

Rcheuli Customer Service fees and commissions*

| Individual Clients | |
|--|--|
| Rcheuli service | 180 Gel – annually 18 Gel – monthly |
| Current account opening | Free |
| Current account service | Free |
| Account transfers | |
| 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 |
| Cash desk operations (in the Bank service centers) | |
| Cash withdrawal** | |
| 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 |
| Cash deposit | |
| Any currency, except RUR | Free |
| RUR depositing | 1% of the amount |
| MasterCard Standard debit card | |
| Card validity period | 3 years |
| Card service fee | Free |

Rcheuli Customer Service fees and commissions*

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| Card Recovery fee (in case of loss (card or pin) or damage) | Free |
| Cash withdrawal fee | |
| 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) |
| Withdrawal from cards in Partners ATM's (TBC ,Halyk Bank) | Free |
| Other banks ATMs | 2% of the amount (min 6 Gel / 3 USD / 3 EUR) |
| Cash withdrawal daily limits | |
| 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 |
| VISA Credit Card (No Name) | |
| Currency | GEL |
| Service fee | |
| Card service fee (Annual) | 7 GEL |
| Card validity period | 4 Year |

Rcheuli Customer Service fees and commissions*

| Account and Money transfers fee | |
|---|-----------------------------|
| Money transfers from credit card accounts | 3.9% Min 5.9GEL |
| Current account service fee | Free |
| Daily withdrawal limits | |
| 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 |
| Stop list (Card Blocking) | |
| Local stop list | Free |
| 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 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 |

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| MasterCard Standard - Emigrant | |
|---|--|
| Currency | GEL / USD / EUR/ RUR |
| Service fee | |
| 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 |
| Daily withdrawal limits | |
| Credo Bank service centers | Unlimited |
| Credo Bank ATM's | 2500 GEL |
| UFC network Banks ATM's | 6000 GEL (Or Equivalent in other currencies) |

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| 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) |
| 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 (TBC ,Halyk Bank) | Free |

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| Other Banks ATM's | 2% of the amount (min 6 Gel / 3 USD / 3 EUR) |
| Pos terminal fees | |
| 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% |
| Refillable monthly fee | |
| 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 |
| Fixed monthly fee | |
| 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 | 25GEL |
| Mycredo terminal fees | |
| Fee for Credo bank card transaction (Visa Electron/Visa, MasterCard/Maestro) | 0% |
| Fee for partner bank card transaction (Visa Electron/Visa, MasterCard/Maestro) (TBC Bank, Halyk Bank Georgia) | 1.5% |
| Fee for non-partner bank (Domestic) card transaction (Visa Electron/Visa, MasterCard/Maestro) | 1.5% |
| Fees for foreign bank (International) transaction (Visa Electron/Visa, MasterCard/Maestro) | 1.5% |
| Distant services | |
| Internet Banking ICREDO.GE | Free |
| SMS notifications on retail operations | Free |
| e-Mail Banking | Free |
| Other services | |

Rcheuli Customer Service fees and commissions*

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| Account statement | Free |
| Certificate on banking operations | Free |
| Legal Clients | |
| Rcheuli service fee | 200 Gel - annually 20 Gel - monthly |
| Current account opening | Free |
| Current account service | Free |
| Account transfers | |
| 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 |
| Account transfers (Mycredo.ge) | |
| 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 |
| Cash desk operations (in the Bank service centers) | |
| Cash withdrawal** | |
| 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 |

Rcheuli Customer Service fees and commissions*

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|---|--|
| Deposit amount withdrawal | Free |
| Cash depositing | |
| Any currency, except RUR | Free |
| RUR depositing | 1% of the amount |
| Pos terminal fees | |
| 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% |
| Refillable monthly fee | |
| 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 |
| Fixed monthly fee | |
| 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 |
| Distant services | |
| Internet Banking ICREDO.GE | Free |
| SMS notifications on retail operations | Free |
| e-Mail Banking | Free |
| Other services | |
| Account statement | Free |
| Certificate on banking operations | Free |
| Remittances statement | 10 Gel |

Rcheuli Customer Service fees and commissions*

| Visa Business Debit Card | |
|---|--|
| Card currency | Gel /USD/EUR |
| Service fee | |
| Card issuance fee | Free |
| Card replacement (upon PIN code forgotten, card damage or loss, etc.) | 50 Gel |
| Card validity | 2 years |
| Daily withdrawal limits | |
| 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 | 30 000 Gel (Or Equivalent in other currencies) |
| Operation Limit without using PIN Code | 100 Gel |
| 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 |

Rcheuli Customer Service fees and commissions*

| 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 (TBC ,Halyk Bank) | Free |
| 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

*** Transaction fees are valid from May 11th, 2021 to February 1st, 2023