

Rcheuli Customer Service tariffs and limits		
Individual Clients		
Rcheuli service (annual commission)	Profile client -180 GEL	
	Non Profile client - 240 GEL	
Rcheuli service (monthly commission)	Profile client - 20 GEL	
	Non Profile client - 25 GEL	
Current account		
Current account opening	Free	
Current account service	Free	
Adding current account currency	Free	
Dormant account service fee (monthly)	5 GEL	
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	F	
Bank)	Free	
Commission for preparing a payment order for Payments to Credo Bank	Free	
Transfer outside the bank system in USD	30 USD	
Transfer outside the bank system in Euro and other currencies	15 EUR	
Transfer outside the bank system with the guarantee of full crediting the		
account of the recipient - USD	35 USD	
Transfer outside the bank system with the guarantee of full crediting the		
account of the recipient - in Euro and other currencies	35 EUR	
Money transfers from accounts (Mycredo.ge)		
Money transfer within the bank system between the client own accounts (any	Free	
currency)	Free	
Money transfer within the bank system between the accounts of different	Free	
clients	Free	
Payments to Credo Bank	Free	
Money transfer outside the bank system in GEL	1 GEL	
Transfer outside the bank system in USD	30 USD	
Transfer outside the bank system in Euro and other currencies	15 EUR	
Transfer outside the bank system with the guarantee of full crediting the		
account of the recipient - USD	35 USD	
Transfer outside the bank system with the guarantee of full crediting the		
account of the recipient - in Euro and other currencies	35 EUR	



Certificate on the balance of the account, certificate on the turnover on the	
,	Free
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 Notifications of retail operations	Free
email banking	Free
Internet banking	Fiee
MyCredo.ge	Free
	Free
Mycredo terminal fees	00/
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)

*** 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



CurrencyGEL/USD/EURCard validity period4 YearCard avvice feeCard service feeCard service fee10 GELCard service feeUnlimitedCard service feeUnlimitedCard service centersUnlimitedCreeb Bank Strive centersUnlimitedCreeb Bank Strive centers of partner banksPartner banks ATMs000 GEL (Or Equivalent in other currencies)In service centers of ther banks50 000 GEL (Or Equivalent in other currencies)Operation Limit without using PIN Code100 GELStop list (Card Blocking)50 USD (Weekly, Per Region)Partner banks ATMs50 USD (Weekly, Per Region)Payment fee in merchantsFreeInternational Stop list50 USD (Weekly, Per Region)Payment fee in merchantsFreeCash withdrawal feeFreeCredo Bank ATMsGEL- Free, USS (EUR)Other banks ATMs (Georgia)2.5% of the amount (min. 7 GEL/3 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)Other banks ATMs (Abroad)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)Other banks ATMs (Abroad)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)Other banks ATMs (Abroad)2.5% of the amount (min. 7 GEL/3 USD / EUR)Other banks ATMs (Abroad)	Visa Platinum	
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Concierge ServiceImage: Concierge Service feeConcierge Service feeFreeLounge Key3 visits per year - free; subsequent visits - 32 USDLounge Key (Accompanying persons)32 USD (per person)Stop list (Card Blocking)Image: Card Blocking)Local stop listFreePayment fee in merchantsFreeInternational merchantsFreeInternational ChargebackFreeInternational Chargeback feefreeCard Accounts Protectionaccording to customer request3D Secure servicefreePayment in Public Transport (travel fee payment via Pos Terminal)freeMetro, Buses and cable car (Tbilisi City Municipality)free	Other banks ATMs (Abroad)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
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Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services free	3D Secure service	free
Metro, Buses and cable car (Tbilisi City Municipality) free Additional Services free	Payments in Public Transport (travel fee payment via Pos Terminal)	
	Metro, Buses and cable car (Tbilisi City Municipality)	free
Pin Code change (ATM) free		
	Pin Code change (ATM)	free
Pin Code recovery free		free



Credo Rcheuli MasterCa	Ird
Currency	GEL/USD/EUR/RUR
Card validity period	4 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	5 000 GEL (Or Equivalent in other currencies)
Partner banks ATMs	20 000 GEL (Or Equivalent in other currencies)
In service centers of other banks	2 000 GEL (Or Equivalent in other currencies)
Other banks ATMs	5 000 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	
	Profile client -240 GEL
Rcheuli service (annual commission)	Non Profile client - 300 GEL
	Profile client - 25 GEL
Rcheuli service (monthly commission)	Non Profile client - 30 GEL
Current account	
Current account opening	Free
Current account service	Free
Adding current account currency	Free
Dormant account service fee (monthly)	5 GEL
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	The state of the s
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	Free
Bank)	1100
Commission for preparing a payment order for Payments to Credo Bank	Free
Transfer outside the bank system in USD	0.15 % (min. 30 USD ; max. 500 USD)
Transfer outside the bank system in Euro and other currencies	0.15 % (min. 15 EUR; max. 500 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.15% (min. 35 USD ; max. 500 USD)
Transfer outside the bank system with the guarantee of full crediting the	0.15 % (min. 35 EUR; max. 500 EUR)
account of the recipient - in Euro and other currencies	
Issuing a certificate ***	
Certificate on the balance of the account, certificate on the turnover on the	Free
account Issuing a certificate on the existence of an account	Free
-	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
transactions). In case of fiscal position terminal, 10 GEL will be added	
transactions). In case of fiscal position terminal, 10 GEL will be added Fixed monthly fee	account
transactions). In case of fiscal position terminal, 10 GEL will be added Fixed monthly fee If monthly terminal turnover is more than 5000 GEL (processed transactions) If the monthly terminal turnover is less than 5000 GEL (processed	account
transactions). In case of fiscal position terminal, 10 GEL will be added Fixed monthly fee If monthly terminal turnover is more than 5000 GEL (processed transactions) If the monthly terminal turnover is less than 5000 GEL (processed transactions). In case of fiscal position terminal, 10 GEL will be added	account
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transactions). In case of fiscal position terminal, 10 GEL will be added Fixed monthly fee If monthly terminal turnover is more than 5000 GEL (processed transactions) If the monthly terminal turnover is less than 5000 GEL (processed transactions). In case of fiscal position terminal, 10 GEL will be added Mycredo terminal fees Fee for Credo bank card transaction (Visa / MasterCard) Fee for partner bank card transaction (Visa / MasterCard) (TBC Bank, Halyk	account Free 25 GEL 0%

*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



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