

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 (except RUR)	0.6% of the amount (min 0.50 GEL)
Operations in RUR	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/ - ( 1     / -   - 0.5   0.5
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	0 - 0 - 0 - 1
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)



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	F
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	0.45 0/ / 12 25 5HD 12 1450 5HD
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)	Tiee
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 (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 % /min. 25 USD , may 500 USD)
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	0.20 % /min_2F FLIR: may_F00_FLIR
account of the recipient - in Euro and other currencies	0.20 % (min. 35 EUR; max. 500 EUR)



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Issuing a certificate ***	
Certificate on the balance of the account, certificate on the turnover on the	10 GEL
account	
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
ectimente on the current dest	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 GLL
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	
loan*****	1 GEL
SMS notifications on retail operations (monthly) – for clients, not using	
Credo Bank loan ******	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	
Bank Georgia)	1.60%
Fee for non-partner bank (Domestic) card transaction (Visa / MasterCard)	1.90%
Fees for foreign bank (International) transaction (Visa / MasterCard)	2.30%
Refillable monthly fee	2.3070
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	The difference will be deducted from the current account
	The difference will be deducted from the current account
added  Fixed monthly for	
Fixed monthly fee	
If monthly terminal turnover is more than 5000 GEL (processed	Free
transactions)	
If the monthly terminal turnover is less than 5000 GEL (processed	25 GEL
transactions). In case of fiscal position terminal, 10 GEL will be added	



Internet banking	
Business.mycredo.ge	Free
MyCredo.ge	Free
Other services	
Receiving copy of the receipt	10 GEL– for the printed-out copy
	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)	1.50%
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
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



