**Annex No. 1 to the Bank Service Agreement – Commission Fees**

|  |  |
| --- | --- |
| **Type of Service** | **Commission Fees** |
| Opening of current account\* \*\* | GEL 10 |
| Opening of On-demand Deposit Account | free |
| Business Package\*\*\* service (monthly fee) | GEL 2 |
| Business Package\*\*\*\* service (monthly fee/annual fee) | GEL 5/45 |
| Current account servicing (annual fee) \*\* | GEL 10 |
| On-demand Deposit Accountservicing (annual fee) \*\* | free |
| Monthly Commission fee of current Accounts Management Service \*\*/\*\*\*\*\*/ | annual O.5% of the average amount of the month \*\*\*\*\*\* |
| Monthly Commission fee of On-demand Deposit AccountManagement Service\*\*/\*\*\*\*\*/ | annual O.5% of the average amount of the month\*\*\*\*\*\* |
| Opening of current account in remote mode | GEL 50 |
| Chequebook issuance (one-time-only) | GEL 10 |
|  |  |
| **Paying cash into the account** |
| Paying cash into the account (GEL, USD, EUR, GBP, CHF) | Free of charge |
| Paying cash into the account (RUB, TRY, CZK, UAH,AZN, AMD) | 3 % |
| Paying cash into the account (SEK, NOK, DKK, AUD, JPY, AED, NIS, CAD, HUF) | 5 % |
| Paying cash into the account (KZT, PLN, BGN, CNY, RON, MDL, NZD, INR, BYR, KWD, other currencies) | 10 % |
| **Cash withdrawal from the current account** |
| Withdrawal of cash in national currency from the current account  | Including for money amount of 5000 (five thousand) GEL - 0,6% minimum 0.5 GEL |
| For money amount more than 5000 (five thousand) GEL - 0,2% |
| Withdrawal of cash in foreign currency from the current account (USD, EUR, GBP, CHF) | Including for equivalent\* money amount of 5000 (five thousand) GEL in foreign currency - 0,6% minimum 0.5 GEL |
| For money amount more than 5000 (five thousand) GEL equivalent\* in foreign currency – 0.5% |
| Withdrawal of cash in other foreign currency from the current account | Upon mutual agreement of the parties |
| \* In accordance with the official exchange rate set by the National Bank on the day of withdrawal |
| **Exchange of coins into bank notes** |
| National currency | Free of charge |
| Foreign currency (USD, EUR, GBP) | 30 % |
| **Transfer of money in national currency from the current account** |
| Within the system of the “Bank of Georgia” | Free of charge |
| Outside the system of the “Bank of Georgia” | 0,07 %, min. GEL 1 |
| Outside the system of the “Bank of Georgia,” up to GEL 10,000, individual/accelerated mode  | 0, 1 %, min. GEL 2 |
| **Transfer of money in USD from the current account** |
| Within the system of the “Bank of Georgia” | Free of charge except for the transfer made for the money conversion purposes – 0,2 %, min.10 USD, max.500 USD |
| Outside the system of the “Bank of Georgia” | 0,2 %, min.10 USD, max.500 USD |
| Transfer of money outside the system of the “Bank of Georgia”, under the recipient’s guarantee to enter full amount  | 0,3 %, min. 30 USD, max. 500 USD |
| **Transfer of money in EUR from the current account** |
| Within the system of the “Bank of Georgia”  | Free of charge except for the transfer made for the money conversion purposes – 0,2 %, min.15 EUR, max.500 EUR |
| Outside the system of the “Bank of Georgia” | 0,2 %, min. 15 EUR, max.500 EUR |
| Transfer of money outside the system of the “Bank of Georgia”, under the recipient’s guarantee to enter full amount  | 0,3 %, min. 40 EUR, max. 500 EUR |
| **Transfer of money in GBP from the current account** |
| Within the system of the “Bank of Georgia”  | Free of charge except for the transfer made for the money conversion purposes – 0,2 %, min. 10 GBP, max.400 GBP |
| Outside the system of the “Bank of Georgia” | 0,2 %, min. 10 GBP, max.400 GBP |
| Transfer of money outside the system of the “Bank of Georgia”, under the recipient’s guarantee to enter full amount  | 0,3 %, min. 30 GBP, max. 400 GBP |
| **Transfer of money in CNY from the current account** |
| Within the system of the “Bank of Georgia | Free of charge |
| Transfer of money outside the system of the “Bank of Georgia”, under the recipient’s guarantee to enter full amount | 0,2 %, min. 30 GEL, max. 300 GEL |
| **Transfer of money in TRL from the current account** |
| Within the system of the “Bank of Georgia | Free of charge |
| Transfer of money outside the system of the “Bank of Georgia”, under the recipient’s guarantee to enter full amount | 0,3 %, min. 30 GEL, max.1000 GEL |
| **Transfer of money in JPY from the current account** |
| Within the system of the “Bank of Georgia” | Free of charge except for the transfer made for the money conversion purposes – 0,3 %, min. 100 GEL, max. 1000 GEL  |
| Outside the system of the “Bank of Georgia” | 0,3 %, min. 100 GEL, max. 1000 GEL \*\*\*\*\* |
| **Transfer of money in other foreign currencies from the current account** |
| Within the system of the “Bank of Georgia” | Free of charge except for the transfer made for the money conversion purposes – 0,3 %, min.50 GEL, max.1000 GEL |
| Outside the system of the “Bank of Georgia” | 0,3 %, min. 50 GEL, max. 1000 GEL |
| **The fulfilled payment instruction’s change/annulment/search for amount/search-specify for details** |
| The fulfilled payment instruction’s change/annulment/search for amount/search-specify for details | 70 GEL  |
| \* In case a person, when registering at the LEPL “National Agency of Public Registry”, expressed a desire of opening an account in the JSC “Bank of Georgia” and his/her/its registration or opening of a bank account is based on the information provided by the LEPL “National Agency of Public Registry”, according to the rules provided by the Bank, the opening of the account and issuance of the Cirrus Maestro/Visa Electron cards within the payroll program is free of charge.In case of issuance of MasterCard Cash card silver/black in parallel with the opening of the current account the opening of the account is free of charge.\*\* The Bank is authorized, without the breach of the Legislation and in accordance with the rules and procedures defined by the Bank, for the purpose to process and perform the Transactions under the Customer's order, establish different amount of commission fees, taking into account the financial and human resources of the Bank.\*\*\* Services and Products included in the Business Package: one current account; one Cash Card or Business Card and one Cash Card or Business Card digital version; Internet Bank; Mobile Bank; Notification Service. This package will be canceled from November 22, 2021.