

Customer Service Standard Tariffs and Limits	
Current accounts	
Current account opening	Free
Adding current account currency	Free
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	F
(any currency)	Free
Money transfer within the bank system between the accounts of different	0.070( f.tl
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	0.1-0/1.1-0-110-
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)



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	0.45.07 ( ) 25.1100 ( 450.1100)
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	0.45 % /min 25 5110, may 450 5110
account of the recipient - in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 EUR)
Money transfers from accounts ( Business.mycredo.ge)	
Money transfer within the bank system between the client own accounts	Free
(any currency)	1166
Money transfer within the bank system between the accounts of different	Free
clients	Tree
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	0.20.0/ /min. 25.115D . mov. 500.115D
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)



Issuing a certificate ***	
Certificate on the balance of the account, certificate on the turnover on the	10 GEL
account	10 GEE
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 dept	in case of absence of debt - 20 GEL
Certificate on the current debt / absence of debt (if a third person -	20 GEL
guarantor, owner of real estate / collateral requests a certificate)	20 GEL
Current account statement in Coordian	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	4.051
loan*****	1 GEL
SMS notifications on retail operations (monthly) – for clients, not using	4.051
Credo Bank Ioan *****	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	1.00%
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	F
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
(processed transactions). In case of fiscal position terminal, 10 GEL will be added	The difference will be deducted from the current account
	The difference will be deducted from the current account
added	
added Fixed monthly fee	The difference will be deducted from the current account  Free
added  Fixed monthly fee  If monthly terminal turnover is more than 5000 GEL (processed	The difference will be deducted from the current account  Free  25 GEL



Internet banking	
Business.mycredo.ge	Free
MyCredo.ge	Free
Other services	
Description of the second	10 GEL- for the printed-out copy
Receiving copy of the receipt	40 GEL – for the archived document copy
Cross Border Fee **	10 GEL
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)	1.30%
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
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



