

ACustomer Service Universal Tariff and Limits

Individual Clients	
Universal service	65 Gel – annually 6 Gel – monthly
Current accounts	
Current account opening	Free
Adding current account currency	Free
Current account service fee (monthly)	Free
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	Free
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)
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	
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	Free
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 Universal (Debit Card)	
Currency	GEL / USD / EUR/ RUR
Service fee	
Card service fee (One-time fee), if purchased in the Branch	Free
Card service fee, if purchased through Online Banking (MyCredo)	Free
Card Recovery fee (in case of card loss or damage)	10 Gel
Card validity period	3 Year
Daily withdrawal limits	
Credo Bank service centers	Unlimited
Credo Bank ATM's	10000 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)	10 Gel
Card Recovery fee (in case of loss or damage)	10 Gel
Card validity period	3 Years
Daily withdrawal limits	
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	
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	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)
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 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

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%

*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

* * * * 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