\*\*\*\* From September 1, 2021, only the mentioned Business Package will be activated for registered customers. Services and Products included in the Business Package: one current account; one Cash Card or Business Card and one Cash Card or Business Card digital version; Internet Bank; Mobile Bank; Notification Service; Automatic Payments; Standing Payment Order.If a person chooses JSC “Bank of Georgia” as a serving bank in LEPL “National Agency of Public Registry” and registration of Business Package is based on the information provided by the LEPO “National Agency of Public Registry” or if the person/legal entity becomes client of the Bank and starts use of Business Package via www.Bonline.ge or www.bankofgeorgia or via using another remote services, the usage of package is free for the 6 months after the registration of the Business Package.\*\*\*\*\* Commission Fees applies to accounts opened in the following currencies: EUR (EURO), CHF (Swiss Francs); DKK (Danish krone); ILS (Israel Shekel); JPY ( Japanese yen); NOK (Norwegian krone); SEK (Swedish krone).\*\*\*\*\*\* The average amount of the month - the summed up balance existing on any type (including standard account, Universal account, on-demand deposit account, the Bank’s interbank account on which is placed amount of the Customer, except Term Deposit account) of the accounts opened in the respective currencies as of the end of each day at the exchange rate defined by the National Bank of Georgia the equivalents in GEL, during each Calendar month. the Accounts Management Service Commission will be accrued only on the average amount of the month above GEL 1,000,000 (one million). Besides, the monthly Commission shall be accrued only once, despite the number of accounts the balances of which have been used to calculate the Commission and/or despite the number of accounts on which the commission applies. |
| **Type of Service** | **Commission Fees** |
| **MasterCard/Visa international plastic cards tariffs** |
| **Cost of the card\*\*\*\*\*\*** |
| 1 year term Business Card | 85 GEL (one-time-only) |
| 2 year term Business Card  | 110 GEL (one-time-only) |
| 4 year term Business Card | 20 GEL (annual) |
| MasterCard Cash card silver/ MasterCard Cash card silver (Non-personalized) \* | 10 GEL (annual) |
| MasterCard Cash card black/ MasterCard Cash card black (Non-personalized) \* | 20 GEL (annual) |
| Instant issuance of the card | Cost of the corresponding card + 15 GEL  |
| Visa Platinum 4B Card | 50 GEL (annual) |
| **Minimum balance on the card account** |
| Business CardMasterCard Cash cardVisa Platinum 4B Card | Not required |
| **Commission fee for settlement by the plastic cards at merchants and service points** |
| Local | Free of charge |
| International | Free of charge |
| **Blocking of plastic cards** |
| Entering the plastic card into the local stop-list | Free of charge |
| Entering the plastic card into the international stop-list | 80 GEL  |
| **Other tariffs related to the plastic cards** |
| Change of PIN code via ATM | Free of charge |
| Conversion fee for international transactions | 2 % |
| **Daily limit of settlement/cash withdrawal by MasterCard/Visa plastic cards\*\*\*\*\*** |
| Daily limit of cash withdrawal from any bank ATM by the 1 year term or 2 year term Business Card  | 2500 GEL |
| Daily limit of cash withdrawal from any bank ATM by the 4 year term Business Card | 15 000 GEL |
| Daily limit of cash withdrawal by Business Card from Bank of Georgia’s POS-Terminals | 1500 (one thousand five hundred) GEL once every 27 (twenty seven) hours, but no more than 10 (ten) cash withdrawal transaction |
| Cash withdrawal by Business Card at service-centers of The Bank of Georgia | Unlimited |
| Cash withdrawal by Business Card at service-centers of the partner banks and at service-centers of other banks | 50 000 GEL |
| Daily limit of payments by 1 year term or 2 year term Business Card | 100 000 GEL |
| Daily limit of payments by the 4 year term Business Card | 30 000 GEL |
| Daily limit of cash withdrawal by MasterCard Cash card silver/MasterCard Cash card silver (Non-personalized) plastic card from any bank ATM  | 5000 GEL |
| Daily limit of cash withdrawal by MasterCard Cash card silver/MasterCard Cash card silver (Non-personalized) plastic card from Bank of Georgia’s POS-Terminals | 1500 (one thousand five hundred) GEL once every 27 (twenty seven) hours, but no more than 10 (ten) cash withdrawal transaction |
| Daily limit of cash withdrawal by MasterCard Cash card silver/MasterCard Cash card silver (Non-personalized) plastic card, which is made / attached to the director of the company (except for: the cards made in the name of the trusted person; the corporate clients (regardless of in whose name the card is made)), from any bank ATM | 10000 GEL |
| Daily limit of cash withdrawal by MasterCard Cash card silver/MasterCard Cash card silver (Non-personalized) plastic card, which is made / attached to the director of the company (except for: the cards made in the name of the trusted person; the corporate clients (regardless of in whose name the card is made)), from Bank of Georgia’s POS-Terminals | 1500 (one thousand five hundred) GEL once every 27 (twenty seven) hours, but no more than 10 (ten) cash withdrawal transaction |
| Daily limit of cash withdrawal by MasterCard Cash card black/ MasterCard Cash card black (Non-personalized) plastic card from any bank ATM  | 10000 GEL |
| Daily limit of cash withdrawal by MasterCard Cash card black/ MasterCard Cash card black (Non-personalized) plastic card from Bank of Georgia’s POS-Terminals | 1500 (one thousand five hundred) GEL once every 27 (twenty seven) hours, but no more than 10 (ten) cash withdrawal transaction |
| Daily limit of cash withdrawal by MasterCard Cash card black/ MasterCard Cash card black (Non-personalized) plastic card, which is made / attached to the director of the company (except for: the cards made in the name of the trusted person; the corporate clients (regardless of in whose name the card is made)), from any bank ATM | 20000 GEL |
| Daily limit of cash withdrawal by MasterCard Cash card black/ MasterCard Cash card black (Non-personalized) plastic card, which is made / attached to the director of the company (except for: the cards made in the name of the trusted person; the corporate clients (regardless of in whose name the card is made)), from Bank of Georgia’s POS-Terminals | 1500 (one thousand five hundred) GEL once every 27 (twenty seven) hours, but no more than 10 (ten) cash withdrawal transaction |
| Cash withdrawal at service-centers of Bank of Georgia | Unlimited |
| Cash withdrawal by MasterCard Cash silver/black (within Non-personalized) at service-centers of other banks | GEL 20000 |
| Daily limit of settlement by MasterCard Cash silver/black (within Non-personalized) at merchants and service points | GEL 20000 |
| Daily limit of settlement by MasterCard Cash silver/black (within Non-personalized), which is made / attached to the director of the company (except for: the cards made in the name of the trusted person; the corporate clients (regardless of in whose name the card is made)), at merchants and service points | GEL 40000 |

