

<b>Credo Universal MasterCard</b>	
Currency	GEL / USD / EUR / RUR
<b>Service fee</b>	
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
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Credo Bank ATM's	10 000 GEL (Or Equivalent in other currencies)
UFC network Banks ATM's (TBC, Halyk)	5000 GEL (Or Equivalent in other currencies)
UFC network Banks service centers	5000 GEL (Or Equivalent in other currencies)
Other bank ATM's	3000 GEL(Or Equivalent in other currencies)
Other bank service center	2000 GEL (Or Equivalent in other currencies)
Purchase Limit	10 000 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>	
Other Banks service center	3% of the amount (min 8 Gel / 4 USD / 4 EUR)
Credo Bank ATM's	GEL - Free, USD - 0.3% (min 0.5 USD)
UFC network Banks ATM's (TBC, Halyk)	GEL - Free, USD/EUR - 0.5% (min 0.5 USD /EUR)
Other Banks ATM's (Georgia)	2% of the amount (min 6 Gel / 3 USD / 3 EUR)
Other Banks ATM's (Abroad)	3% of the amount (min 8 Gel / 4 USD / 4 EUR)