

CREDO BANK INSTRUCTIONS FOR INCOMING TRANSACTION

REQUISITES REQUIRED FOR IMPLEMENTATION OF THE PAYMENT  
ORDER IN FOREIGN CURRENCY:

Beneficiary Bank CREDO BANK SWIFT: JSCRGE22 ADD: 27 TABUKASHVILI STR. TBILISI, GEORGIA  Beneficiary Customer - Account – Full Name and Address
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USD	Correspondent Bank: THE BANK OF NEW YORK MELLON SWIFT: IRVTUS3NXXX
EUR	Correspondent Bank: SOCIETE GENERALE SA, PARIS, FRANCE SWIFT: SOGEFRPP
GPB	Correspondent Bank: SOCIETE GENERALE SA, PARIS, FRANCE SWIFT: SOGEFRPP
RUB	Correspondent Bank: Bank of Georgia, Tbilisi Georgia SWIFT: BAGAGE22

THE FOLLOWING DETAILS MUST BE PROVIDED BY A CREDO BANK  
USER TO RECEIVE A SWIFT-DEPOSIT AMOUNT:

1. Current activity of the user
2. Current place of residence
3. The source of the deposited amount
4. Documentation proving the source of the deposited funds must be submitted:
  - Regarding revenue from the sale of real estate: Valid Purchase Agreement and extract from the register before and after the sale of the property;

- Regarding revenue from the sale of movable property: Valid Purchase Agreement;
  - In case of the sale of shares in the company: A valid Purchase Agreement and an extract from the register before and after the sale of the company's shares;
  - Employer/contractor in case of payment from the company: Valid Agreement, Invoice;
  - In case of dividend payment from the company: The company's extract from the register (with the most recent date), order on dividend issuance;
  - In the case of recording the income received from the trading of shares on the stock exchange: A proof of registration on the stock exchange; a legitimate extract from the brokerage accounts; an extract from the bank account that will reflect the funds deposited or transferred from the brokerage accounts;
  - In the case of the amount deposited by a family member (spouse, father, mother): In addition to the document confirming the origin of the money, a marriage/birth certificate;
  - The pertinent, comprehensive agreement and transportation documentation if compensation is obtained as a result of the export of goods;
  - and additional documentation about the money's source.
5. Purpose of transferring the deposited amount to Georgia
  6. Bank statements indicating the location of the sender's account's fund deposits. (Who deposited the funds and credited the account, along with counterparties, countries, and destinations.)

The deadline for submission of documentation/information is 5 working days.

The amount will be returned to the sender if the deadline is violated.

## PLEASE TAKE INTO ACCOUNT THE BELOW-MENTIONED INFORMATION

- The user does not give commission to the servicing bank “Credo Bank” if they receive money. Depending on the choice of payment type, the payer pays (OUR/ SHA) and the recipient receives the amount in full or in part.
- JP Morgan - dollar transactions from the bank intended for Credo Bank customers are not carried out by our correspondent Bank of Georgia;
- If a transaction is transferred, the amount will not be deposited to Credo Bank's correspondent account and will be refunded if the intermediary bank is not specified;
  - EUR – The main correspondent is SOCIETE GENERALE SA (SWIFT CODE: SOGEFRPP)
  - USD - The main correspondent is THE BANK OF NEW YORK MELLON (SWIFT CODE: IRVTUS3NXXX)

If money is transferred from abroad with incomplete requisites, in which the intermediary bank of Credo Bank is not specified, a similar transaction may not reach the addressee. Only the addressee and his/her servicing bank can verify the transaction status.