



Rcheuli Customer Service fees and commissions	
Individual Clients	
Rcheuli service (annual commission)	Profile client - 180 GEL
	Non Profile client - 120 GEL
Rcheuli service (monthly commission)	Profile client - 18 GEL
	Non Profile client - 12 GEL
Current account	
Current account opening	Free
Current account service	Free
Adding current account currency	Free
Cash desk operations (in the Bank service centers)	
Cash deposit	
Any currency, except RUR	Free
RUR depositing	4% of the amount
Cash withdrawal*	
GEL	0.1% of the amount (min 0.2 GEL)
Foreign currency	0.4% of the amount (min 0.5 GEL)
Loan amount withdrawal	Free
Term Deposit amount withdrawal****	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	Free
Payments to Credo Bank	Free
Money transfer outside the bank system in GEL	1 GEL
Quick (individual) transfer (up to 10 000 GEL)	2 GEL
Commission for preparing a payment order (excluding payments to Credo Bank)	Free
Commission for preparing a payment order for Payments to Credo Bank	Free
Transfer outside the bank system** in USD	10 USD
Transfer outside the bank system** in Euro and other currencies	10 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 in GEL	Free
Transfer outside the bank system** in USD	10 USD
Transfer outside the bank system** in Euro and other currencies	10 EUR



Issuing a certificate ***	
Certificate on the balance of the account, certificate on the turnover on the account	Free
Issuing a certificate on the existence of an account	Free
Other type of certificate	Free
Certificate on the absence of debt	Free
Certificate on the current debt	Free
Current account statement in Georgian	Free
Remittances statement	Free
Current account statement in English (For operations with maturity of 2 years and less)	Free
Current account statement in English (For operations with maturity of more than 2 years)	Free
Distance Services	
SMS notifications on retail operations	Free
SMS Service	Free
email banking	Free
Internet banking	
MyCredo.ge	Free
Mycredo terminal fees	
Fee for Credo bank card transaction (Visa / MasterCard)	0%
Fee for partner bank card transaction (Visa / MasterCard) (TBC Bank, Halyk 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

*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

*** 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



Visa Platinum	
Currency	GEL/USD/EUR
Card validity period	4 Year
Service fee	
Card service fee	Free
Card Recovery fee (in case of loss (card or pin) or damage)	10 GEL
Cash withdrawal daily limits	
In Credo Bank service centers	Unlimited
Credo Bank ATMs	30 000 GEL (Or Equivalent in other currencies)
In service centers of partner banks	
Partner banks ATMs	
In service centers of other banks	
Other banks ATMs	
Purchase limit	50 000 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 in merchants	
International merchants	Free
Local merchants	Free
Internet	Free
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)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
Other banks ATMs (Abroad)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
In service centers of other banks	3% of the amount (min 8 GEL / 4 USD / 4 EUR)
Concierge Service	
Concierge Service fee	Free
Lounge Key	
Lounge Key (Visa Platinum card holder)	3 visits per year - free; subsequent visits - 32 USD
Lounge Key (Accompanying persons)	32 USD (per person)
Stop list (Card Blocking)	
Local stop list	Free
Payment fee in merchants	
International merchants	Free
Local merchants	Free
Internet	Free
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



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 (Or Equivalent in other currencies)
In service centers of partner banks	5000 GEL (Or Equivalent in other currencies)
Partner banks ATMs	20 000 GEL (Or Equivalent in other currencies)
In service centers of other banks	2000 GEL (Or Equivalent in other currencies)
Other banks ATMs	5000 GEL (Or Equivalent in other currencies)
Purchase limit	15 000 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 in merchants	
International merchants	Free
Local merchants	Free
Internet	Free
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)
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 cars (Tbilisi City Municipality)	free
Additional Services	
Pin Code change (ATM)	free
Pin Code recovery	free



Rcheuli Customer Service fees and commissions	
Legal Clients	
Rcheuli service (annual commission)	Profile client -150 GEL Non Profile client - 200 GEL
Rcheuli service (monthly commission)	Profile client -15 GEL Non Profile client - 20 GEL
Current account	
Current account opening	Free
Current account service	Free
Adding current account currency	Free
Cash desk operations (in the Bank service centers)	
Cash deposit	
Any currency, except RUR	Free
RUR depositing	1% of the amount
Cash withdrawal*	
GEL	0.1% of the amount (min 0.2 GEL)
Foreign currency	0.4% of the amount (min 0.5 GEL)
Loan amount withdrawal	Free
Term Deposit amount withdrawal****	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	Free
Payments to Credo Bank	Free
Money transfer outside the bank system in GEL	1 GEL
Quick (individual) transfer (up to 10 000 GEL)	2 GEL
Commission for preparing a payment order (excluding payments to Credo Bank)	Free
Commission for preparing a payment order for Payments to Credo Bank	Free
Transfer outside the bank system** in USD	10 USD
Transfer outside the bank system** in Euro and other currencies	10 EUR
Issuing a certificate ***	
Certificate on the balance of the account, certificate on the turnover on the account	Free
Issuing a certificate on the existence of an account	Free
Other type of certificate	Free
Certificate on the absence of debt	Free
Certificate on the current debt	Free
Current account statement in Georgian	Free
Remittances statement	Free
Current account statement in English (For operations with maturity of 2 years and less)	Free
Current account statement in English (For operations with maturity of more than 2 years)	Free



Distance Services	
SMS notifications on retail operations	Free
SMS Service	Free
email banking	Free
Internet banking	
Business.mycredo.ge	Free
Pos terminal fees	
Fee for Credo bank card transaction (Visa/MasterCard)	1.50%
Fee for partner bank card transaction Visa /MasterCard (TBC Bank, Halyk 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 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
Mycredo terminal fees	
Fee for Credo bank card transaction (Visa / MasterCard)	0%
Fee for partner bank card transaction (Visa / MasterCard) (TBC Bank, Halyk 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%

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- 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

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* * * * * Saving Deposit – If withdrawal occurs within less than 7 calendar days after depositing the amount, bank's standard tariff is valid



Visa Business Debit Card	
Currency	GEL/USD/EUR
Card validity period	2 Year
Service fee	
Card service fee	Free
Card Recovery fee (in case of loss (card or pin) or damage)	50 GEL
Cash withdrawal daily limits	
In Credo Bank service centers	Unlimited
Credo Bank ATMs	50 000 GEL (Or Equivalent in other currencies)
In service centers of partner banks	50 000 GEL (Or Equivalent in other currencies)
Partner banks ATMs	50 000 GEL (Or Equivalent in other currencies)
In service centers of other banks	10 000 GEL (Or Equivalent in other currencies)
Other banks ATMs	10 000 GEL (Or Equivalent in other currencies)
Purchase limit	30 000 GEL (Or Equivalent in other currencies)
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)	Free
Other banks ATMs	2% of the amount (min 6 GEL / 3 USD / 3 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