|  |  |
| --- | --- |
| Daily limit of cash withdrawal by Visa Platinum 4B Card plastic card from any bank ATM | 50 000 GEL |
| Daily limit of settlement by Visa Platinum 4B Card at merchants and service points | 150 000 GEL |
| Daily limit of cash withdrawal by Visa Platinum 4B Card from Bank of Georgia’s POS-Terminals | 1500 (one thousand five hundred) GEL once every 27 (twenty seven) hours, but no more than 10 (ten) cash withdrawal transaction |
| Daily limit of online payments by Visa Platinum 4B Card at merchants and service points | 150 000 GEL |
| Cash withdrawal by Visa Platinum 4B Card at service-centers of other banks | 100 000 GEL |
| Cash withdrawal at service-centers of Bank of Georgia | Unlimited |

|  |
| --- |
| **Cash withdrawal limits for Bank of Georgia’s POS-Terminals** |
| one-time cash withdrawal transaction limit for cash withdrawalfrom Bank of Georgia’s POS-Terminals for any card issued by the Bank of Georgia | 200 GEL |
| Minimum amount of payable fee for product/service by the Pos-Terminal for the cash withdrawal transaction using the Pos-Terminal | From 5 (five) including 10 (ten) GEL\*\*\*\* |
| **Cash withdrawal** |
| Cash withdrawal by Business Card from ATM of Bank of Georgia | 0,2 % min. 0,2 GEL  |
| Cash withdrawal in foreign currency 0,5 % |
| Cash withdrawal by Business Card from Pos-Terminals of Bank of Georgia | 0,2 % min. 0,2 GEL |
| Cash withdrawal by MasterCard Cash silver/black (within Non-personalized) plastic card from ATM of Bank of Georgia  | Cash withdrawal in national currency 0,2 % |
| Cash withdrawal in foreign currency 0,5 % |
| Cash withdrawal by MasterCard Cash silver/black (within Non-personalized) plastic card from Pos-Terminals of Bank of Georgia | 0,2 % |
| Cash withdrawal from the ATMs of the banks within the Georgian Card System | 0,5 %, min. 0,2 GEL |
| Cash withdrawal from the ATMs of other banks\*\*\*\*\*\*\* | 2 %, min. 3 USD |
| Cash withdrawal by Business Card at the service-centers of Bank of Georgia | Same as the Commission Fee for Cash withdrawal from the current account. |
| Cash withdrawal by MasterCard Cash silver/black (within Non-personalized) at the service-centers of Bank of Georgia | Same as the Commission Fee for Cash withdrawal from the current account. |
| Cash withdrawal at the service-centers of the banks within the Georgian Card System | 0,6 %, min. 0,5 GEL |
| Cash withdrawal at the service-centers of other banks\*\*\*\*\*\*\* | 2 %, min. 3 USD |

|  |  |
| --- | --- |
| Cash withdrawal by Visa Platinum 4B Card plastic card from ATM of Bank of Georgia  | 0.2% GEL |
| 0.5% EUR/USD |
| Visa Platinum 4B Card - Cash withdrawal from the ATMs of the banks within the Georgian Card System | 5 %, min. 0,2 GEL |
| Visa Platinum 4B Card - Cash withdrawal from the ATMs of other banks\*\*\*\*\*\*\* | 2 %, min. 3 USD |
| Cash withdrawal by Visa Platinum 4B Card at the service-centers of Bank of Georgia | Same as the Commission Fee for Cash withdrawal from the current account |
| Visa Platinum 4B Card- Cash withdrawal at the service-centers of the banks within the Georgian Card System | 0,6 %, min. 0,5 GEL |
| Visa Platinum 4B Card Cash withdrawal at the service-centers of other banks from Pos-Terminals\*\*\*\*\*\*\* | 2 %, min. 3 USD |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| \* In case of conducting a transaction on POS-Terminal without the PIN code one-off limit for MasterCard International and Visa International payment systems’ cards - 100 GEL.\*\*\*\* Exact minimum amount of payable fee for product/service by the Pos-Terminal for the cash withdrawal transaction using the Pos-Terminal is available on the place the cash withdrawal transaction is executed \*\*\*\*\*Daily limits set for cash withdrawal from the ATM by the Bank of Georgia,includes the daily limits set forcash withdrawal from Pos-Terminals by the Bank of Georgia. **\*\*\*\*\*\*** In case ordering any type of digital version of Business Card, Cash Card, 4B Card till 04th of August 2021, until the expiry date of the card the cost of digital card is free of charge, after that date the cost of digital version of Business Card, Cash Card, 4B Card and in case of ordering plastic version of digital card at any time the cost of plastic card is the same as the same type of plastic card.\*\*\*\*\*\*\*In case of cash withdrawal from the ATMs and/or the service centers of other foreign banks, commission fees for cash withdrawal (if any) may be charged by the other foreign banks.

