

| <b>Expat Package<br/>Tariffs and Limits</b>   |                                     |
|---|-------------------------------------|
| <b>Credo Universal Service fee</b>  | 45 GEL - Annually                   |
|   | 5 GEL - Monthly                     |
| <b>Current accounts</b>   |                                     |
| Current account opening   | Free                                |
| Adding current account currency   | Free                                |
| Current account service fee (monthly)   | 1.5 GEL                             |
| 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  | Free                                |
| 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)   | 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 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                        |
| 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<br>For closed accounts – 30 GEL |
| Current account statement in English (For operations with maturity of more than 2 years)  | For open accounts – 30 Gel<br>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 - 0.2% (min. 0.5 GEL);<br>USD / EUR - 0.5% (min 0.5 USD / 0.5 EUR); |
| Other Banks ATM's (Georgia)   | 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)                        |
| <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