



<b>Rcheuli Customer Service tariffs and limits</b>	
<b>Individual Clients</b>	
Rcheuli service (annual commission)	Profile client - 180 GEL Non Profile client - 240 GEL
Rcheuli service (monthly commission)	Profile client - 20 GEL Non Profile client - 25 GEL
<b>Current account</b>	
Current account opening	Free
Current account service	Free
Adding current account currency	Free
Dormant account service fee (monthly)	5 GEL
<b>Cash desk operations (in the Bank service centers)</b>	
<b>Cash deposit</b>	
Any currency, except RUR	Free
RUR depositing	4% of the amount
<b>Cash withdrawal*</b>	
GEL	0.1% of the amount (min 0.2 GEL)
Foreign currency	0.4% of the amount (min 0.5 GEL)
Loan amount withdrawal	Free
Term Deposit amount withdrawal****	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	Free
Payments to Credo Bank	Free
Money transfer outside the bank system in GEL	1 GEL
Quick (individual) transfer (up to 10 000 GEL)	2 GEL
Commission for preparing a payment order (excluding payments to Credo Bank)	Free
Commission for preparing a payment order for Payments to Credo Bank	Free
Transfer outside the bank system in USD	30 USD
Transfer outside the bank system in Euro and other currencies	15 EUR
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	35 USD
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies	35 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 in GEL	1 GEL
Transfer outside the bank system in USD	30 USD
Transfer outside the bank system in Euro and other currencies	15 EUR
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	35 USD
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies	35 EUR



<b>Issuing a certificate ***</b>	
Certificate on the balance of the account, certificate on the turnover on the account	Free
Issuing a certificate on the existence of an account	Free
Other type of certificate	Free
Certificate on the absence of debt	Free
Certificate on the current debt	Free
Current account statement in Georgian	Free
Remittances statement	Free
Current account statement in English (For operations with maturity of 2 years and less)	Free
Current account statement in English (For operations with maturity of more than 2 years)	Free
<b>Distance Services</b>	
SMS notifications on retail operations	Free
SMS Service	Free
email banking	Free
<b>Internet banking</b>	
MyCredo.ge	Free
<b>Mycredo terminal fees</b>	
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%
<b>Remittances withdrawal</b>	
Remittance withdrawal fee	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



Visa Platinum	
Currency	GEL/USD/EUR
Card validity period	4 Year
<b>Service fee</b>	
Card service fee	Free
Card Recovery fee (in case of loss (card or pin) or damage)	10 GEL
<b>Cash withdrawal daily limits</b>	
In Credo Bank service centers	Unlimited
Credo Bank ATMs	30 000 GEL (Or Equivalent in other currencies)
In service centers of partner banks	
Partner banks ATMs	
In service centers of other banks	
Other banks ATMs	
Purchase limit	50 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Free
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>	
Credo Bank ATMs	Free
Withdrawal from cards in Partners ATM's (TBC ,Halyk Bank)	GEL - Free, USD /EUR - 0.5% (min 0.5 USD, EUR)
Other banks ATMs (Georgia)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
Other banks ATMs (Abroad)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
In service centers of other banks	3% of the amount (min 8 GEL / 4 USD / 4 EUR)
<b>Concierge Service</b>	
Concierge Service fee	Free
<b>Lounge Key</b>	
Lounge Key (Visa Platinum card holder)	3 visits per year - free; subsequent visits - 32 USD
Lounge Key (Accompanying persons)	32 USD (per person)
<b>Stop list (Card Blocking)</b>	
Local stop list	Free
<b>Payment fee in merchants</b>	
International merchants	Free
Local merchants	Free
Internet	Free
<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