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 Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Variance (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Card Recovery fee (in case of card loss or damage) 10 GEL Case of Case Arth's 10 Count of Case of Case or Case of Case	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 service centers Other bank ATM's Other bank ATM's Other bank Service center  Other bank ATM's Other bank service center  To 000 GEL (Or Equivalent in other currencies) Other bank service center  Other bank service center  To 000 GEL (Or Equivalent in other currencies) Other Banks limit (Authority of the Card Blocking)  International Stop list  Unlimited International Stop list  So USD (Weekly, Per Region)  Payment fee in merchants Free Internet  Cash withdrawal fee  Other Banks service center  Credo Bank ATM's  GEL - Free, USD - 0.3% (min 0.5 USD) Other Banks ATM's (Georgia)  Other Banks ATM's (Abroad)  International Chargeback fee  Card Accounts Protection  Access to high risk merchants  according to customer request  free  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)  Metro, Buses and cable car (Tbilisi City Municipality)  Free  Pin Code change (ATM)	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) Card Validity period  A Year  Daily withdrawal limits Credo Bank service centers Credo Bank ATM's UPC network Banks ATM's (TBC, Halyk) 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 10 000 GEL (Or Equivalent in other currencies) Operation Limit without using PIN Code Stop list (Card Blocking) Local stop list Unlimited International Stop list Stop list (Card Blocking) Local stop list International merchants International merchants International merchants International merchants International merchants International merchants International Markawal fee Other Banks service center  Credo Bank ATM's GEL - Free, USD - 0.3% (min 0.5 USD)/EUR) Other Banks ATM's (Georgia) 2.5% of the amount (min 8 GEL / 4 USD / 4 EUR) Other Banks ATM's (Georgia) 3 % of the amount (min 7 GEL / 3 USD / 3 EUR) Other Banks ATM's (Georgia) Credo Ba	Service fee	
Card Recovery fee (in case of card loss or damage)  A Year  Daily withdrawal limits  Credo Bank ATM's  UPC network Banks Service centers  Other bank ATM's  Other bank ATM's  Operation Limit without using PIN Code  Stop list (Card Blocking)  Local stop list  International Rarechants  International Rarechants  Other Banks ATM's  (TREC  Cash withdrawal fee  Other Bank ATM's  Other Banks ATM's  Other Banks ATM's (Georgia)  Other Banks ATM's (TBC, Halyk)  Other Banks ATM's (Georgia)  Other Banks ATM's (Georgia	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 UPC network Banks ATM's (TBC, Halyk) 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 Unlimited Stop list Duble Merchants International Stop list Stop list Pree Local merchants International fee Cash withdrawal fee Other Banks ATM's (BC, Halyk) UFC network Banks 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 International Chargeback fee Card Accounts Protection Access to high risk merchants International Chargeback (Tibulisi City Municipality) Metro, Buses and cable car (Tbilisi City Municipality) Free Porton Code change (ATM)	Card service fee, if purchased through Online Banking (MyCredo)	10 GEL
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Daily withdrawal limits Credo Bank service centers 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 Other bank service center  Purchase Limit Operation Limit without using PIN Code Stop list (Card Blocking) Local 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 (TBC, Halyk) Other Banks ATM's (Georgia) UFC network Banks ATM's (TBC, Halyk) Other Banks ATM's (Georgia) Other Banks ATM's (Atoroad) Other Banks ATM's (Atoro	Card validity period	4 Year
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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 Stop list (Card Blocking) Local stop list Unlimited International Stop list 50 USD (Weekly, Per Region) Payment fee in merchants International merchants International merchants International merchants Free Local merchants Free Cash withdrawal fee Other Banks service center Other Banks service center  Credo Bank ATM's GEL - Free, USD / 4 EUR) 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)  10 000 GEL (Or Equivalent in other currencies) 100 00 GEL 100 00 GEL 100 00 00 00 00 00 00 00 00 00 00 00 00	UFC network Banks ATM's (TBC, Halyk)	
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 Stop list (Card Blocking) Local stop list Unlimited International Stop list 50 USD (Weekly, Per Region) Payment fee in merchants International merchants International merchants International merchants Free Local merchants Free Cash withdrawal fee Other Banks service center Other Banks service center  Credo Bank ATM's GEL - Free, USD / 4 EUR) 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)  10 000 GEL (Or Equivalent in other currencies) 100 00 GEL 100 00 GEL 100 00 00 00 00 00 00 00 00 00 00 00 00	UFC network Banks service centers	5000 GEL (Or Equivalent in other currencies)
Purchase Limit Operation Limit without using PIN Code 100 GEL Stop list (Card Blocking) Local stop list International Stop list International merchants International fee  Other Banks service center Other Banks service center Other Banks service center Other Banks ATM's International Chargeback International Chargeback International Chargeback International Chargeback International Chargeback fee Card Accounts Protection Access to high risk merchants International Chargeback fee	Other bank ATM's	
Operation Limit without using PIN Code  Stop list (Card Blocking)  Local stop list  Local stop list  Local stop list  Duffimited  International Stop list  So USD (Weekly, Per Region)  Payment fee in merchants  International merchants  International merchants  Free  Local merchants  Free  Internet  Cash withdrawal fee  Other Banks service center  Other Banks ATM's  GEL - Free, USD - 0.3% (min 0.5 USD)  UFC network 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  3 So 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)  free	Other bank service center	