|  |
| --- |
| **Commission Fees for POS-Terminal service**  |
| for each Card Operation performed by the VISA Card emitted by the JSC Bank of Georgia – 1.5% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the Mastercard Card emitted by the JSC Bank of Georgia – 1.5% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the Card Georgian Card – 1.5% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the Mastercard Card (except the Mastercard Card emitted by the JSC Bank of Georgia) – 2% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the VISA Card (except the VISA Card emitted by the JSC Bank of Georgia) – 2% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the American Express Credit Card or American Express Rewards Card – 3.50% of the performed Card Operation amount, minimum 0.15 GEL;for each Card Operation performed by the American Express PLUS or SOLO PLUS Card emitted by the JSC Bank of Georgia – 1.5% of the performed Card Operation amount, minimum 0.10 GEL. |
| for each Card Operation performed by the Diners Club Card – 3.50% of the performed Card Operation amount, minimum 0.15 GEL; |
| for each Card Operation performed by the Discovery Card – 3.50% of the performed Card Operation amount, minimum 0.15 GEL; |
| for each Card Operation performed by the UnionPay Card – 3.50% of the performed Card Operation amount, minimum 0.15 GEL; |
| for each Card Operation performed by the JCB Card – 3.50% of the performed Card Operation amount, minimum 0.15 GEL; |
| Fixed Commission Fee: 50 (fifty) GEL per month, for each POS-Terminal transferred by the Bank to the Customer. Fixed Commission Fee shall be paid for the POS-Terminal, using which the sum amount of Card Operations during the month is less than 5000 (five thousand) GEL.  |
| **Commission Fees for Mobile Terminal service within the POS-Terminal service** |
| for each Card Operation performed by the VISA Card emitted by the JSC Bank of Georgia – 1.6% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the Mastercard Card emitted by the JSC Bank of Georgia – 1.6% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the American Express Credit Card or American Express Rewards Card emitted by the JSC Bank of Georgia – 1.6% of the performed Card Operation amount, minimum 0.10 GEL;for each Card Operation performed by the American Express PLUS or SOLO PLUS Card emitted by the JSC Bank of Georgia – 1.6% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the Card Georgian Card – 1.6% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the Mastercard Card (except the Mastercard Card emitted by the JSC Bank of Georgia) – 2.50% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the VISA Card (except the VISA Card emitted by the JSC Bank of Georgia) – 2.50% of the performed Card Operation amount, minimum 0.10 GEL; |
| for each Card Operation performed by the American Express Card (except the American Express Card emitted by the JSC Bank of Georgia) – 2.50% of the performed Card Operation amount, minimum 0.10 GEL; |
| Fixed Commission Fee: 20 (twenty) GEL per month, for each such Mobile Terminal for which the Customer uses mobile phone (smartphone) transferred by the Bank.Fixed Commission Fee shall be paid for the Mobile Terminal using which the sum amount of Card Operations during the month is less than 2000 (two thousand) GEL.In case of using the Mobile Terminal by the Customer, within the framework of sending a Card Receipt to the Card Holder at its own expense, the financial cost of the Customer depends on the tariff (including SMS and Internet tariff) set by the mobile communication provider for the Customer and the number of Card Receipts sent by the Customer. |

|  |
| --- |
| **Standard Commission Fee for Electronic Commerce Services**  |
| for each Card Operation performed by the VISA Card emitted by the JSC Bank of Georgia – 2% of the performed Card Operation amount, minimum 0.10 GEL.  |
| for each Card Operation performed by the Mastercard Card emitted by the JSC Bank of Georgia – 2% of the performed Card Operation amount, minimum 0.10 GEL. |
| for each Card Operation performed by the Card of Georgian Card – 2% of the performed Card Operation amount, minimum 0.10 GEL;. |
| for each Card Operation performed by the Mastercard Card emitted on the territory of Georgia (except the Mastercard Card emitted by the JSC Bank of Georgia) – 2% of the performed Card Operation amount, minimum 0.10 GEL. |
| for each Card Operation performed by the VISA Card emitted on the territory of Georgia (except the VISA Card emitted by the JSC Bank of Georgia) – 2% of the performed Card Operation amount, minimum 0.10 GEL. |
| for each Card Operation performed by the American Express Credit Card or American Express Rewards Card emitted by the JSC Bank of Georgia – 3.50% of the performed Card Operation amount, minimum 0.15 GEL;for each Card Operation performed by the American Express PLUS or SOLO PLUS Card emitted by the JSC Bank of Georgia – 2% of the performed Card Operation amount, minimum 0.10 GEL. |

 |
| **Type of Service** | **Commission Fees** |
| **Internet Bank** |
| Registration  | Free of charge |
| Remote registration | Free of charge |
| Service (monthly fee) | Free of charge |
| Registration of accounting software service integration with Internet Bank (monthly fee) | Free of charge |
| Servicing of the accounting software service integration with Internet Bank (monthly fee) | Free of charge |
| **Mobile Bank** |
| Registration | Free |
| Service | Free |
|  **Digipass** |
| **Digipass** (a material device) | 40 GEL |
| **Digipass** (application) | Free |
|  |
|  |  |
| **Notification Service** |
| Registration | Free of charge |
| Service- receipt of indefinite number of notifications by two telephone numbers , by other media envisaged by the service (monthly fee) | 1 GEL |
| Service – receipt of notification by additional telephone number (per each additional number) | 1 GEL |
| **Standing payment order** |
| Registration | Free of charge |
| Servicing (monthly fee) | 1 GEL |
| **Automatic Payments** |
| Registration | Free of charge |
| Servicing (monthly fee) | 1 GEL |
| **Service of sending the bank account statement by e-mail** |
| Registration | Free of charge |
| Statement sending service (monthly fee) | 5 GEL |
| Statement sending service via SWIFT (monthly fee) | 10 GEL |
|  |
| Call Center Service by CIC Code | Free of charge |
| Call Center Service by DGpass | 40 GEL |
| Activation of service in other service-center (active and passive) | Free of charge |
| CIC code issuance to an authorized person as means of identification purposes | Free of charge |
| DGpass issuance to an authorized person as means of identification  | 40 GEL |
|  |  |
|  |  |
| **Type of Service** | **Commission Fees** |
| **Issuance of Certificate** | **For active accounts** | **For closed accounts** |
| Issuance of certificate on balance on the current/deposit account | 10 GEL | 30 GEL |
| Issuance of certificate on existence(nonexistence) of the current/deposit account | 10 GEL | 30 GEL |
| Issuance of certificate on the current/deposit account transactions | 10 GEL | 30 GEL |
| Issuance of certificate on the existence of indebtedness towards the bank\* | 10 GEL | 30 GEL |
| Issuance of bank statement on the transactions of less than 2- year age | Free of charge | Free of charge |
| Issuance of bank statement on the transactions of more than 2- year age\*\* | 20 GEL | 30 GEL |
| The account statements related to the specific financial products (for the past 2-year period) | Free of charge | Free of charge |
|

