

Debit Card MasterCard		
Currency	GEL / USD / EUR /RUR	
Service fee		
Card service fee (One-time fee), if purchased in the Branch	40 GEL	
Card service fee, if purchased through Online Banking (MyCredo)	10 GEL	
Card Recovery fee (in case of card loss or damage)	20 GEL	
Card validity period	3 Year	
Daily withdrawal limits		
Credo Bank service centers	Unlimited	
Credo Bank ATM's	5000 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	1500 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	
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		
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 4 Gel / 4 USD / 4 EUR)	



Instant Debit MasterCard		
Currency	GEL/USD/EUR/RUR	
Service fee		
Card service fee (One-time fee)	10 GEL	
Card service fee (One-time fee) for remittance, citizens of	Free	
Ukraine, Depositors (monthly withdrawal), Certificate deposit		
clients		
Card Recovery fee (in case of loss or damage)	5 GEL	
Card validity period	3 Years	
Daily withdrawal limits		
Credo Bank service centers	Unlimited	
Credo Bank ATM's	5000 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	N/A	
Other bank ATM's	1500 GEL (Or Equivalent in other currencies)	
Other bank service center	N/A	
Purchase Limit	10 000 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		
Other Banks service center	3% of the amount (Min 8 GEL / 4 USD / 4 EUR)	
Credo ATMs	GEL Free, USD -0.3% (min. 0.5 USD)	
Partner 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	



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	15 GEL	
delivery service in Georgia		
Courier service of the card in case of purchasing online banking	179 GEL	
(MyCredo) with overseas delivery service		
Card recovery (in case of loss, damage) with delivery service in	15 GEL	
Georgia		
Card recovery (in case of loss, damage) with overseas delivery	179 GEL	
service		
Card validity period	4 Year	
Daily withdrawal limits		
Credo Bank service centers	Unlimited	
Credo Bank ATM's	2500 Gel (Or Equivalent in other currencies)	
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		
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)	



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	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	
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		
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)	



Credo Rcheuli MasterCard		
Currency	GEL/USD/EUR/RUR	
Card validity period	3 Year	
Service fee		
Card service fee	Free	
Card Recovery fee (in case of loss (card or pin) or damage)	Free	
Cash withdrawal daily limits		
In Credo Bank service centers	Unlimited	
Credo Bank ATMs	20 000 GEL	
In service centers of partner banks	5000 GEL	
Partner banks ATMs	20 000 GEL	
In service centers of other banks	2000 GEL	
Other banks ATMs	5000 GEL	
Purchase limit	15 000 GEL	
Operation Limit without using PIN Code	100 GEL	
Cash withdrawal fee		
Credo Bank ATMs	Free	
Withdrawal from cards in Partners ATM's (TBC ,Halyk Bank)	GEL - Free, USD /EUR - 0.5% (min 0.5 USD, EUR)	
Other banks ATMs (Georgia)	2% of the amount (min 6 GEL / 3 USD / 3 EUR)	
Other banks ATMs (Abroad)	3% of the amount (min 8 GEL/ 4 USD / 4 EUR)	
In service centers of other banks	3% of the amount (min 8 GEL/ 4 USD / 4 EUR)	
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	