Operation Limit without using PIN Code  Stop list (Card Blocking)  Local stop list	Purchase Limit	10 000 GEL (Or Equivalent in other currencies)
Stop list (Card Blocking) Local stop list Local stop list Local stop list Local stop list So USD (Weekly, Per Region) Payment fee in merchants International merchants International merchants International merchants Free Local merchants Free Cash withdrawal fee Other Banks service center Other Banks 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) Other Banks ATM's (Georgia) Other Banks ATM's (Georgia) Other Banks ATM's (Abroad) Other Banks ATM's (Abroad) Other Banks ATM's (Abroad) Other Banks ATM's (Bergia) Other Banks ATM's (Bergia) Other Banks ATM's (Bergia) Other Banks ATM's (Borgia) Other Banks ATM's (Borgia) Other Banks ATM's (Borgia) Other Banks ATM's (Borgia) Other Banks ATM's (Georgia) Other Banks ATM's (TBC, Halyk) Ot	Operation Limit without using PIN Code	
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International Stop list  Payment fee in merchants International merchants International merchants International merchants Internet Interne	Local stop list	Unlimited
Payment fee in merchants International merchants International merchants Internet International Chargeback International Chargeback fee International Ch	-	50 USD (Weekly, Per Region)
International merchants  Local merchants  Internet  Cash withdrawal fee  Other Banks service center  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 (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)  Metro, Buses and cable car (Tbilisi City Municipality)  free  Additional Services  Pin Code change (ATM)	Payment fee in merchants	
Internet  Cash withdrawal fee  Other Banks service center  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)  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)  Acceded Card ACTM  Additional Services  Pin Code change (ATM)  Partner bank's fee + 3% of the amount (min 8 Gel / 4  USD / 4 EUR)  GEL - Free, USD - 0.3% (min 0.5 USD)  GEL - Free, USD - 0.3% (m	International merchants	Free
Cash withdrawal fee Other Banks service center  Credo Bank ATM's  Credo Bank ATM's (TBC, Halyk)  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 Banks ATM)  Metro, Buses and cable (ATM)  partner bank's fee + 3% of the amount (min 8 Gel / 4 USD)  GEL - Free, USD / 0.3% (min 0.5 USD)  GEL - Free, USD / EUR)  GEL - Free, USD / EUR)  GEL - Free, USD / EUR)  3 % of the amount (min 7 GEL / 3 USD / 3 EUR)  3 % of the amount (min 8 GEL / 4 USD / 4 EUR)  Free  free  free  According to customer request  free  Additional Services  Pin Code change (ATM)	Local merchants	Free
Other Banks service center  Credo Bank ATM's  Credo Bank ATM's  USD / 4 EUR)  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)  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)  Acded Additional Services  Pin Code change (ATM)  partner bank's fee + 3% of the amount (min 8 Gel / 4  USD / 4 EUR)  3 GEL - Free, USD/EUR - 0.5% (min 0.5 USD/EUR)  2.5 % of the amount (min 7 GEL / 3 USD / 3 EUR)  3 % of the amount (min 8 GEL / 4 USD / 4 EUR)  a ccording to customer request  free  free  free  Additional 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)  Additional Services  Pin Code change (ATM)  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 / 0.3% (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 / 0.3% (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)  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	Cash withdrawal fee	
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 (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)  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 - 0.3% (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 - 0.3% (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)  GEL - Free, USD / GEL - Free, USD / GEL - Free, USD / EUR)  GEL - Free, USD / GEL - Free, USD / GEL - Free, USD / EUR)  GEL - Free, USD / EUR)  GEL - Free, USD /	Other Banks service center	
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)  4 EUR)  Free  Additional Services  Free	Credo Bank ATM's	GEL - Free, USD - 0.3% (min 0.5 USD)
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)  4 EUR)  Free  Additional Services  Free	UFC network Banks ATM's (TBC, Halyk)	GEL - Free, USD/EUR - 0.5% (min 0.5 USD/EUR)
Other Banks ATM's (Abroad)  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 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	Other Banks ATM's (Abroad)	3 % of the amount (min 8 GEL / 4 USD / 4 EUR)
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)  according to customer request  free  free	International Chargeback	
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)  according to customer request  free  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	
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	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) free  Additional Services  Pin Code change (ATM) free	3D Secure service	
Metro, Buses and cable car (Tbilisi City Municipality) free  Additional Services  Pin Code change (ATM) free	Payments in Public Transport (travel fee payment via Pos Terminal)	
Additional Services Pin Code change (ATM) free	Metro, Buses and cable car (Tbilisi City Municipality)	free
Pin Code change (ATM) free	Additional Services	
	Pin Code change (ATM)	free
	Pin Code recovery	



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	
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	
JFC network Banks ATM's	
JFC 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)	
ocal stop list	Unlimited
nternational Stop list	50 USD (Weekly, Per Region)
Payment fee in merchants	
nternational merchants	Free
ocal merchants	Free
nternet	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);
	GEL - 0.2% min. 0.50 GEL ;
JFC 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);
nternational Chargeback	
nternational Chargeback fee	free
Card Accounts Protection	
Access to high risk merchants	according to customer request
BD 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