

Customer Service Standard Tariff and Limits

| Spec. Tariff for UA citizens | |
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| Current account service fee (monthly) | Free for 12 month |
| Cash withdrawal in national currency | Free 12 month |
| Cash withdrawal in foreign currency | Free 12 month |
| Instant Debit MasterCard service fee (One-time fee) | Free |
| 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 | 5% of the amount |
| Cash withdrawal* | |
| Operations in national currency | 0.2% of the amount (min 0.20 Gel) |
| Operations in foreign currency | 0.75% 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 |
| 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) |
| Payments to Credo Bank | Free |
| Money transfer outside the bank system in Gel | 0.07% of the amount (min 1 Gel) |

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| 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 |
| Money transfers from accounts (Mycredo.ge) | |
| 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) |
| 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 in Georgian | Once per month - free In other case – 10 Gel |
| Remittances statement | 10 Gel |
| Current account statement in English | For operations with maturity of 2 years and less For open accounts – 20 Gel For closed accounts – 30 Gel For operations with maturity of more than 2 years For open accounts – 30 Gel For closed accounts – 40 Gel |
| SMS notifications | |

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| 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 ,Halyk Bank ATM's | Free |
| 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 | |

Customer service Standard Terms and Conditions
Annex N1 – Customer service standard tariff and limits
Valid from July 4th, 2022

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| 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 |
| 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 | GEL Free, USD, EUR 0.75% (min 0.5USD, EUR) |
| UFC network Banks ATM's (TBC, Halyk) | GEL Free, USD, EUR 0.75% (min 0.5USD, EUR) |
| 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 |
| Free | Free |
| Card validity period | 3 Years |
| Daily withdrawal limits | |

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| 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 |
| 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 | GEL Free, USD, EUR 0.75% (min 0.5USD, EUR) |
| Partner Banks ATM's (TBC, Halyk) | GEL Free, USD, EUR 0.75% (min 0.5USD, EUR) |
| Other Banks ATM's | 2% of the amount (Min 6 GEL/3 USD/3 EUR) |

Visa Business Debit Card

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| 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 |

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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 |
| 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 (TBC, Halyk) | free |
| Other Banks ATM's | 2% (Min 6 Gel/3 USD/3 EUR) |
| VISA Credit Card (No Name) | |
| Currency | GEL |
| Service fee | |
| Card service fee (Annual) | 7 GEL |
| Card validity period | 4 Year |
| 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) |

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| 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 |
| Credo Bank ATM's (from the non-credit limit) | Free |
| Credo Bank Service Centers | 3,9% Min 4,9 GEL |
| UFC network Banks ATM's | 3,9% Min 5,5 GEL |
| Other Banks ATM's | 5,9% Min 10 GEL |
| 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) |
| 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 |

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| | EUR) |
| Credo Bank ATM's | 0.2% of the amount (min 0.2 Gel) |
| UFC network Banks ATM's (TBC, Halyk) | GEL Free, USD, EUR 0.75% (min 0.5USD, EUR) |
| 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 | 25 GEL |
| 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 |
| Other services | |
| 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 11th, 2021 to February 1st, 2023

* * * * * Saving Deposit accrual onto the Minimum Balance of a Month – If withdrawal occurs within less than 3 calendar days after depositing the amount, bank's standard tariff is valid