|  |
| --- |
| \* The customer pays cost of the certificate in the following cases:- the customer has no personal liability but is a guarantor;- the customer once had a personal liability, which is settled as of now, and makes a request for the certificate about the details of the repaid loan; - The customer has no personal liability. The customer will be issued a certificate free of charge if:- the customer holds an active credit card with unused credit limit (irrespective of the fact that the certificate will certify nonexistence of the debt); - the customer has current personal liability and at the same time is a guarantor;   - the customer has a current personal liability. |
| \*\*The statement is free of charge if:- the customer requests for a credit card account statement of any age (irrespective of the fact whether or not the customerhas utilized the credit limit)  |

 |
| Issuance of certificate on the transactions conducted without opening a bank account of less than 2- year age | 10 GEL |
| Issuance of certificate on the transactions conducted without opening a bank account of more than 2- year age | 30 GEL |
| Issuance of certificate on existence(nonexistence) of credit indebtedness towards the bank | 10 GEL |
|  |  |
| Total commission fee for the issuance of copies of 5 or less documents | 10 GEL |
| Per item commission fee for the issuance of copies of more than 5 documents | 2 GEL |
| Commission fee for the copies of credit /deposit/deposit certificate agreements (loan, general limit, pledge, mortgage and etc. agreements). | Free of charge |
| Per item commission fees for copies of credit agreement (loan, general limit, pledge, mortgage and etc.) | 10 GEL |
| Commission fee for the issuance of additional copy (1 item) of any document by printing out from the bank software |
| Documents for the transactions performed within less than 1 month  | Free of charge |
| Documents for the transactions performed within more than 1 month  | 1 GEL |
| Withdrawing the documents created by Internet Bank irrespective of their age | Free of charge |
|  |  |
| **Type of Service** | **Commission Fees** |
| Currency exchange transactions | By agreement |
| Changing damaged currency bank notes  | Free of charge |
| Examining bank notes | 0,1 % of face value, min. 5 GEL |
| **Commission Fee for Conversion Using Bmatch** |
| BMatch Fixed Commission Fee (Instruction Placement) | 100 GEL |
| BMatch Fixed Commission Fee(Instruction Modification) | 100 GEL |
| BMatch Fixed Commission Fee (Instruction Cancellation) | 100 GEL |
| BMatch Variable Commission Fee for each transaction (in GEL) | 0.07% max. 1000 GEL |
| BMatch Variable Commission Fee for each transaction (in USD) | 0.2% max. 500 USD |
| **Securities services** |
| Purchase/sale of debt securities | 0,1% of face value, min. 20 GEL, max. 100 GEL\* |
|  |  |
| **Paper bank notes and coins translation into different nominals** |
| Exchange of national currency for different nominals | Free of charge (for any amount) |
| Exchange of foreign currency for different nominal if the amount is ≤3000 GEL equivalent | Free of charge |
| Exchange of foreign currency for different nominal if the amount is ≥3000 GEL equivalent | 0,2 % of the amount (in foreign currency) |
|  |  |
| **Individual Safes** |
| Small size (50x30x9 cm) safe | 1,5 GEL for 24 hr |
| Medium size (50x30x14,5 cm) safe | 2 GEL for 24 hr |
| Big size (50x30x39 cm) safe | 2,5 GEL for 24 hr |
| Minimum term of using the individual safe | 14 calendar days |
| Disposal of the Valuables removed from the Individual Safe in the vault as a result of dismantling (monthly fee) | 10 GEL |

\*From October 12, 2020, this tariff will be removed and replaced with following tariff

|  |  |
| --- | --- |
| Brokerage services fee primary auctionfor Unsecure order | 0.05% from the face value, min 50 GEL |
| Brokerage services fee primary auctionfor Secured order | min. 20 GEL, 0.1% from the face value, max 100 GEL |
| Brokerage services fee Brokerage services fee secondary market | 0.05% from the face value, min 50 GEL |

