)	50 Gel
Card validity	2 years
<b>Daily withdrawal limits</b>	
Credo bank Service centers	Unlimited
Credo Bank ATMs	50 000 Gel
UFC Banks ATMs	50 000 Gel (Or Equivalent in other currencies)
Partner bank of UFC	50 000 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)
Operation Limit without using PIN Code	100 Gel
<b>Stop list (Card Blocking)</b>	
Local stop list	Free
International Stop list	50 USD (Weekly, Per Region)

**Rcheuli Customer Service fees and commissions\***

<b>Payment fee</b>	
International merchant	Free
Local merchant	Free
Internet	Free
<b>Withdrawal and payment fees</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)
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)

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