

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	0.75% 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	4% of the amount
MasterCard Standard debit card	
Card validity period	3 years
Card service fee	Free

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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)	GEL Free, USD, EUR 0.75% (min 0.5USD, EUR)
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

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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

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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

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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)

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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)	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	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%

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Distant services	
Internet Banking ICREDO.GE	Free
SMS notifications on retail operations	Free
SMS Service	Free
e-Mail Banking	Free
Other services	
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

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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	0.75% of the amount (min 0.5 Gel)
Loan amount withdrawal	Free
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
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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	

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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
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

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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 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

* * * * 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