**Payments from the Service Center**

|  |  |
| --- | --- |
| **Services**  | **Commission Fee for Service** |
| **Mobile Services** |  |
| Magticom | 4% |
| Geocell | 4% |
| Beeline | 4% |
| Globalcell(559) \* | Free |
| S1(Silknet) | Free |
| Goodline \* | Free |
| GOSIM \* | Free |
| **Communication & Internet** |  |
| Magti Internet/IPTV | <10.01 GEL - 0.5 GEL, 10.01-30 GEL - 1 GEL, 30+ 1.5 GEL |
| Silknet | 0.5 GEL |
| Caucasus online | 0.5 GEL |
| Railway Telecom | Free |
| GEONET | 2%, Min. 0.5 GEL |
| ALTERNET | Free |
| LAGI | Free |
| MYPHONE | Free |
| New Net | Free |
| Akhtel | Free |
| **AIRNET** |  |
| **Subscription** | Free |
| **Installation** | Free |
| GLOBAL TV | 0.5 GEL |
| SUPER TV | 3%, Min. 0.3 GEL |
| GLOBAL ONE | Free |
| MAGTIFIX | Free |
| MAGTISAT | <10.01 GEL - 0.5 GEL, 10.01-30 GEL - 1 GEL, 30+ 1.5 GEL |
| **AIRLINE** |  |
| **Subscription** | Free |
| **Installation** | Free |
| Georgianairlink | Free |
| Servicenet | 2%, Min. 0.5 GEL |
| 852FREE | Free |
| MAXIMAL | 0.5 GEL |
| Egrisi | Free |
| Goodwillcom | Free |
| 09 | Free |
| CGC | 0.5 GEL |
| MAXNET | 2%, Min. 0.5 GEL |
| NIKNET | 2%, Min. 0.5 GEL |
| SKYSERVICE | 2%, Min 0.5 GEL |
| SKYTELECOM | 2%, Min 0.5 GEL |
| SYSNET | Free |
| **Public Services** |  |
| Patrol Police | 1 GEL |
| Bus Penalty  | 0.5 GEL |
| Tbilisi Architect  | 1 GEL |
| CT PARK penalty | 1 GEL |
| Tbilisi Parking | 1 GEL |
| NAEC | 0.5 GEL |
| National Bureau of Enforcement | 1 GEL |
| Batumi parking | 0.5 GEL |
| Public Service Development Agency | 1 GEL |
| Public Registry (Less Payments) | 0.5 GEL |
| Public Registry (more than 30 GEL) | 1 GEL |
| National Center of Manuscripts | Free |
| National Archives of Georgia up to 15 GEL | 0.5 GEL |
| National Archives of Georgia more than 15 GEL | 1 GEL |
| Laboratory of the Ministry of Agriculture \*\* | 1 GEL |
| Poti Sea Port  | 1 GEL |
| **Utility Services** |  |
| Telasi  | 2% Min. 1 GEL |
| Cleaning | 2% Min. 1 GEL |
| Kaztransgas | 2% Min. 1 GEL |
| Kaztransgas - Gasification | 2% Min. 1 GEL |
| GWP | 2% Min. 1 GEL |
| Varketilairi | 2% Min. 1 GEL |
| Energopro Georgia | 2% Min. 1 GEL |
| Socar Gas | 2% Min. 1 GEL |
| Energokavshiri | 2% Min. 1 GEL |
| Rustavi Water  | 2% Min. 1 GEL |
| Mtskheta Water | 2% Min. 1 GEL |
| Batumi Water | 2% Min. 1 GEL |
|  |  |
| Sacorgas | 2% Min. 1 GEL |
| Telavgas | 2% Min. 1 GEL |
| Didi Digomi Gasification | 2% Min. 1 GEL |
| United Water Supply of Georgia | 2% Min. 1 GEL |
| LLC Georgian Melioration | 2% Min. 1 GEL |
| Borjomi Cleaning Service | 2% Min. 1 GEL |
| Khashuri Cleaning Service | 2% Min. 1 GEL |
| Kareli Cleaning Service | 2% Min. 1 GEL |
| Poti Cleaning Service | 2% Min. 1 GEL |
| Kutaisi Cleaning Service | 2% Min. 1 GEL |
| Dusheti Cleaning Service | 2% Min. 1 GEL |
| Kaspi Cleaning Service | 2% Min. 1 GEL |
| Gori Cleaning Service | 2% Min. 1 GEL |
| Marneuli Sofltskali | 2% Min. 1 GEL |
| Lagodekhi Cleaning Service | Free |
| Zugdidi Cleaning Service | 2% Min. 1 GEL |
| Ninotsminda Cleaning Service | 2% Min. 1 GEL |
| Mtskheta Cleaning Service – service for physical persons | Free |
| Mtskheta Cleaning Service - service for legal entities | 2% Min. 2 GEL |
| Chokhatauri Cleaning Service - service for physical persons | Free |
| Chokhatauri Cleaning Service - service for legal entities | 2% Min. 2 GEL |
| NNLE Zurmukhti - Sachkhere Cleaning Service | 2% Min. 2 GEL |
| Intergas | 2% Min. 2 GEL |
| **Other** |  |
| USA 2 GEORGIA | 2%, Min. 0.5 GEL |
| Unison (insurance company) | 1 GEL |
| VOVOVO | Free |
| BARAMI LOGISTI | 2%, Min. 0.5 GEL |
| VIN.GE | Free |
| Hermes | 1 GEL |
| Credo | 0.5 GEL |
| CHINASHOP | Free |
| Insurance Company Imedi L | Free |
| Insurance Company Aldagi | Free |
| Solidarity Fund\*\* | Free |
| Tbilisimarathon | Free |
| Bank of Georgia Future Foundation \*\* | Free |
| Foundation Name of D. Tsintsadze \*\* | Free |
| M2 Ipodromi | Free |
| M2 Chubinashvili | Free |
| AVON COSMETICS | 2%, Min. 2 GEL |
| Clinic Lancet \*\* | 0.8%, Min. 0.5 GEL |
| The University of Georgia  | 0.5%, Min. 1 GEL |
| EVEX | 1 GEL |
| LLC Kings Georgia KINGS.GE | 2%, Min. 2 GEL |
| LLC Victoria Security  | 2%, Min. 2 GEL |
| LLC Olimpiada | 2%, Min. 2 GEL |
| Ilia State University | 2 GEL |
| Agricultural University of Georgia  | 2 GEL |
| LLC Mouravi | 2%, Min. 2 GEL |
| LLC Dronean | 2%, Min. 2 GEL |
| MM INVOICE | Free |
| Yandex Money | Free |
| Taxi Maxim | 3% |
| LLC M2 Nutsubidze | 1 GEL |
| LLC Optima Isani | 1 GEL |
| LLC GOLDNET | 2%, Min. 2 GEL |
| LLC Mega Media TV/MM TV | 2%, Min. 2 GEL |
| LLC Algan | 2%, Min. 2 GEL |
| LLC Ali Georgia | 2%, Min. 2 GEL |
| LLC Aksifina/CREDIA | 2%, Min. 2 GEL |
| LLC M2 Kazbegi | Free |
| LLC Georgian Central Communications Corporation - LLC CGC | 2%, Min. 2 GEL |
| LLC Hippo Online Shop | 2%, Min. 2 GEL |
| LLC Gori Service Group Penalty  | 1 GEL |
| LLC Gori Service Group Parking 1 Day, Parking 4 Day | 0.5 GEL |
| LLC Gori Service Group Parking 30 Day, Parking 90 Day, Parking 180 Day, Parking 365 Day  | 1 GEL |
| LLC Gold Tour | 2%, Min. 2 GEL |
| LLC Georgian Trans Expedition - Poti  | 1 GEL |
| LLC Siticom  | 2%, Min. 2 GEL |
| LLC Private lower | Free |
| JSC Ardi Insurance | 2%, Min. 2 GEL |
| LLC Georgian Telecom/NETCODE | 2%, Min. 2 GEL |
| SMARTNET | 2%, Min. 2 GEL |
| LLC Caucasus Leasing | 2%, Min. 2 GEL |
| GeoLogic Olimpics | 2%, Min. 2 GEL |
| Fresco Charity Fund | Free |
| Dedis Khelebi | Free |
| Foundation Guruli Dgiurebi | Free |
| Swift | Free |
| Mipove.ge | Free |
| NETCOM | 2%, Min. 2 GEL |
| Domofon.ge | Free |
| Collective | 2%, Min. 1 GEL |
| INSURANCE IGG | 2%, Min. 0.5 GEL |
| Viacom Georgia | 2%, Min. 2 GEL |
| Alliance Group | 2%, Min. 2 GEL |
| M2 Ipodromi 2 | 2%, Min. 1 GEL |
| Charte.ge | Free |
| Skytel | 2%, Min. 2 GEL |
| Skyz | 2%, Min. 2 GEL |
| ELT Company | 2%, Min. 2 GEL |
| M2 on Melikishvili | 2%, Min. 1 GEL |
| Sokhumi State University | 2 GEL |
| GAU | 2 GEL |
| Inexphone | 2%, Min. 2 GEL |
| Space Cargo | 2%, Min. 2 GEL |
| Ilink | 2%, Min. 2 GEL |
| Locker.ge | Free |
| New Vision Insurance | 2%, Min. 2 GEL |
| Bene Comfort | 2%, Min. 2 GEL |
| Global Benefits Georgia | Free |
| \* Payment made for this service may be performed with conversion of money, upon carrying out which you will get the information about the exchange rate. \*\* Payment made for this service will be reflected by the recipient within maximum three banking days, while payments for other services will be reflected in online mode. Payments for services require an identifier defined by the recipient. Payment for services will be considered to be paid upon successful completion of the payment.  |

