

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
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 1 GEL
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	0.15 % (min. 30 USD ; max. 150 USD)
Transfer outside the bank system in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 EUR)
Transfer outside the bank system in GBP	0.15%(min, 30GBP; max. 150GBP)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.15 % (min. 35 USD ; max. 150 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. 150 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP	0.15%(min, 30GBP; max. 150GBP)
SWIFT Payment Inquest Fee	55 USD/EUR/GBP

P2P transfers	
Transfer between cards of different banks	1.75 GEL
Transfer from Credo Bank's card to another bank's card	0.5 GEL
Transfer from another bank's card to Credo Bank's card	Free
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
Quick (individual) transfer (up to 10 000 GEL)	transfer fee + 1 GEL
Transfer outside the bank system in USD	0.15 % (min. 30 USD ; max. 150 USD)
Transfer outside the bank system in Euro and other currencies	0.15 % (min. 35 EUR; max. 150 EUR)
Transfer outside the bank system in GBP	0.15%(min, 30GBP; max. 150GBP)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0.15 % (min. 35 USD ; max. 150 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. 150 EUR)
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in GBP	0.15%(min, 30GBP; max. 150GBP)
Issuing a certificate ***	
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

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 **	10 GEL
Pos 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 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 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
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%
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	10 000 GEL (Or Equivalent in other currencies)
UFC network Banks ATM's (TBC, Halyk)	
UFC network Banks service centers	
Other bank ATM's	
Other bank service center	20 000 GEL (Or Equivalent in other currencies)
Daily purchase limit	
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

*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)

** The fee is applicable exclusively to customers holding foreign citizenship who, within the past three consecutive months (**from 01.06.2024 - within the past one month**), have made payments outside of Georgia using a POS terminal and ATM at least once per month. The fee will not be applied if : 1. Within the same three months (**from 01.06.2024 - within the same one month**), the customer's transactions are also recorded within the territory of Georgia; 2. A foreign citizen uses the "Credo Rcheuli" package

*** 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