

<b>Customer Service Standard Tariffs and Limits</b>	
<b>Current accounts</b>	
Current account opening	Free
Adding current account currency	Free
Current account service fee (monthly)	1 GEL
Dormant account service fee (monthly)	5 GEL
<b>Cash depositing</b>	
Operations in national currency	Free
Operations in foreign currency (except RUR)	Free
Operations in RUR	5% of the amount
<b>Cash withdrawal*</b>	
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
<b>Money transfers from accounts</b>	
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)
Transfer outside the bank system in USD (Legal Entity)	0.20 % (min. 35 USD ; max. 500 USD)
Transfer outside the bank system in Euro and other currencies (Legal Entity)	0.20 % (min. 35 EUR; max. 500 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD (Legal Entity)	0.20 % (min. 35 USD ; max. 500 USD)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies (Legal Entity)	0.20 % (min. 35 EUR; max. 500 EUR)

<b>Money transfers from accounts ( Mycredo.ge)</b>	
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)
<b>Money transfers from accounts ( Business.mycredo.ge)</b>	
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	0.20 % (min. 35 USD ; max. 500 USD)
Transfer outside the bank system in Euro and other currencies	0.20 % (min. 35 EUR; max. 500 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.20 % (min. 35 USD ; max. 500 USD)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies	0.20 % (min. 35 EUR; max. 500 EUR)

<b>Issuing a certificate ***</b>	
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
	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
<b>SMS notifications</b>	
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
<b>Pos terminal fees</b>	
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%
<b>Refillable monthly fee</b>	
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
<b>Fixed monthly fee</b>	
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

<b>Internet banking</b>	
Business.mycredo.ge	Free
MyCredo.ge	Free
<b>Other services</b>	
Receiving copy of the receipt	10 GEL– for the printed-out copy
	40 GEL – for the archived document copy
Cross Border Fee **	10 GEL
<b>Mycredo terminal fees</b>	
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%
<b>Remittances withdrawal</b>	
Remittance withdrawal fee	Free
<b>Local Debit Card</b>	
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
Fee at merchants of TBC Bank	Free
Withdrawal from Credo Bank service centers (with the plastic card)	1% of the amount (min 0.5 GEL)
Withdrawal from cards in TBC ,Halyk Bank ATM's	Free
Withdrawal daily limit	4000 GEL
Purchase daily limit	4000 GEL

<b>MasterCard Standard (Debit Card)</b>	
Currency	GEL / USD / EUR
<b>Service fee</b>	
Card service fee (One-time fee), if purchased in the Branch	10 GEL
Card service fee, if purchased through Online Banking (MyCredo)	10 GEL
Card Recovery fee (in case of card loss or damage)	10 GEL
Card validity period	4 Year
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Credo Bank ATM's	5000 GEL (Or Equivalent in other currencies)
UFC network Banks ATM's (TBC, Halyk)	
UFC network Banks service centers	
Other bank ATM's	
Other bank service center	
Purchase Limit	10 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee in merchants</b>	
International merchants	Free
Local merchants	Free
Internet	Free
<b>Cash withdrawal fee</b>	
Other Banks service center	partner bank's fee + 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)	2.5 % 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)
<b>International Chargeback</b>	
International Chargeback fee	free
<b>Card Accounts Protection</b>	
Access to high risk merchants	according to customer request
3D Secure service	free
<b>Payments in Public Transport (travel fee payment via Pos Terminal)</b>	
Metro, Buses and cable car (Tbilisi City Municipality)	free
<b>Additional Services</b>	
Pin Code change (ATM)	free
Pin Code recovery	free

<b>Instant Debit MasterCard</b>	
Currency	GEL/USD/EUR
<b>Service fee</b>	
Card service fee (One-time fee)	10 GEL
Card service fee (One-time fee) for remittance, citizens of Ukraine, Depositors of monthly withdrawal, Certificate deposit clients	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
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Credo Bank ATM's	5000 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
<b>Stop list (Card Blocking)</b>	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee</b>	
International merchant	Free
Local merchant	Free
Internet	Free
<b>Cash withdrawal fee</b>	
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)
<b>International Chargeback</b>	
International Chargeback fee	free
<b>Card Accounts Protection</b>	
Access to high risk merchants	according to customer request
3D Secure service	free
<b>Payments in Public Transport (travel fee payment via Pos Terminal)</b>	
Metro, Buses and cable car (Tbilisi City Municipality)	free
<b>Additional Services</b>	
Pin Code change (ATM)	free
Pin Code recovery	free

