

Customer Service Tariff and Limits for Citizens of Ukraine

Special Tariffs for UA Citizens	
Current account service fee (monthly)	Free for 12 months
Cash withdrawal in national currency	Free for 12 months
Cash withdrawal in foreign currency	Free for 12 months
Instant Debit MasterCard service fee (one - time fee)	Free
Current account	
Current account service fee (monthly)	1 GEL
Dormant account service fee (monthly)	5 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 (Natural Person)	0.15 % (min. 30 USD ; max. 150 USD)
Transfer outside the bank system in Euro and other currencies (Natural Person)	0.15 % (min. 35 EUR; max. 150 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD (Natural Person)	0.15 % (min. 35 USD ; max. 150 USD)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies (Natural Person)	0.15 % (min. 35 EUR; max. 150 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)	1 GEL
Money transfer outside the bank system (from 1000 GEL to 10 000 GEL)	1 GEL
Money transfer outside the bank system (from 10 000 GEL to 100 000 GEL)	1 GEL
Money transfer outside the bank system (from 100 000 and more)	1 GEL
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 1 GEL
Transfer outside the bank system in USD	0.15 % (min. 30 USD ; max. 150 USD)
Transfer outside the bank system in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.15 % (min. 35 USD ; max. 150 USD)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 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 – GEL 10, non-clients - 20 GEL
Other type of certificate	Clients – GEL 20, 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
	in case of absence of debt - 20 GEL
Certificate on the current debt / absence of debt (if a third person - guarantor , owner of real estate / collateral requests a certificate)	20 GEL
Current account statement in Georgian	Once per month - free
	In other case – 10 GEL
Remittances statement	10 GEL
Current account statement in English (For operations with maturity of 2 years and less)	For open accounts – 20 GEL For closed accounts – 30 GEL
Current account statement in English (For operations with maturity of more than 2 years)	For open accounts – 30 Gel 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

Internet banking	
Online Banking (MyCredo)	Free
Other services	
Receiving copy of the receipt	10 Gel – for the printed-out copy
	40 Gel – for the archived document copy
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)

*** 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

Instant Debit MasterCard	
Currency	GEL/USD/EUR
Service fee	
Card service fee (One-time fee)	Free
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	5 000 GEL (Or Equivalent in other currencies)
UFC network Banks ATM's (TBC, Halyk)	
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