

## Customer Service Standard Tariff and Limits

| <b>Spec. Tariff for UA citizens</b>                 |                   |
|---|-------------------|
| Current account service fee (monthly)               | Free for 12 month |
| <b>Cash withdrawal</b> in national currency         | Free 12 month     |
| <b>Cash withdrawal</b> in foreign currency          | Free 12 month     |
| Instant Debit MasterCard service fee (One-time fee) | Free              |

| <b>Current accounts</b>  |                                   |
|--|-----------------------------------|
| Current account opening  | Free                              |
| Adding current account currency  | Free                              |
| Current account service fee (monthly)  | 1 Gel                             |
| <b>Cash depositing</b>   |                                   |
| Operations in national currency  | Free                              |
| Operations in foreign currency (except RUR)  | Free                              |
| Operations in RUR  | 1.5% of the amount                |
| <b>Cash withdrawal*</b>  |                                   |
| 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 in national currency                                   | 0.1% Of the amount (min 0.20 gel) |
| Withdrawal of the loan amount in foreign currency                                    | Free                              |
| Withdrawal amount of the Deposit and Saving account                                  | Free                              |
| <b>Money transfers from accounts</b>   |                                   |
| 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) |
| Payments to Credo Bank   | Free                              |

|   |   |
|---|---|
| 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 (excluding payments to Credo Bank)           | 0.50 Gel  |
| Commission for preparing a payment order for Payments to Credo Bank                   | Free  |
| <b>Money transfers from accounts ( Mycredo.ge)</b>                                    |   |
| 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       | Free  |
| Payments to Credo Bank  | Free  |
| Money transfer outside the bank system in Gel****                                     | 0.50 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)  |
| <b>Issuing a certificate</b>  |   |
| 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 in Georgian   | Once per month - free<br>In other case – 10 Gel   |
| Remittances statement   | 10 Gel  |
| Current account statement in English  | For operations with maturity of 2 years and less<br>For open accounts – 20 Gel<br>For closed accounts – 30 Gel<br>For operations with maturity of more than 2 years<br>For open accounts – 30 Gel<br>For closed accounts – 40 Gel |

| <b>SMS notifications</b>  |                                |
|---|--------------------------------|
| 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                          |
| <b>Local Debit Card</b>   |                                |
| 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 ,Halyk Bank ATM's  | Free                           |
| Withdrawal daily limit  | 4000 Gel                       |
| Purchase daily limit  | 4000 Gel                       |
| <b>MasterCard Standard (Debit Card)</b>   |                                |
| Currency  | GEL / USD / EUR/ RUR           |
| <b>Service fee</b>  |                                |
| 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                         |

Customer service Standard Terms and Conditions  
Annex N1 – Customer service standard tariff and limits  
Valid from March 10<sup>th</sup>, 2022

|  |   |
|--|---|
| Card validity period   | 3 Year  |
| <b>Daily withdrawal limits</b>   |   |
| Credo Bank service centers   | Unlimited                                     |
| Credo Bank ATM's   | 5000 Gel                                      |
| UFC network Banks ATM's (TBC, Halyk)                                     | 50000 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)  |
| Purchase Limit   | 7 000 GEL (Or Equivalent in other currencies) |
| Operation Limit without using PIN Code                                   | 100 Gel                                       |
| <b>Stop list (Card Blocking)</b>   |   |
| Local stop list  | Unlimited                                     |
| 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 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   | Free  |
| UFC network Banks ATM's (TBC, Halyk)                                     | Free  |
| Other Banks ATM's  | 2% of the amount (min 6 Gel / 3 USD / 3 EUR)  |
| <b>Instant Debit MasterCard</b>  |   |
| Currency   | GEL/USD/EUR/RUB                               |
| <b>Service fee</b>   |   |
| Card service fee (One-time fee)  | 5 Gel   |
| Card Recovery fee (in case of loss or damage)                            | 5 Gel   |

|  |   |
|--|---|
| Card validity period   | 3 Years                                       |
| <b>Daily withdrawal limits</b>   |   |
| Credo Bank service centers   | Unlimited                                     |
| Partner Banks ATM's  | 5000 GEL (Or Equivalent in other currencies)  |
| Partner Banks service centers  | 5000 GEL (Or Equivalent in other currencies)  |
| Other bank ATM's   | N/A   |
| Other bank service center  | 1500 GEL (Or Equivalent in other currencies)  |
| Other Bank service centers   | N/A   |
| Purchase Limit   | 7 000 GEL (Or Equivalent in other currencies) |
| Operation Limit without using PIN Code                                   | 100 Gel                                       |
| <b>Stop list (Card Blocking)</b>   |   |
| Local stop list  | Unlimited                                     |
| International Stop list  | 50 USD (Weekly, Per Region)                   |
| <b>Payment fee</b>   |   |
| International merchant   | Free  |
| Local merchant   | Free  |
| Internet   | Free  |
| <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% of the amount (Min 8 GEL / 4 USD / 4 EUR)  |
| Credo ATMs   | Free  |
| Partner Banks ATM's (TBC, Halyk)   | Free  |
| Other Banks ATM's  | 2% of the amount (Min 6 GEL/3 USD/3 EUR)      |