Currency Service fee Card service fee (One-time fee), if purchased in the Branch 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 2	MasterCard Standard (Debit Card)	
Card service fee (One-time fee), if purchased in the Branch 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  Daily withdrawal limits  Credo Bank ATM's Credo Bank ATM's (TBC, Halyk) UFC network Banks SATM's (TBC, Halyk) UFC network Banks service centers Other bank ATM's Other bank service center  Other bank service center  Other bank service center  Unlimited  To 000 GEL (Or Equivalent in other currencies) Operation Limit without using PIN Code  Stop list (Card Blocking) Local stop list International Stop list International Stop list International merchants International merchants International merchants International merchants International merchants International merchants International fee  Cash withdrawal fee  Other Banks ATM's (TBC, Halyk) Other Banks ATM's (TBC, Halyk) Other Banks ATM's (TBC, Halyk) Other Banks ATM's (Georgia) Other Banks ATM's (Georgia) Other Banks ATM's (Georgia) Other Banks ATM's (Georgia) Other Banks ATM's (TBC, Halyk) Other Banks ATM's (Abroad) International Chargeback International Chargeback fee Card Accounts Protection Access to high risk merchants Ac	Currency	GEL / USD / EUR
Card service fee, if purchased through Online Banking (MyCredo) Card Recovery fee (in case of card loss or damage) Card Recovery fee (in case of card loss or damage) A Year  Daily withdrawal limits Credo Bank Service centers Credo Bank ATM'S UFC network Banks ATM'S (TBC, Halyk) UFC network Banks ATM'S (TBC, Halyk) UFC network Banks ATM'S Other bank ATM'S Other bank ATM'S Other bank ATM'S Other bank service centers  Other bank service center  Purchase Limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Stop list International Stop list International Merchants International merchants International merchants International merchants International merchants International merchants International fee  Other Banks service center  Other Banks service center  Other Banks ATM'S Other Banks ATM'S (Gerja) Other Banks ATM'S (Gerja) Other Banks ATM'S (Abroad) International Chargeback International Chargeback International Chargeback fee Card Accounts Protection Access to high risk merchants  Metro, Buses and cable car (Tbilisi City Municipality) Pinc Ode change (ATM)  GEL Free  Local Gercone  Other Danks ATM'S (Geongle)  Other Danks ATM of Center Cable Carding to customer request  Other Danks ATM of Center Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer request  Other Danks ATM of Cable Carding to Customer	Service fee	
Card Recovery fee (in case of card loss or damage) 4 Year  A Y	Card service fee (One-time fee), if purchased in the Branch	10 GEL
Card validity period 4 Year  Daily withdrawal limits  Credo Bank service centers  Credo Bank ATM's UFC network Banks ATM's (TBC, Halyk) UFC network Banks ATM's (Boorgia) UFC net	Card service fee, if purchased through Online Banking (MyCredo)	10 GEL
Daily withdrawal limits           Credo Bank service centers         Unlimited           Credo Bank ATM'S         UFC network Banks ATM's (TBC, Halyk)           UFC network Banks service centers         5000 GEL (Or Equivalent in other currencies)           Other bank ATM'S         10 000 GEL (Or Equivalent in other currencies)           Other bank service center         100 000 GEL (Or Equivalent in other currencies)           Operation Limit without using PIN Code         100 GEL           Stop list (Card Blocking)         Unlimited           International Stop list         50 USD (Weekly, Per Region)           Payment fee in merchants         Free           International Merchants         Free           Under 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)	Card Recovery fee (in case of card loss or damage)	10 GEL
Credo Bank service centers     Unlimited       Credo Bank ATM's     LUFC network Banks ATM's (TBC, Halyk)       UFC network Banks service centers     5000 GEL (Or Equivalent in other currencies)       Other bank service center     10 000 GEL (Or Equivalent in other currencies)       Other bank service center     10 000 GEL (Or Equivalent in other currencies)       Operation Limit without using PIN Code     100 GEL       Stop list (Card Blocking)     Unlimited       Local stop list     Unlimited       International Stop list     50 USD (Weekly, Per Region)       Payment fee in merchants     Free       International merchants     Free       International merchants     Free       Internet     Pree       Other Banks service center     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 / 2.5% (min 0.5 USD)       UFC network Banks ATM's (Georgia)     2.5% of the amount (min 7 GEL / 3 USD / 3 EUR)       Other Banks ATM's (Georgia)     3 % of the amount (min 8 GEL / 4 USD / 4 EUR)       International Chargeback     free       International Chargeback fee     free       Card Accounts Protection     according to customer request       ACCess to high risk merchants     according to customer request       3D Secure service     free </td <td>Card validity period</td> <td>4 Year</td>	Card validity period	4 Year
Credo Bank ATM's UFC network Banks ATM's (TBC, Halyk) UFC network Banks service centers Other bank ATM'S Other bank ATM'S Other bank service center Purchase Limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Free Local merchants International merchants International Free Cash withdrawal fee Other Banks service center Other Banks service center  Credo Bank ATM'S GEL - Free, USD - 0.3% (min 0.5 USD) UFC network Banks ATM'S (TBC, Halyk) GEL - Free, USD / 2 EUR) Other Banks ATM'S (Georgia) Other Banks ATM'S (Georgia) 2.5% of the amount (min 7 GEL / 3 USD / 3 EUR) Other Banks ATM'S (Georgia) Credo Access to high risk merchants 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) Metro, Buses and cable car (Tbilisi City Municipality) Free Additional Services Pin Code change (ATM)	Daily withdrawal limits	
UFC network Banks ATM's (TBC, Halyk) UFC network Banks service centers Other bank ATM's Other bank service center  Purchase Limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Stop list International Marchants International merchants International merchants International merchants International free Inter	Credo Bank service centers	Unlimited
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Other bank ATM's Other bank service center  Purchase Limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Stop list International Stop list International Market in merchants International merchants International merchants International merchants International merchants International fee in merchants International fee in merchants International merchants International merchants International fee in merchants International merchants International merchants International merchants International merchants International fee  Cash withdrawal fee  Other Banks service center  Other Banks service center  Other Banks ATM's  GEL - Free, USD / 4 EUR)  UFC network Banks ATM's (TBC, Halyk)  GEL - Free, USD / EUR - 0.5% (min 0.5 USD) (EUR)  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  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)  International Charge (ATM)	UFC network Banks ATM's (TBC, Halyk)	
