



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 exceeding 1000 GEL
- > 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
- > Standard interest rate + 1.00% in GEL (effective from - 6.37%)
- > Standard interest rate + 0.25% in USD (effective from - 9.51%)
- > 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 from digital channels

Digipass application

- > Free of charge

Banking documentation preparation

- > Financial Statements on open and closed accounts
- > Balance sheet

Bank Courier Service

Additionally:

Special Offers

- > Special offers and benefits at select locations
- > Concept meetings - CONCEPTEVENTS.GE
- > Various events

TBC Insurance

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

Travel

Opportunity to enjoy more than 1200 LOUNGE KEY lounges at international airports worldwide:

- > Two free visits per year for VISA PLATINUM cardholders in the lounges indicated on [the search link](#).
- > Unlimited free visits for MASTERCARD WORLDELITE cardholders until the end of 2022, in the lounges indicated on [the search link](#).

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