

Customer Service Standard Ta	riff and Limits
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	0.6% 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 (up to 1000 GEL)	4 GEL
Money transfer outside the bank system (from 1000 GEL to 10 000 GEL)	4 GEL
Money transfer outside the bank system (from 10 000 GEL to 100 000 GEL)	10 GEL
Money transfer outside the bank system (from 100 000 and more)	100 GEL
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 1 GEL
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
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)
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 (up to 1000 GEL)	Free
Money transfer outside the bank system (from 1000 GEL to 10 000 GEL)	Free
Money transfer outside the bank system (from 10 000 GEL to 100 000 GEL)	Free
Money transfer outside the bank system (from 100 000 and more)	Free
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 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)



Manay transfers from accounts (Duciness reversely as)	
Money transfers from accounts (Business.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 (up to 1000 GEL)	1 GEL
Money transfer outside the bank system (from 1000 GEL to 10 000 GEL)	3 GEL
Money transfer outside the bank system (from 10 000 GEL to 100 000 GEL)	9 GEL
Money transfer outside the bank system (from 100 000 and more)	90 GEL
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 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)
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 – 10 GEL , non-clients - 20 GEL
Other type of certificate	Clients – 20 GEL , non-clients - 30 GEL
Certificate on the absence of debt	Clients – 20 GEL , non-clients - 30 GEL
Certificate on the current debt	in case of existence of debt - free
certificate of the current debt	in case of absence of debt - 20 GEL
Current account statement in Georgian	Once per month - free
Current account statement in Georgian	In other case – 10 GEL
Remittances statement	10 GEL
Current account statement in English (For operations with maturity of 2	For open accounts – 20 GEL
years and less)	For closed accounts – 30 GEL
Current account statement in English (For operations with maturity of more	For open accounts – 30 Gel
than 2 years)	For closed accounts – 40 Gel
SMS notifications	
SMS notifications on retail operations – for clients, using Credo Bank loan*****	1 GEL
SMS notifications on retail operations (monthly) – for clients, not using Credo Bank loan ******	1 GEL
SMS Service	0.28 GEL



Pos terminal fees	
Fee for Credo bank card transaction (Visa/MasterCard)	1.50%
Fee for partner bank card transaction (Visa / MasterCard (TBC Bank, Halyk	1.50%
Bank Georgia)	1.60%
Fee for non-partner bank (Domestic) card transaction (Visa / MasterCard)	1.70%
Fees for foreign bank (International) transaction (Visa / MasterCard)	1.70%
Refillable monthly fee	
If the bank fee received from card transactions is more than or equal to 40	Free
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	The difference will be deducted from the current account
added	
Fixed monthly fee	
If monthly terminal turnover is more than 5000 GEL (processed	Free
transactions)	Free
If the monthly terminal turnover is less than 5000 GEL (processed	25 GEL
transactions). In case of fiscal position terminal, 10 GEL will be added	23 GLL
Internet banking	
Business.mycredo.ge	Free
Online Banking (MyCredo)	Free
Other services	
Receiving copy of the receipt	10 Gel – for the printed-out copy
neceiving copy of the receipt	40 Gel – for the archived document copy
Mycredo terminal fees	
Fee for Credo bank card transaction (Visa / MasterCard)	0%
Fee for partner bank card transaction (Visa / MasterCard) (TBC Bank, Halyk	1.50%
Bank Georgia)	1.50%
Fee for non-partner bank (Domestic) card transaction (Visa / MasterCard)	1.50%
Fees for foreign bank (International) transaction (Visa / MasterCard)	1.50%
Remittances withdrawal	
Remittance withdrawal fee	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
ree at merchants of credo bank	
Fee at merchants of TBC Bank	Free
	Free 1% of the amount (min 0.5 GEL)
Fee at merchants of TBC Bank Withdrawal from Credo Bank service centers (with the plastic card) Withdrawal from cards in TBC ,Halyk Bank ATM's	1% of the amount (min 0.5 GEL) Free
Fee at merchants of TBC Bank Withdrawal from Credo Bank service centers (with the plastic card)	1% of the amount (min 0.5 GEL)



