Expat Package Tariffs and Limits	
Credo Universal Service fee * * * * * * *	45 GEL - Annually 5 GEL - Monthly
Current accounts	
Current account opening	Free
Adding current account currency	Free
Current account service fee (monthly)	1.5 GEL
Dormant account service fee (monthly)	5 GEL
Cash depositing	
Operations in national currency	Free
Operations in foreign currency (except RUR)	Free
Operations in RUR	5% of the amount
Cash withdrawal*	
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
Money transfers from accounts	
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
Money transfer outside the bank system USD	Below USD 1,000.01 - 1.5 USD, From USD 1,000.01 to USD 10,000 - 3 USD
Money transfer outside the bank system EUR	Below EUR 1,000.01 - 1.5 EUR, From USD 1,000.01 to EUR 10,000 - 3 EUR
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 1 GEL
Fast transfer within 24 hours - USD/EUR	17 USD/EUR
Commission for preparing a payment order in bank service centers (excluding payments to Credo Bank)	1 GEL
Commission for preparing a payment order for Payments to Credo Bank in bank service centers	Free
Transfer outside the bank system in USD	0.20 % (min. 15 USD ; max. 500 USD)
Transfer outside the bank system in Euro and other currencies	0.20 % (min. 15 EUR; max. 500 EUR)
Transfer outside the bank system in GBP	0.20% (min. 15 GBP ; max. 400 GBP)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.30% (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	0.30% (min. 45 EUR; max. 500 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP	0.30 % (min. 30 GBP ; max. 400 GBP)
SWIFT Payment Inquest Fee	55 USD/EUR/GBP
Fast international transfer (to Natural Persons) - USD	12 USD
Fast international transfer (to Natural Persons) - EUR	10 EUR
Fast International Transfers (to Legal Entities) - USD/EUR	30 USD/EUR
Fast transfer - GEL	5 GEL

Fast transfer - Limits	
One-time limit	10,000 GEL
Daily limit	100,000 GEL
Standing Order (per Individual Transfer)	0.50 GEL
Online Identification – Video Banking********	
Online Identification for Foreign Citizens (Non-Entrepreneur Individuals)	GEL equivalent of USD 10

Money transfers from accounts (Mycredo.ge)	
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
Money transfer outside the bank system USD	Below USD 1,000.01 - 1.5 USD, From USD 1,000.01 to USD 10,000 - 2 USD
Money transfer outside the bank system EUR	Below EUR 1,000.01 - 1.5 EUR, From USD 1,000.01 to EUR 10,000 - 2 EUR
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 1 GEL
Fast transfer within 24 hours - GEL	1.5 GEL
Fast transfer within 24 hours - USD/EUR	1 to 5 000 USD/EUR (inclusive) – 3 USD/EUR; 5 001 USD/EUR and above – 0.05% of the transaction amount.
Fast transfer within 24 hours - Limits	
One-time limit	GEL - 10,000 GEL, USD/EUR - 10,000 USD/EUR
Daily limit	100,000 GEL or its equivalent in USD/EUR
Transfer outside the bank system in USD	0.20 % (min. 15 USD ; max. 500 USD)
Transfer outside the bank system in Euro and other currencies	0.20 % (min. 15 EUR; max. 500 EUR)
Transfer outside the bank system in GBP	0.20% (min. 15 GBP ; max. 400 GBP)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.30% (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	0.30% (min. 45 EUR; max. 500 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP	0.30 % (min. 30 GBP ; max. 400 GBP)
Fast international transfer within 24 hours (to Natural Persons - USD	9 USD
Fast international transfer within 24 hours (to Natural Persons - EUR	7 EUR
Fast International Transfers within 24 hours (to Legal Entities) - USD	1 to 10,000 USD (inclusive) – 9 USD; 10,001 to 20,000 USD (inclusive) – 15 USD; 20,001 to 30,000 USD (inclusive) – 25 USD;
Fast International Transfers within 24 hours (to Legal Entities) - EUR	1 to 10,000 EUR (inclusive) – 7 EUR; 10,001 to 20,000 EUR (inclusive) – 15 EUR; 20,001 to 30,000 EUR (inclusive) – 25 EUR;