### Visa Business Debit Card

|   |              |
|---|--------------|
| Card currency   | Gel /USD/EUR |
| <b>Service fee</b>  |              |
| Card issuance fee   | 75 Gel       |
| Card replacement (upon PIN code forgotten, card damage or loss, etc.) | 75 Gel       |
| Card validity   | 2 years      |
| <b>Daily withdrawal limits</b>  |              |
| Credo bank Service centers  | Unlimited    |

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|  |  |
|--|--|
| 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   | 30 000 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)                    |
| <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 (TBC, Halyk)   | free   |
| Other Banks ATM's  | 2% (Min 6 Gel/3 USD/3 EUR)                     |
| <b>VISA Credit Card (No Name)</b>  |  |
| Currency   | GEL  |
| <b>Service fee</b>   |  |
| Card service fee (Annual)  | 7 GEL  |
| Card validity period   | 4 Year   |
| <b>Account and Money transfers fee</b>                                   |  |
| Money transfers from credit card accounts                                | 3.9% Min 5.9GEL                                |
| 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                                |
| <b>MasterCard Standard - Emigrant</b>   |  |
| Currency  | GEL / USD / EUR/ RUR                           |
| <b>Service fee</b>  |  |
| Card service fee (One-time fee), if purchased in the Branch   | 0 Gel  |
| Card cost in case of purchasing online banking (MyCredo) with delivery service in Georgia                 | 15 Gel   |
| Courier service of the card in case of purchasing online banking (MyCredo) with overseas delivery service | 179 Gel  |
| Card recovery (in case of loss, damage) with delivery service in Georgia                                  | 15 Gel   |
| Card recovery (in case of loss, damage) with overseas delivery service                                    | 179 Gel  |
| Card validity period  | 3 Year   |
| <b>Daily withdrawal limits</b>  |  |
| Credo Bank service centers  | Unlimited                                      |
| Credo Bank ATM's  | 2500 Gel                                       |
| UFC network Banks ATM's   | 6000 Gel (Or Equivalent in other currencies)   |
| UFC network Banks service centers   | 5000 Gel (Or Equivalent in other currencies)   |
| Other bank ATM's  | 6000 Gel (Or Equivalent in other currencies)   |
| Other bank service center   | 2000 Gel (Or Equivalent in other currencies)   |
| Poseys and Icomers  | 10 000 Gel (Or Equivalent in other currencies) |
| <b>Stop list (Card Blocking)</b>  |  |
| Local stop list   | Unlimited                                      |
| 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 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 (TBC, Halyk)  | free   |
| Other Banks ATM's   | 2% of the amount (min 6 Gel / 3 USD / 3 EUR) |
| <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) (TBC Bank, Halyk Bank Georgia) | 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>Refillable monthly fee</b>   |  |
| If the bank fee received from card transactions is more than or equal to 40 GEL (processed transactions)  | Free   |
| If the bank fee received from card transactions is less than 40 GEL (processed transactions). In case of fiscal position terminal, 10 GEL will be added | The difference will be deducted from the current account |
| <b>Fixed monthly fee</b>  |  |
| If monthly terminal turnover is more than 5000 GEL (processed transactions)   | Free   |
| If the monthly terminal turnover is less than 5000 GEL (processed transactions). In case of fiscal position terminal, 10 GEL will be added              | 25 GEL   |
| <b>Internet banking</b>   |  |
| ICREDO.GE (annually)  | 15 Gel   |
| Online Banking (MyCredo)  | Free   |
| <b>Rcheuli service</b>  |  |
| Individuals   | 180 Gel - yearly<br>18 Gel - monthly                     |
| Legal clients   | 200 Gel - yearly<br>20 Gel - monthly                     |
| <b>Other services</b>   |  |

|                               |   |
|-------------------------------|---|
| Receiving copy of the receipt | 10 Gel – for the printed-out copy       |
|                               | 40 Gel – for the archived document copy |

\*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

\*\*\*\* Transaction fees are valid from May 11<sup>th</sup>, 2021 to February 1<sup>st</sup>, 2023