

| 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 (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 in GBP (Natural Person) | 0.15 % (min. 30 GBP ; max. 150 GBP) |
| 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 with the guarantee of full crediting the account of the recipient - in GBP (Natural Person) | 0.15 % (min. 30 GBP ; max. 150 GBP) |
| 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 in GBP (Legal Entity) | 0.20 % (min. 30 GBP ; max. 150GBP) |
| 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) |
| Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP (Legal Entity) | 0.20 % (min. 30 GBP ; max. 150GBP) |

| 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 in GBP | 0.15 % (min. 30 GBP ; max. 150 GBP) |
| 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) |
| Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP | 0.15 % (min. 30 GBP ; max. 150 GBP) |
| Money transfers from accounts (Business.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) | 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 in GBP | 0.20 % (min. 30 GBP ; max. 150GBP) |
| 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) |
| Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP | 0.20 % (min. 30 GBP ; max. 150GBP) |

| Issuing a certificate *** | |
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| 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 |
| 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 | |
| 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 |
| Fixed monthly fee | |
| 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 |

| 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 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 |

| MasterCard Standard (Debit Card) | |
|---|---|
| Currency | GEL / USD / EUR |
| Service fee | |
| 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 |
| Daily withdrawal limits | |
| 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 |
| 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 | |
| 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) |
| 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 |

| 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, 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 | 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 |
| 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 | 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 |

| 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 | 10 GEL |
| Courier service of the card in case of purchasing online banking (MyCredo) with overseas delivery service | 189 GEL |
| Card recovery (in case of loss, damage) with delivery service in Georgia | 10 GEL |
| Card recovery (in case of loss, damage) with overseas delivery service | 189 GEL |
| Card validity period | 4 Year |
| Daily withdrawal limits | |
| 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 |
| 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 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); |
| 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 | 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 |
| 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 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) |
| 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 |

*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 (**from 01.06.2024 - within the past one month**), 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 (**from 01.06.2024 - within the same one month**), 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