Transfer of funds in GEL via mobile phone number (up to 10,000 GEL)	2 GEL
Transfer of funds in USD via mobile phone number (up to 10,000 USD)	1 to 1,000 USD (inclusive) – 10 USD; 1,001 to 2,000 USD (inclusive) – 14.5 USD; 2,001 to 3,000 USD (inclusive) – 20 USD; 3,001 to 4,000 USD (inclusive) – 25.5 USD; 4,001 to 5,000 USD (inclusive) – 31 USD; 5,001 to 6,000 USD (inclusive) – 36.5 USD; 6,001 to 7,000 USD (inclusive) – 42 USD; 7,001 to 8,000 USD (inclusive) – 47.5 USD; 8,001 to 9,000 USD (inclusive) – 53 USD; 9,001 to 10,000 USD (inclusive) – 58.5 USD.
Transfer of funds in EUR via mobile phone number (up to 10,000 EUR)	1 to 1,000 EUR (inclusive) – 10 EUR; 1,001 to 2,000 EUR (inclusive) – 14.5 EUR; 2,001 to 3,000 EUR (inclusive) – 20 EUR; 3,001 to 4,000 EUR (inclusive) – 25.5 EUR; 4,001 to 5,000 EUR (inclusive) – 31 EUR; 5,001 to 6,000 EUR (inclusive) – 36.5 EUR; 6,001 to 7,000 EUR (inclusive) – 42 EUR; 7,001 to 8,000 EUR (inclusive) – 47.5 EUR; 8,001 to 9,000 EUR (inclusive) – 53 EUR; 9,001 to 10,000 EUR (inclusive) – 58.5 EUR.
Instant money transfer transaction using a phone number - Limits	
One-time limit	GEL - 10,000 GEL, USD/EUR - 10,000 USD/EUR
Daily limit	100,000 GEL or its equivalent in USD/EUR
International transfer to a Visa/Mastercard card – USD	2.5 % (min. 9 USD ; max. 70 USD)
International transfer to a Visa/Mastercard card – EUR	2.5 % (min. 7 EUR ; max. 70 EUR)
Fee for Crediting Funds to a Current Account via a European Account	0.3%, min. 0.50 EUR
P2P transfers	
Transfer between cards of different banks	2.00 GEL
Transfer from Credo Bank's card to another bank's card	1.75 GEL
Transfer from another bank's card to Credo Bank's card	Free
Transfer between cards of different banks - USD/EUR	1.00%, min. 2.00 USD/EUR
Transfer from Credo Bank's card to another bank's card - USD/EUR	1.00%, min. 2.00 USD/EUR
Transfer from another bank's card to Credo Bank's card - USD/EUR	Free
Limits	
One-time limit	GEL - 3,000 GEL, USD/EUR - 1,000 USD/EUR
Limit of the day (Incoming)	10,000 GEL or its equivalent in USD/EUR
Limit of the day (outgoing)	3,000 GEL or its equivalent in USD/EUR
Limit of the month	30,000 GEL or its equivalent in USD/EUR

Certificate on the balance of the account, certificate on the turnover on the account	15 GEL
Issuing a certificate on the existence of an account	Clients – 15 GEL , non-clients - 25 GEL
Other type of certificate	Clients – 25 GEL , non-clients - 35 GEL
Certificate on the absence of debt	Clients – 25 GEL , non-clients - 30 GEL
Certificate on the current debt	in case of existence of debt - free in case of absence of debt - 25 GEL
Certificate on the current debt / absence of debt (if a third person - guarantor , owner of real estate / collateral requests a certificate)	25 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
Deposit statement	Once per month - Free In other case - 10 GEL
Loan statement	Once per month - Free In other case - 10 GEL
Distance Services	
SMS Service	Free
Email Banking	Free
Internet / Mobile banking	
MyCredo.ge	Free
Other services	
Receiving copy of the receipt	15 GEL – for the printed-out copy 50 GEL– for the archived document copy
Cross Border Fee **	30 GEL
Pos terminal fees ******	
Fee for Credo bank card transaction (Visa/MasterCard)	0.5% to 4% of the transaction amount, with a minimum fee of GEL 0.10
Fee for partner bank card transaction Visa / MasterCard (TBC Bank, Halyk Bank Georgia)	0.9% to 4% of the transaction amount, with a minimum fee of GEL 0.10
Fee for non-partner bank (Domestic) card transaction (Visa / MasterCard)	1.2% to 4% of the transaction amount, with a minimum fee of GEL 0.10
Fees for foreign bank (International) transaction (Visa / MasterCard)	1.2% to 4% of the transaction amount, with a minimum fee of GEL 0.10
Refillable monthly fee	
If Credo bank fee received from card transactions is more than or equal to 40 GEL (processed transactions)	Free
If Credo 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
Fixed monthly fee	
If monthly terminal turnover is more than 15000 GEL (processed transactions)	Free
If the monthly terminal turnover is less than 15000 GEL (processed transactions). In case of fiscal position terminal, 10 GEL will be added	20 GEL

