



TBC Concept Premium Package client relationship format offers Personal Banker's services, along with other banking and nonbanking benefits. Your Personal Banker's main goal is to make your life easier, provide you with top quality services and contribute to your comfort and well-being.

#### **Your Personal Banker will**

- > help you save your time and money and manage your finances the right way.
- > provide a full range of services on your banking transactions and credits, remotely as well as in the Concept Zones space.
- > keep you posted on special offers.

### **Bank Products**

#### **Most of your banking can be done remotely, with no need to visit a Bank branch**

#### **High-end payment card - VISA PLATINUM / MASTERCARD WORLD ELITE**

- > High ATM withdrawal limit – 50 000 GEL in 24 hours
- > Free cash withdrawal from TBC and partner banks' ATMs, cash withdrawal at the branch - 0.6%
- > 3.5% interest payment (effective interest rate from -3.56%) on Concept Card's available balance in GEL, 0.75% (effective interest rate from 0.75%) in USD balance, with no limits on the amount.
- > Premium card security service
- > Two more Premium Cards for free - VISA PLATINUM / MASTERCARD WORLD ELITE

#### **Better conditions on bank operations**

- > External transfers in foreign currency at fixed rate of 15 units, with no limit on the amount
- > External transfer in GEL at fixed rate of 1 GEL

#### **Best terms on current account**

- > Opening and service – free of charge
- > Cash withdrawal in GEL – 0.1% fee
- > Cash withdrawal in foreign currency – 0.4% fee

#### **My Safe**

- > Account opening – free of charge
- > 6.5% Interest payment GEL (effective interest rate 5.58%)
- > 0.75% Interest payment USD (effective interest rate 0.51%)
- > 0.25% interest rate on GBP (effective from 0.01%)
- > Cash withdrawal from branch (GEL) - 0,1% fee
- > Cash withdrawal from branch (foreign currency) - 0,15% fee

#### **Utility payments**

- > 5 utilities' transfer without any fees

#### **Digipass application**

- > Free of charge

#### **Banking documentation preparation**

- > Financial Statements
- > Balance sheet

#### **Bank Courier Service**

### **Additionally:**

#### **Special Offers**

- > Special offers and benefits at select locations
- > Concept meetings - [CONCEPTEVENTS.GE](https://conceptevents.ge)
- > Various events

#### **TBC Insurance**

- > 14-day travel insurance for free
- > 10% off on car insurance
- > High coverage on Extra Health Insurance

#### **Travel**

- > Lounge access at international airports (LOUNGE KEY SERVICE)
- > For VISA PLATINUM holders: two [free airport lounge](#) visits per year
- > MASTERCARD cardholders can enjoy unlimited access to existing only [Mastercard lounges](#) at Tbilisi, Batumi, Vienna, Prague, Bucharest, Budapest, Kyiv and Moscow airports.

#### **Concept Assistant will help you**

- > Travel arrangement
- > Co-working space reservation at TBC Concept
- > Enjoy TBC Concept leisure and travel offers
- > Flower delivery and more

#### **Concept Center**

- > 24/7 service

#### **Concept Flagship at Marjanishvili 7**

- > 2 complementary visits at co-working area
- > 2 complementary meeting room bookings
- > 20% cashback on co-working space
- > 15% cashback at café and store