Other bank service center Purchase Limit Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list International Stop list International Stop list International Merchants International merchants International merchants International merchants International merchants International merchants International Free Local merchants International Free Cash withdrawal fee  Other Banks service center Other Banks service center Credo Bank ATM's Credo Bank ATM's (TBC, Halyk) Other Banks ATM's (Georgia) Other Banks ATM's (Georgia) Other Banks ATM's (Georgia) Other Banks ATM's (Abroad) International Chargeback International Chargeback fee Card Accounts Protection Access to high risk merchants Descure service Payments in Public Transport (travel fee payment via Pos Terminal) Metro, Buses and cable car (Tbilisi City Municipality) Pin Code change (ATM) Free Card Accounts Protection Additional Services Pin Code change (ATM) Free Card Accounts Protection Free Card Accounts Protection Actional Service Free Payments in Public Transport (travel fee payment via Pos Terminal) Free Card Accounts Protection Free Card Accounts Protec	UFC network Banks service centers	5000 GEL (Or Equivalent in other currencies)
Purchase Limit without using PIN Code 100 GEL (Or Equivalent in other currencies) Operation Limit without using PIN Code 100 GEL  Stop list (Card Blocking)  Local stop list	Other bank ATM's	
Operation Limit without using PIN Code     100 GEL       Stop list (Card Blocking)     Unlimited       International Stop list     50 USD (Weekly, Per Region)       Payment fee in merchants     Free       International merchants     Free       Local merchants     Free       International fee     Free       Cash withdrawal fee     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)       International Chargeback     free       Card Accounts Protection     free       Access to high risk merchants     according to customer request       3D Secure service     free       Payments in Public Transport (travel fee payment via Pos Terminal)     free       Metro, Buses and cable car (Tbilisi City Municipality)     free       Additional Services     Free       Pin Code change (ATM)     free	Other bank service center	
Stop list (Card Blocking)  Local stop list Local merchants International fee  Cash withdrawal fee  Cash withdrawal fee  Other Banks service center  Other Banks service center  Other Banks ATM's International Charge back International Chargeback International Chargeback fee  Card Accounts Protection Access to high risk merchants SD Secure service 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)  International Charge (ATM) International Services Pin Code change (ATM)  International Charge (ATM) International Services Pin Code change (ATM) International Services  International Charge (ATM) Intern	Purchase Limit	10 000 GEL (Or Equivalent in other currencies)
Local stop listUnlimitedInternational Stop list50 USD (Weekly, Per Region)Payment fee in merchantsInternational merchantsFreeLocal merchantsFreeInternetFreeCash withdrawal feeCredo Bank ATM'spartner bank's fee + 3% of the amount (min 8 Gel / 4 USD / 4 EUR)Credo Bank ATM'sGEL - 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)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 ChargebackfreeCard Accounts ProtectionfreeAccess to high risk merchantsaccording to customer request3D Secure servicefreePayments in Public Transport (travel fee payment via Pos Terminal)freeMetro, Buses and cable car (Tbilisi City Municipality)freeAdditional ServicesFreePin Code change (ATM)free	Operation Limit without using PIN Code	100 GEL
International Stop list  Payment fee in merchants  International merchants International merchants International merchants International merchants International merchants International merchants International merchants International merchants International merchants International merchants International merchants International merchants International free International Chargeback International Chargeback fee International Chargeback fee International Chargeback fee International Chargeback fee International Frotection International Frotec	Stop list (Card Blocking)	
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Internet Free  Cash withdrawal fee  Other Banks service center  Other Banks service center  Other Banks service center  Other Banks ATM's  GEL - Free, USD - 0.3% (min 0.5 USD)  UFC network Banks ATM's (TBC, Halyk)  Other Banks ATM's (Georgia)  Other Banks ATM's (Abroad)  Other Banks ATM's (Abroad)  International Chargeback  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)  Partner bank's fee + 3% of the amount (min 8 Gel / 4 USD)  GEL - Free, USD - 0.3% (min 0.5	International merchants	Free
Cash withdrawal fee  Other Banks service center  Credo Bank ATM's  Credo Bank ATM's  Credo Bank ATM's (TBC, Halyk)  Other Banks ATM's (Georgia)  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)  Are accessed in the amount (min Page Additional Services)  Pin Code change (ATM)  Free	Local merchants	Free
Other Banks service center  Other Banks service center  Credo Bank ATM's  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)  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)  Afree  Additional Services  Pin Code change (ATM)  Page 1. So of the amount (min 8 GeL / 4 USD / 3 EUR)  3 % of the amount (min 8 GEL / 4 USD / 4 EUR)  A conditional Services  Pin Code change (ATM)	Internet	Free
Other Banks service center  USD / 4 EUR)  Credo Bank ATM's  GEL - Free, USD - 0.3% (min 0.5 USD)  UFC network Banks ATM's (TBC, Halyk)  Other Banks ATM's (Georgia)  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)  free  Additional Services  Pin Code change (ATM)  GEL - Free, USD / 4 EUR)  GEL - Free, USD / 0.3% (min 0.5 USD)  GEL - Free, USD / 0.3% (min 0.5 USD)  GEL - Free, USD / 0.3% (min 0.5 USD)  GEL - Free, USD / 0.3% (min 0.5 USD)  GEL - Free, USD / 0.5% (min 0.5 USD)  GEL - Free, USD / 0.5% (min 0.5 USD)  GEL - Free, USD / 0.5% (min 0.5 USD)  GEL - Free, USD / 0.5% (min 0.5 USD)  Subject of the amount (min 7 GEL / 3 USD / 3 EUR)  3 % of the amount (min 8 GEL / 4 USD / 4 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 / 4 EUR)  4 GEL - Free, USD / EUR)  GEL - Free, USD / 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)  3 % of the amount (min 7 GEL / 3 USD / 3 EUR)  3 % of the amount (min 7 GEL / 3 USD / 4 EUR)  4 GEL - Free, USD / EUR)  GEL - Free, USD / EUR)  6 GL - Free, USD / EUR)  6 Fee  6 Fe	Cash withdrawal fee	
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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)  3 % of the amount (min 7 GEL / 3 USD / 3 EUR)  3 % of the amount (min 7 GEL / 3 USD / 3 EUR)  4 WISD / 4 EUR)  Free	UFC network Banks ATM's (TBC, Halyk)	
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  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       according to customer request         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       free         Pin Code change (ATM)       free	International Chargeback	
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
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	
Payments in Public Transport (travel fee payment via Pos Terminal)  Metro, Buses and cable car (Tbilisi City Municipality)  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)  Additional Services  Pin Code change (ATM)  free	3D Secure service	free
Additional Services Pin Code change (ATM) free	Payments in Public Transport (travel fee payment via Pos Terminal)	
Pin Code change (ATM) free		free
	Additional Services	
	Pin Code change (ATM)	free
		free