Mycredo application terminal fees	
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)	1.90%
Fees for foreign bank (International) transaction (Visa / MasterCard)	2.30%
E-commerce Virtual POS Terminal	
In the case of a card transaction conducted with any Credo Bank card.	1.50%
In case of a card transaction conducted with Visa / MasterCard of a partner commerical bank (TBC Bank, Halyk Bank, Bank of Georgia)	1.60%
In case of a card transaction conducted with Visa / MasterCard of any non-partner commerical bank registered in Georgia	1.90%
In case of a card transaction conducted with Visa / MasterCard of any foreign commerical bank	2.30%
Refillable monthly fee	
If Credo bank fee received from card transactions is more than or equal to 40 GEL (processed transactions)	Free
If Credo 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
Renewable monthly commission	
The commission received by Credo Bank from card transactions is more than or equals to 20 GEL (processed transactions)	Free
The commission received by Credo Bank from card transactions is less than 20 GEL (processed transactions)	Free
Limits	
Single transaction limit	3000 GEL
Daily limit	10000 GEL
Mycredo SmartPOS terminal fees	
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)	1.90%
Fees for foreign bank (International) transaction (Visa / MasterCard)	2.30%
Refillable monthly fee	
If Credo bank fee received from card transactions is more than or equal to 20 GEL (processed transactions)	Free
If Credo bank fee received from card transactions is less than 20 GEL (processed transactions).	The difference will be deducted from the current account
Fixed monthly fee	
If monthly terminal turnover is more than 1000 GEL (processed transactions)	Free
If the monthly terminal turnover is less than 1000 GEL (processed transactions)	10 GEL
Remittances withdrawal	
Remittance withdrawal fee	Free

MasterCard Debit Card	
Currency	GEL / USD / EUR
Service fee	
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
Daily withdrawal limits	
Credo Bank service centers	Unlimited
Credo Bank ATM's UFC network Banks ATM's (TBC, Halyk) UFC network Banks service centers Other bank ATM's Other bank service center	10 000 GEL (Or Equivalent in other currencies)
Daily purchase limit	20 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
Stop list (Card Blocking)	
Local stop list (any online operation)	Unlimited
International Stop list (any online+offline operation)	50 USD (Weekly, Per Region)
Payment fee in merchants	
International merchants	Free
Local merchants	Free
online shopping	Free
Cash withdrawal fee	
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); 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)
International Chargeback	
International Chargeback fee	free
Card Accounts Protection	
Access to high risk merchants	according to customer request
3D Secure service	free
Payments in Public Transport (travel fee payment via Pos Terminal)	
Metro, Buses and cable car (Tbilisi City Municipality)	standard fare
Additional Services	
Pin Code change (ATM)	free
Pin Code recovery	free

*A prior notice of a maximum of 3 banking days shall be required for withdrawals above the limit:
- For high-mountain service centers, the limit comprises 50 000 GEL (or equivalent of foreign currency);
- For other service centers, the limit comprises 100 000 GEL (or equivalent of foreign currency)
* *1. The “Cross Border Fee” commission fee will be charged to natural person with foreign citizenship who use an active card of JSC “Credo Bank”, except for those natural persons who:
a) Use Rcheuli Service; b) Are citizens of Ukraine.
2. The commission fee will be charged in the month following each reporting month according to the following rules: a) If the client has at least one card transaction made with a 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" commission fee shall comprise 0 GEL. b) If the client does not have at least one card transaction made with a card of JSC "Credo Bank" at a POS terminal and/or ATM within the territory of Georgia during the past
calendar month, but has at least one card transaction made with a card of JSC "Credo Bank" during the last 3 consecutive calendar months, the "Cross Border Fee" commission fee shall be 10 GEL.
c) If the client does not have at least one card transaction made with a 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" commission fee shall be 30 GEL.
d) If the client does not have at least one card transaction made with a 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.
* * * Deadline for issuing a certificate/bank statement - max. second working day
* * * * In the case the withdrawal of funds from the saving account is made within 7 (seven) calendar days from the date of deposit (the day of placing the amount on the
deposit shall not be counted), the standard withdrawal fee applicable at the bank will be applied to the client;
* * * * * For clients who purchased the product before April 16, 2025, the following commission fees shall apply: 1. In case of card transactions made with any card of JSC “Credo Bank” - 0%
2. In case of card transactions made with a Visa / MasterCard card of a partner (TBC Bank, Halyk Bank Georgia) bank, non-partner and foreign commercial bank - 1.5%
* * * * * * The specific fee is determined based on an individual agreement between the Bank and the client.
* * * * * * * For customers who purchase the package between August 3, 2026 and September 30, 2026 (inclusive), the following fees shall apply:
-Annual service fee — GEL 25; -Monthly service fee — GEL 2.5.
********Limits for foreign citizens (non-entrepreneur individuals) who register as bank clients after completing online identification. Transfers in GEL: GEL 200,000 in total per calendar year. This limit excludes payments to the state budget, tuition fees, transfers between the client’s own accounts, utility payments, and purchases of insurance policies in Georgia. Incoming transfers in GEL: GEL 1,000,000 or its equivalent in the relevant currency. Outgoing SWIFT transfers: GEL 50,000 equivalent in the relevant currency per transaction. Incoming SWIFT transfers: GEL 100,000 equivalent in the relevant currency per transaction. Crypto-related transactions: GEL 0. Gambling-related transactions: GEL 0. Total annual account turnover: GEL 2,000,000 or its equivalent in the relevant currency per calendar year. Annual turnover must not exceed this limit.