



### Cross Border Fee

Cross Border Fee (monthly debit card service fee) - GEL 30
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On September 15, 2025, the Standard Terms and Conditions of Service for Banking Products of JSC "Credo Bank" shall be amended as follows:

1. The "Cross Border Fee" will be charged to natural person(s) who is(are) citizens of foreign countries and who use(s) an active debit card of JSC "Credo Bank", except for those natural person(s) who:
  - a) enjoy(s) the service for Rcheuli clients;
  - b) is (are) citizen(s) of Ukraine.
  
2. The fee will be charged in the month following each reporting month according to the following principle:
  - a) If the client has at least one card transaction using a debit card of JSC "Credo Bank" at a POS terminal and/or ATM within the territory of Georgia during the previous calendar month, the "Cross Border Fee" shall be GEL 0.
  - b) If the client has not made any transactions within the territory of Georgia during the previous calendar month, but has made at least one card transaction using a debit card of JSC "Credo Bank" at a POS terminal and/or ATM within the territory of Georgia during the last 3 consecutive calendar months, the "Cross Border Fee" shall be GEL 10.
  - c) If the client does not have at least one card transaction made with a debit card of JSC "Credo Bank" at a POS terminal and/or ATM within the territory of Georgia for the last 3 consecutive calendar months, the "Cross Border Fee" shall be GEL 30.
  - d) If the client does not have at least one card transaction made with a debit card of JSC "Credo Bank" at a POS terminal and/or ATM within the territory of Georgia for the last 3 consecutive calendar months, but as of the last day of the previous calendar month has been using any deposit product, including savings or demand deposits, and the total balance on deposit accounts amounts to at least GEL 1,000 or its equivalent in another currency, the "Cross Border Fee" shall be GEL 10.

For additional questions, please write to us [here](#)