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	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	
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



Visa Business Debit Card	
Card currency	GEL/USD/EUR
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)
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
Stop list (Card Blocking)	
Local stop list	Free
International Stop list	50 USD (Weekly, Per Region)
Payment fee	
International merchant	Free
Local merchant	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
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 5.9 GEL
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 5,9 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
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	45.05
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
Daily withdrawal limits	
Credo Bank service centers	Unlimited
Credo Bank ATM's	
UFC network Banks ATM's	
UFC network Banks service centers	10 000 GEL (Or Equivalent in other currencies)
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
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 maturagly Dargles ATM/s /TDC Hall dr)	GEL - 0.2% min. 0.50 GEL ;
UFC network Banks ATM's (TBC, Halyk)	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);
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



Digital Card	
Currency	GEL / USD / EUR
Service fee	
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
Daily withdrawal limits	
Credo Bank service centers	Unlimited
Credo Bank ATM's	
UFC network Banks ATM's	
UFC network Banks service centers	10 000 GEL (Or Equivalent in other currencies)
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
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)
HIFC makes and Danaka ATM/a /TDC Halesh	GEL - 0.2% (min. 0.5 GEL);
UFC network Banks ATM's (TBC, Halyk)	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)
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)	+
Fill Code change (ATIVI)	free

<sup>\*</sup>for amounts above limits Bank must be informed 3 days before the withdrawal:

<sup>-</sup> for branches located in high mountain area, the limit is 50 000 Gel (or equivalent in Gel)

<sup>-</sup> for other branches limit is 100 000 Gel (or equivalent in Gel)

<sup>\*\*</sup>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

<sup>\*\*\*</sup> Certificate should be issued max. in 2 business days

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