**Payments from the Internet Banking**

|  |  |
| --- | --- |
| **Services**  | **Commission Fee for Service** |
| **Mobile Services** |  |
| Magticom | Free |
| Geocell | Free |
| Beeline | Free |
| Globalcell(559) \* | Free |
| S1(Silknet) | Free |
| Goodline \* | Free |
| GOSIM \* | Free |
| **Communication & Internet** |  |
| Magti Internet/IPTV | <10.01 GEL - 0.5 GEL, 10.01-30 GEL - 1 GEL, 30+ 1.5 GEL |
| Silknet | 0.5 GEL |
| Caucasus online | 0.5 GEL |
| Railway Telecom | Free |
| GEONET | 2%, Min. 0.5 GEL |
| ALTERNET | Free |
| LAGI | Free |
| MYPHONE | Free |
| New Net | Free |
| Akhtel | Free |
| **AIRNET** |  |
| **Subscription** | Free |
| **Installation** | Free |
| GLOBAL TV | 0.5 GEL |
| SUPER TV | 3%, Min. 0.3 GEL |
| GLOBAL ONE | Free |
| MAGTIFIX | Free |
| MAGTISAT | <10.01 GEL - 0.5 GEL, 10.01-30 GEL - 1 GEL, 30+ 1.5 GEL |
| **AIRLINE** |  |
| **Subscription** | Free |
| **Installation** | Free |
| Flynet | Free |
| Georgianairlink | Free |
| 852FREE | Free |
| MAXIMAL | 0.5 GEL |
| Egrisi | Free |
| Goodwillcom | Free |
| 09 | Free |
| Telephone Service for Convicted Person | Free |
| SYSNET | Free |
| CGC | 0.5 GEL |
| Kakheti TV | 0.5 GEL |
| Channel 7 | 0.5 GEL |
| GNN TV | Free |
| Niknet | 2% Min. 0.5 GEL |
| Maxnet | 2% Min. 0.5 GEL |
| NewNet | 2% Min. 0.5 GEL |
| Stereo + | 0.5 GEL |
| **Public Services** |  |
| Patrol Police | 1 GEL |
| Bus Penalty  | 0.5 GEL |
| Tbilisi Architect  | 1 GEL |
| CT PARK Penalty | 1 GEL |
| Tbilisi Parking | 1 GEL |
| NAEC | 0.5 GEL |
| National Bureau of Enforcement | 1 GEL |
| Batumi parking | 0.5 GEL |
| Public Service Development Agency | 1 GEL |
| Public Registry (Less Payments) | 0.5 GEL |
| Public Registry (more than 30 GEL) | 1 GEL |
| National Center of Manuscript | Free |
| National Archives of Georgia up to 15 GEL | 0.5 GEL |
| National Archives of Georgia more than 15 GEL | 1 GEL |
| Kutaisi Parking | 1 GEL |
| Poti Sea Port  | 1 GEL |
| National Food Agency | 0.5 GEL |
| **Utility Services** |  |
| Telasi  | 0.5 GEL |
| Cleaning | 0.5 GEL |
| Kaztransgas | 0.5 GEL |
| Kaztransgas - Gasification | 1 GEL |
| GWP | 0.5 GEL |
| Varketilairi | 0.5 GEL |
| Energopro Georgia | 0.5 GEL |
| Socar Gas | 0.5 GEL |
| Energokavshiri | 0.5 GEL |
| Rustavi Water  | 0.5 GEL |
| Mtskheta Water | 0.5 GEL |
| Batumi Water | 0.5 GEL |
|  |  |
| Sacorgas | 0.5 GEL |
| United water company of Georgia | 0.5 GEL |
| Didi Digomi Gasification | 0.5 GEL |
| Kutaisi Cleaning Service | 1% Min. 0.5 GEL |
| Borjomi Cleaning Service | 0.5 GEL |
| Khashuri Cleaning Service | 0.5 GEL |
| Kareli Cleaning Service | 0.5 GEL |
| Poti Cleaning Service | 0.5 GEL |
| Dusheti Cleaning Service | 1% Min. 0.5 GEL |
| Kaspi Cleaning Service | 0.5 GEL |
| Gori Cleaning Service | 0.5 GEL |
| Sachkhere Water | 0.5 GEL |
| Senakgas | 0.5 GEL |
| LLC SG Gas Company | 0.5 GEL |
| JSC Wissol Petroleum Georgia (Telavgas) | 0.5 GEL |
| Kamari Gas Subscription Fee | 0.5 GEL |
| Kamari Gas Service Fee | 1 GEL |
| Mamedgas | 0.5 GEL |
| Marneuli Sofltskali | 2% Min. 0.5 GEL |
| Lagodekhi Cleaning Service | Free |
| Zugdidi Cleaning Service | 0.5 GEL |
| Ninotsminda Cleaning Service | 0.5 GEL |
| Mtskheta Cleaning Service – service for physical persons | Free |
| Mtskheta Cleaning Service - service for legal entities | 2% Min. 0.5 GEL |
| Chokhatauri Cleaning Service - service for physical persons | Free |
| Chokhatauri Cleaning Service - service for legal entities | 2% Min. 0.5 GEL |
| NNLE Zurmukhti - Sachkhere Cleaning Service | 2% Min. 0.5 GEL |
| Intergas | 0.5 GEL |
| **Other** |  |
| USA 2 GEORGIA | 2%, Min. 0.5 GEL |
| Unison (insurance company)  | 1 GEL |