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Other Banks ATM's (Georgia) Other Banks ATM's (Abroad) International Chargeback International Chargeback fee Card Accounts Protection Access to high risk merchants 3D Secure service Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) Additional Services Pin Code change (ATM) 2.5 % of the amount (min 7 GEL / 3 USD / 3 EUR) 3 % of the amount (min 7 GEL / 3 USD / 3 EUR) 3 % of the amount (min 7 GEL / 3 USD / 3 EUR) 3 % of the amount (min 7 GEL / 3 USD / 3 EUR) 3 % of the amount (min 7 GEL / 3 USD / 3 EUR) 3 % of the amount (min 7 GEL / 3 USD / 3 EUR) 4 EUR) Free Additional Services Free	UFC network Banks ATM's (TBC, Halyk)	GEL - Free, USD/EUR - 0.5% (min 0.5 USD/EUR)
Other Banks ATM's (Abroad) International Chargeback International Chargeback fee free Card Accounts Protection Access to high risk merchants according to customer request 3D Secure service free Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services Pin Code change (ATM) free		
International Chargeback fee free Card Accounts Protection Access to high risk merchants according to customer request free 3D Secure service free Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services Pin Code change (ATM) free	Other Banks ATM's (Abroad)	3 % of the amount (min 8 GEL / 4 USD / 4 EUR)
Card Accounts Protection Access to high risk merchants 3D Secure service Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) Additional Services Pin Code change (ATM) according to customer request free free	International Chargeback	
Card Accounts Protection Access to high risk merchants 3D Secure service Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) Additional Services Pin Code change (ATM) according to customer request free free	International Chargeback fee	free
3D Secure service free Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services Pin Code change (ATM) free	Card Accounts Protection	
3D Secure service free Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services Pin Code change (ATM) free	Access to high risk merchants	according to customer request
Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services Pin Code change (ATM) free	3D Secure service	
Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services Pin Code change (ATM) free	Payments in Public Transport (travel fee payment via Pos Terminal)	
Additional Services Pin Code change (ATM) free	Metro, Buses and cable car (Tbilisi City Municipality)	free
Pin Code change (ATM) free	Additional Services	
	Pin Code change (ATM)	free
	Pin Code recovery	



Instant Debit MasterCard	
Currency	GEL/USD/EUR
Service fee	
Card service fee (One-time fee)	10 GEL
Card service fee (One-time fee) for remittance, citizens of Ukraine,	Free
Depositors of monthly withdrawal, Certificate deposit clients	1166
Card Recovery fee (in case of loss or damage)	10 GEL
Card Recovery fee (in case of loss or damage) in case of citizens of Ukraine	Free
Card validity period	4 Years
Daily withdrawal limits	
Credo Bank service centers	Unlimited
Credo Bank ATM's	
UFC network Banks ATM's (TBC, Halyk)	5000 GEL (Or Equivalent in other currencies)
Other bank ATM's	
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)	2.5 % of the amount (min 7 GEL / 3 USD / 3 EUR)
Other Banks ATM's (Abroad)	3 % of the amount (min 8 GEL / 4 USD / 4 EUR)
International Chargeback	
International Chargeback fee	free
Card Accounts Protection	
Access to high risk merchants	according to customer request
3D Secure service	free
Payments in Public Transport (travel fee payment via Pos Terminal)	
Metro, Buses and cable car (Tbilisi City Municipality)	free
Additional Services	
Pin Code change (ATM)	free
Pin Code recovery	free