Credo Rcheuli MasterCard	
Currency	GEL/USD/EUR/RUR
Card validity period	4 Year
<b>Service fee</b>	
Card service fee	Free
Card Recovery fee (in case of loss (card or pin) or damage)	Free
<b>Cash withdrawal daily limits</b>	
In Credo Bank service centers	Unlimited
Credo Bank ATMs	20 000 GEL (Or Equivalent in other currencies)
In service centers of partner banks	5 000 GEL (Or Equivalent in other currencies)
Partner banks ATMs	20 000 GEL (Or Equivalent in other currencies)
In service centers of other banks	2 000 GEL (Or Equivalent in other currencies)
Other banks ATMs	5 000 GEL (Or Equivalent in other currencies)
Purchase limit	15 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
<b>Stop list (Card Blocking)</b>	
Local stop list	Free
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>	
Credo Bank ATMs	Free
Withdrawal from cards in Partners ATM's (TBC ,Halyk Bank)	GEL - Free, USD /EUR - 0.5% (min. 0.5 USD, EUR)
Other banks ATMs (Georgia)	2% of the amount (min. 6 GEL / 3 USD / 3 EUR)
Other banks ATMs (Abroad)	3% of the amount (min. 8 GEL/ 4 USD / 4 EUR)
In service centers of other banks	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 cars (Tbilisi City Municipality)	free
<b>Additional Services</b>	
Pin Code change (ATM)	free
Pin Code recovery	free



<b>Rcheuli Customer Service fees and commissions</b>	
<b>Legal Clients</b>	
Rcheuli service (annual commission)	Profile client -240 GEL Non Profile client - 300 GEL
Rcheuli service (monthly commission)	Profile client - 25 GEL Non Profile client - 30 GEL
<b>Current account</b>	
Current account opening	Free
Current account service	Free
Adding current account currency	Free
Dormant account service fee (monthly)	5 GEL
<b>Cash desk operations (in the Bank service centers)</b>	
<b>Cash deposit</b>	
Any currency, except RUR	Free
RUR depositing	1% of the amount
<b>Cash withdrawal*</b>	
GEL	0.1% of the amount (min 0.2 GEL)
Foreign currency	0.4% of the amount (min 0.5 GEL)
Loan amount withdrawal	Free
Term Deposit amount withdrawal****	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	Free
Payments to Credo Bank	Free
Money transfer outside the bank system in GEL	1 GEL
Quick (individual) transfer (up to 10 000 GEL)	2 GEL
Commission for preparing a payment order (excluding payments to Credo Bank)	Free
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. 500 USD)
Transfer outside the bank system in Euro and other currencies	0.15 % (min. 15 EUR; max. 500 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.15% (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	0.15 % (min. 35 EUR; max. 500 EUR)
<b>Issuing a certificate ***</b>	
Certificate on the balance of the account, certificate on the turnover on the account	Free
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Other type of certificate	Free
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<b>Distance Services</b>	
SMS notifications on retail operations	Free
SMS Service	Free
email banking	Free
<b>Internet banking</b>	
Business.mycredo.ge	Free
<b>Pos terminal fees</b>	
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)	1.70%
Fees for foreign bank (International) transaction (Visa/MasterCard)	1.70%
<b>Refillable monthly fee</b>	
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
<b>Fixed monthly fee</b>	
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
<b>Mycredo terminal fees</b>	
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%

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Visa Business Debit Card	
Currency	GEL/USD/EUR
Card validity period	2 Year
<b>Service fee</b>	
Card service fee	Free
Card Recovery fee (in case of loss (card or pin) or damage)	50 GEL
<b>Cash withdrawal daily limits</b>	
In Credo Bank service centers	Unlimited
Credo Bank ATMs	50 000 GEL (Or Equivalent in other currencies)
In service centers of partner banks	50 000 GEL (Or Equivalent in other currencies)
Partner banks ATMs	50 000 GEL (Or Equivalent in other currencies)
In service centers of other banks	10 000 GEL (Or Equivalent in other currencies)
Other banks ATMs	10 000 GEL (Or Equivalent in other currencies)
Purchase limit	30 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
<b>Cash withdrawal fee</b>	
Credo Bank ATMs	Free
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<b>Stop list (Card Blocking)</b>	
Local stop list	Free
International Stop list	50 USD (Weekly, Per Region)
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Local merchants	Free
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