| VOVOVO | Free |
| BARAMI LOGISTI | 2%, Min. 0.5 GEL |
| VIN.GE | Free |
| Hermes | 1 GEL |
| MyAuto.ge | Free |
| MyHome.ge | Free |
| MyMarket.ge | Free |
| MyParts.ge | Free |
| CHINASHOP | Free |
| Insurance Company Imedi L | Free |
| Insurance Company Aldagi | Free |
| Georgian Post | Free |
| Solidarity Fund\*\* | Free |
| Tbilisimarathon | 2%, Min. 0.5 GEL |
| Bank of Georgia Future Foundation \*\* | Free |
| Foundation Name of D. Tsintsadze \*\* | Free |
| M2 Ipodromi | Free |
| M2 Chubinashvili | Free |
| The University of Georgia  | 0.25%, Min. 0.5 GEL |
| EVEX | 1 GEL |
| Free University of Tbilisi (FREEUNI) | 1 GEL |
| Tbilisimarathon | 2%, Min. 0.5 GEL |
| LLC Victoria Security  | 2%, Min. 0.5 GEL |
| LLC Ekaspace | 2%, Min. 0.5 GEL |
| LLC M2 Nutsubidze | 1 GEL |
| LLC Airconect | Free |
| LLC STROY MASTER DOMOFON | Free |
| Chernovetski Fund | Free |
| LLC Optima Isani | 1 GEL |
| LLC GOLDNET | 2%, Min. 0.5 GEL |
| LLC Mega Media TV/MM TV | 2%, Min. 0.5 GEL |
| LLC Lisi Renovation | 2%, Min. 1 GEL |
| LLC D+/Digital TV | Free |
| LLC Algan | 0.5 GEL |
| LLC Ali Georgia | 2%, Min. 0.5 GEL |
| LLC M2 Kazbegi | Free |
| LLC Hippo Online Shop | 2%, Min. 0.5 GEL |
| LLC Gori Service Group Penalty  | 1 GEL |
| LLC Gori Service Group Parking 1 Day, Parking 4 Day | 0.5 GEL |
| LLC Gori Service Group Parking 30 Day, Parking 90 Day, Parking 180 Day, Parking 365 Day  | 1 GEL |
| LLC Gold Tour | Free |
| LLC Siticom  | 2%, Min. 0.5 GEL |
| LLC Private lower | Free |
| Ardi Insurance | 2%, Min. 0.5 GEL |
| LLC Georgian Telecom/NETCODE | 2%, Min. 0.5 GEL |
| SMARTNET | 2%, Min. 0.5 GEL |
| GeoLogic Olimpics | 2%, Min. 0.5 GEL |
| Fresco Charity Fund | Free |
| Dedis Khelebi | Free |
| Foundation Guruli Dgiurebi | Free |
| GPAY | Free |
| Taxi Maxim | 3% |
| PSP Insurance | 0.5 GEL |
| International Insurance Company Irao | 0.5 GEL |
| Georgian National University | 1 GEL |
| Tbilisi State University | 1 GEL |
| Black Sea University | 1 GEL |
| Ilia State University | 1 GEL |
| Caucasus University | 1 GEL |
| Agricultural University of Georgia | 1 GEL |
| Georgian Technical University | 1 GEL |
| odnoklassniki.ru | Free |
| LLC Camara Express/Camex | 0.5 GEL |
| LLC Online Express/Onex | 0.5 GEL |
| Linon | 0.5 GEL |
| Linex | 0.5 GEL |
| Dronean | 0.5 GEL |
| Amanati | 0.5 GEL |
| Chinashop.ge | Free |
| ebay Georgia | 2% |
| SENDEX | 1 GEL |
| Swift | Free |
| Mipove.ge | Free |
| NETCOM | 2%, Min. 0.5 GEL |
| Domofon.ge | Free |
| Casatrade-GPS Service | 2%, Min. 1 GEL |
| Extra | Free |
| Collective | 2%, Min. 1 GEL |
| INSURANCE IGG | 2%, Min. 0.5 GEL |
| Viacom Georgia | 2%, Min. 0.5 GEL |
| Alliance Group | 2%, Min. 0.5 GEL |
| M2 Ipodromi 2 | 1 GEL |
| Charte.ge | Free |
| Skytel | 2%, Min. 0.5 GEL |
| Skyz | 2%, Min. 0.5 GEL |
| M2 on Melikishvili | 1 GEL |
| Sokhumi State University | 1 GEL |
| GAU | 1 GEL |
| Inexphone | 2%, Min. 0.5 GEL |
| Space Cargo | 2%, Min. 0.5 GEL |
| Ilink | 2%, Min. 0.5 GEL |
| Locker.ge | Free |
| New Vision Insurance | 2%, Min. 0.5 GEL |
| Bene Comfort | 2%, Min. 0.5 GEL |
| Steam | 2%, Min. 0.5 GEL |
| Global Benefits Georgia | Free |
| \* Payment made for this service may be performed with conversion of money, upon carrying out which you will get the information about the exchange rate. \*\* Payment made for this service will be reflected by the recipient within maximum three banking days, while payments for other services will be reflected in online mode. Payments for services require an identifier defined by the recipient. Payment for services will be considered to be paid upon successful completion of the payment.  |