

**Credo Universal for Expats  
Tariffs and Limits**

<b>Credo Universal Service fee</b>	75 GEL - Annually
	7 GEL - Monthly
<b>Current accounts</b>	
Current account opening	Free
Adding current account currency	Free
Current account service fee (monthly)	Free
Dormant account service fee (monthly)	5 GEL
<b>Cash depositing</b>	
Operations in national currency	Free
Operations in foreign currency (except RUR)	Free
Operations in RUR	5% of the amount
<b>Cash withdrawal*</b>	
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
<b>Money transfers from accounts</b>	
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	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 account of the recipient - in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 EUR)

<b>Money transfers from accounts ( Mycredo.ge)</b>	
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)	Free
Money transfer outside the bank system (from 1000 GEL to 10 000 GEL)	Free
Money transfer outside the bank system (from 10 000 GEL to 100 000 GEL)	Free
Money transfer outside the bank system (from 100 000 and more)	Free
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 account of the recipient - in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 EUR)
<b>Issuing a certificate ***</b>	
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 – GEL 10, non-clients - 20 GEL
Other type of certificate	Clients – GEL 20, 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
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
<b>Distance Services</b>	
SMS Service	Free
Email Banking	Free
<b>Internet / Mobile banking</b>	
MyCredo.ge	Free
<b>Other services</b>	
Receiving copy of the receipt	10 GEL – for the printed-out copy
	40 GEL– for the archived document copy
<b>Remittances withdrawal</b>	
Remittance withdrawal fee	Free

MasterCard Debit Card	
Currency	GEL / USD / EUR
<b>Service fee</b>	
Card service fee (One-time fee), if purchased in the Branch	Free
Card service fee, if purchased through Online Banking (MyCredo)	Free
Card Recovery fee (in case of card loss or damage)	10 GEL
Card validity period	4 Year
<b>Daily withdrawal limits</b>	
Credo Bank service centers	Unlimited
Credo Bank ATM's	10 000 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	20 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Unlimited
International Stop list	50 USD (Weekly, Per Region)
<b>Payment fee in merchants</b>	
International merchants	Free
Local merchants	Free
Internet	Free
<b>Cash withdrawal fee</b>	
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 - Free, USD / EUR - 0.5% (min 0.5 USD / EUR)
Other Banks ATM's (Georgia)	GEL - Free, USD / EUR - 0.5% (min 0.5 USD / EUR)
Other Banks ATM's (Abroad)	3 % of the amount (min 8 GEL / 4 USD / 4 EUR)
<b>International Chargeback</b>	
International Chargeback fee	free
<b>Card Accounts Protection</b>	
Access to high risk merchants	according to customer request
3D Secure service	free
<b>Payments in Public Transport (travel fee payment via Pos Terminal)</b>	
Metro, Buses and cable car (Tbilisi City Municipality)	free
<b>Additional Services</b>	
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)

\*\*\* 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