

Customer service Standard Terms and Conditions Annex N1 – Customer service standard tariff and limits Valid from 26 May 2025

## **Cross Border Fee**

Cross Border Fee (monthly card service fee) - GEL 30

On May 26, 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 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 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 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 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.

For additional questions, please write to us <u>here</u>