<b>Visa Business Debit Card</b>	
Card currency	GEL/USD/EUR
<b>Service fee</b>	
Card issuance fee	75 GEL
Card replacement (upon PIN code forgotten, card damage or loss, etc.)	75 GEL
Card validity	2 years
<b>Daily withdrawal limits</b>	
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)
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Free
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee</b>	
International merchant	Free
Local merchant	Free
Internet	Free
<b>Withdrawal and payment fees</b>	
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
Other Banks ATM's	2% (Min 6 GEL/3 USD/3 EUR)

<b>Visa Credit Card (No Name)</b>	
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 5.9 GEL
Current account service fee	Free
Daily withdrawal limits	
Credo Bank ATM's	10 000 GEL
UFC network Banks ATM's	
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 5,9 GEL
UFC network Banks ATM's	3,9% Min 5,5 GEL
Other Banks ATM's	5,9% Min 10 GEL



<b>MasterCard Standard - Emigrant</b>	
Currency	GEL / USD / EUR
<b>Service fee</b>	
Card service fee (One-time fee), if purchased in the Branch	0 GEL
Card cost in case of purchasing online banking (MyCredo) with delivery service in Georgia	15 GEL
Courier service of the card in case of purchasing online banking (MyCredo) 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	4 Year
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Credo Bank ATM's	10 000 GEL (Or Equivalent in other currencies)
UFC network Banks ATM's	
UFC network Banks service centers	
Other bank ATM's	
Other bank service center	
Purchase Limit	20 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee in merchants</b>	
International merchants	Free
Local merchants	Free
Internet	Free
<b>Cash withdrawal fee</b>	
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 - 0.2% min. 0.50 GEL ; USD/EUR -0.5% (min 0.5 USD/EUR);
Other Banks ATM's	2.5% of the amount (min 7 GEL / 3 USD / 3 EUR);
Other Banks ATM's (Abroad)	3.5 % of the amount (min 12 GEL / 5 USD / 5 EUR);
<b>International Chargeback</b>	
International Chargeback fee	free
<b>Card Accounts Protection</b>	
Access to high risk merchants	according to customer request
3D Secure service	free
<b>Payments in Public Transport (travel fee payment via Pos Terminal)</b>	
Metro, Buses and cable car (Tbilisi City Municipality)	free
<b>Additional Services</b>	
Pin Code change (ATM)	free
Pin Code recovery	free

<b>Digital Card</b>	
Currency	GEL / USD / EUR
<b>Service fee</b>	
Card service fee (One-time fee), if purchased in the Branch	Free
Card cost in case of purchasing online banking (MyCredo)	Free
Card validity period	3 Year
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Credo Bank ATM's	10 000 GEL (Or Equivalent in other currencies)
UFC network Banks ATM's	
UFC network Banks service centers	
Other bank ATM's	
Other bank service center	20 000 GEL (Or Equivalent in other currencies)
Purchase Limit	
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee in merchants</b>	
International merchants	Free
Local merchants	Free
Internet	Free
<b>Cash withdrawal fee</b>	
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 - 0.2% (min. 0.5 GEL); USD/EUR - 0.5% (min 0.5 USD/EUR)
Other Banks ATM's	2.5% of the amount (min 7 GEL / 3 USD / 3 EUR)
Other Banks ATM's (Abroad)	3.5 % of the amount (min 12 GEL / 5 USD / 5 EUR)
<b>International Chargeback</b>	
International Chargeback fee	free
<b>Card Accounts Protection</b>	
Access to high risk merchants	according to customer request
3D Secure service	free
<b>Payments in Public Transport (travel fee payment via Pos Terminal)</b>	
Metro, Buses and cable car (Tbilisi City Municipality)	free
<b>Additional Services</b>	
Pin Code change (ATM)	free
Pin Code recovery	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)

\*\*The fee is applicable exclusively to customers holding foreign citizenship who, within the past three consecutive months, have made payments outside of Georgia using a POS terminal and ATM at least once per month. The fee will not be applied if : 1. Within the same three months, the customer's transactions are also recorded within the territory of Georgia; 2. A foreign citizen uses the "Credo Rcheuli" package

\*\*\* 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