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 (Or Equivalent in other currencies) UFC Banks ATMS 50 000 GEL (Or Equivalent in other currencies) UFC Banks ATMS 50 000 GEL (Or Equivalent in other currencies) Other ATM 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) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Objection Limit without using PIN Code 100 GEL Stop list (Card Blocking) Local stop list (Card Blocking) Local stop list (Stop Ist (Card Blocking) International Stop list Free International merchant Free Local merchant Free Local merchant 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 Free Partner Banks ATM's (TBC, Halyk) Free	Visa Business Debit Card	
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 (Or Equivalent in other currencies) 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) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service Center 10 000 GEL (Or Equivalent in other currencies) Other banks service Center 10 000 GEL (Or Equivalent in other currencies) Other banks (Card Blocking) Local stop list Free International Stop list Free International Stop list 50 USD (Weekly, Per Region) Payment fee International merchant Free International merchant Free International merchant Free Internet Free Internet Free Internet Free Internet Stop Stop Stop Stop Stop Stop Stop Sto	Card currency	GEL/USD/EUR
Card replacement (upon PIN code forgotten, card damage or loss, etc.) Card validity Daily withdrawal limits Credo bank Service centers Unlimited Credo Bank ATMs 50 000 GEL (Or Equivalent in other currencies) Partner bank of UFC Other ATM 10 000 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) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Other Banks (Core Blocking) Local stop list Free International Stop list Free International Stop list Free International merchant Free International merchant Free International merchant Free Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center 3% (Min 8 GEL/ 4 USD / 4 EUR) Credo Bank ATMs Free Partner Banks ATM's (TBC, Halyk)	Service fee	
Card validity Daily withdrawal limits Credo bank Service centers Unlimited Credo Bank ATMs 50 000 GEL (Or Equivalent in other currencies) 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) Daily purchase limit 30 000 GEL (Or Equivalent in other currencies) Departion Limit without using PIN Code 100 GEL Stop list (Card Blocking) Local stop list Free International Stop list Free International merchant Free International merchant Free International merchant Free Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMS Free Partner Banks ATM's (TBC, Halyk) Free	Card issuance fee	75 GEL
Daily withdrawal limits Credo bank Service centers Credo Bank ATMs So 000 GEL (Or Equivalent in other currencies) UFC Banks ATMs So 000 GEL (Or Equivalent in other currencies) Partner bank of UFC So 000 GEL (Or Equivalent in other currencies) Other ATM So 000 GEL (Or Equivalent in other currencies) Other ATM So 000 GEL (Or Equivalent in other currencies) Other banks service center So 000 GEL (Or Equivalent in other currencies) Daily purchase limit So 000 GEL (Or Equivalent in other currencies) Daily purchase limit So 000 GEL (Or Equivalent in other currencies) Daily purchase limit Fo Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list Free International Stop list Free International Merchant Free International merchant Free International merchant Free Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Free Partner Banks ATM's (TBC, Halyk) Free	Card replacement (upon PIN code forgotten, card damage or loss, etc.)	75 GEL
Credo bank Service centers Credo Bank ATMs 50 000 GEL (Or Equivalent in other currencies) 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) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Object (Or Equivalent in	Card validity	2 years
Credo Bank ATMs 50 000 GEL (Or Equivalent in other currencies) 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 ATM 10 000 GEL (Or Equivalent in other currencies) Other banks service center 10 000 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 Free International Stop list Free International merchant Free International merchant Free Internet Internet Free Internet Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Free Partner Banks ATMs Free Partner Banks ATMs Free Partner Banks ATMs Free	Daily withdrawal limits	
DUFC Banks ATMs Partner bank of UFC So 000 GEL (Or Equivalent in other currencies) Partner bank of UFC So 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) Other banks service center 10 000 GEL (Or Equivalent in other currencies) Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list Free International Stop list Free International Stop list Free International merchant Free International merchant Free Internet	Credo bank Service centers	Unlimited
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) Ouily 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 Free International merchant Free International merchant Free International merchant Free Internet Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATM's Free Partner Banks ATM's (TBC, Halyk) Free	Credo Bank ATMs	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 Free International merchant Free International merchant Free International merchant Free International merchant Free Internet Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Free Partner Banks ATM's (TBC, Halyk) Free	UFC Banks ATMs	50 000 GEL (Or Equivalent in other currencies)
Other banks service center Daily purchase limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Stop list International merchant International merchant International merchant International merchant International stop list International merchant International	Partner bank of UFC	50 000 GEL (Or Equivalent in other currencies)
Daily purchase limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Stop list Payment fee International merchant International merchant International merchant Free	Other ATM	10 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list Free International Stop list Payment fee International merchant Internation	Other banks service center	10 000 GEL (Or Equivalent in other currencies)
Stop list (Card Blocking) Local stop list International Stop list Free International Merchant International Mercha	Daily purchase limit	30 000 GEL (Or Equivalent in other currencies)
Local stop list International Stop list Payment fee International merchant International me	Operation Limit without using PIN Code	100 GEL
International Stop list Payment fee International merchant Internat	Stop list (Card Blocking)	
Payment fee International merchant Free Local merchant Free Internet 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 Free Partner Banks ATM's (TBC, Halyk) Free	Local stop list	Free
International merchant Local merchant Free Internet Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Partner Banks ATM's (TBC, Halyk) Free	International Stop list	50 USD (Weekly, Per Region)
Local merchant Internet Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Partner Banks ATM's (TBC, Halyk) Free	Payment fee	
Internet Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Partner Banks ATM's (TBC, Halyk) Free	International merchant	Free
Withdrawal and payment fees Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Oredo Bank ATMs Free Partner Banks ATM's (TBC, Halyk) Free	Local merchant	Free
Credo Bank Service Centers (in case of performing the operation by card) Other Banks service center Credo Bank ATMs Free Partner Banks ATM's (TBC, Halyk) O.6% (Min 0.5 GEL) 3% (Min 8 GEL/ 4 USD / 4 EUR) Free	Internet	Free
Other Banks service center 3% (Min 8 GEL/ 4 USD / 4 EUR) Credo Bank ATMs Free Partner Banks ATM's (TBC, Halyk) Free	Withdrawal and payment fees	
Credo Bank ATMs Free Partner Banks ATM's (TBC, Halyk) Free	Credo Bank Service Centers (in case of performing the operation by card)	0.6% (Min 0.5 GEL)
Partner Banks ATM's (TBC, Halyk)	Other Banks service center	3% (Min 8 GEL/ 4 USD / 4 EUR)
	Credo Bank ATMs	Free
Other Banks ATM's 2% (Min 6 GEL/3 USD/3 EUR)	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	
UFC network Banks ATM's	10 000 GEL
Other bank ATM's	
Purchase Limit	20 000 GEL
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	15.051
service in Georgia	15 GEL
Courier service of the card in case of purchasing online banking (MyCredo)	170.051
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 (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	
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 - 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	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)

^{*}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
- *** Certificate should be issued max. in 2 business days
- ***** Saving Deposit If withdrawal occurs within less than 7 calendar days after depositing the amount, bank's standard tariff is valid
- ****** Registration for customers of this product is not possible from August 16. For customers using the product, the commission change will be effective from September 15. For customers who had a current loan on August 16, 2022, the fee change will apply after the expiration of this loan.