Rcheuli Customer Service tariffs and limits Expats	
Service Fee*****	
Rcheuli service (annual commission)	300 GEL
Rcheuli service (monthly commission)	30 GEL
Current account	
Current account opening	Free
Current account service	Free
Adding current account currency	Free
Dormant account service fee (monthly)	5 GEL
Cash desk operations (in the Bank service centers)	
Cash deposit	
Any currency, except RUR	Free
RUR depositing	4% of the amount
Cash withdrawal*	
GEL	0.1% of the amount (min 0.2 GEL)
Foreign currency (except RUR_	0.4% of the amount (min 0.5 GEL)
RUR	0.5% of the amount (min 0.5 GEL)
Loan amount withdrawal	Free
Term Deposit amount withdrawal***	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	Free
Payments to Credo Bank	Free
Money transfer outside the bank system in GEL	1 GEL
Money transfer outside the bank system in 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 in 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)	2 GEL
Fast transfer within 24 hours - USD/EUR	12.5 USD/EUR
Commission for preparing a payment order in bank service centers (excluding payments to Credo Bank)	Free
Commission for preparing a payment order for Payments to Credo Bank in bank service centers	Free
Transfer outside the bank system in USD	15 USD
Transfer outside the bank system in Euro and other currencies	15 EUR
Transfer outside the bank system in GBP	15 GBP
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0 USD********
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies	0 EUR********
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - GBP	30 GBP
SWIFT Payment Inquest Fee	Free
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	1.5 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 in GEL	1 GEL
Money transfer outside the bank system in 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 in EUR	Below EUR 1,000.01 - 1.5 EUR, From USD 1,000.01 to EUR 10,000 - 2 EUR
Fast transfer within 24 hours - GEL	1 GEL
Fast transfer within 24 hours - USD/EUR	1 to 5 000 USD/EUR (inclusive) – 2 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	15 USD
Transfer outside the bank system in Euro and other currencies	15 EUR
Transfer outside the bank system in GBP	15 GBP
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - USD	0 USD********
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - in Euro and other currencies	0 EUR********
Transfer outside the bank system with the guarantee of full crediting the account of the recipient - GBP	30 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) – 11 USD; 2,001 to 3,000 USD (inclusive) – 16.5 USD; 3,001 to 4,000 USD (inclusive) – 22 USD; 4,001 to 5,000 USD (inclusive) – 27.5 USD; 5,001 to 6,000 USD (inclusive) – 33 USD; 6,001 to 7,000 USD (inclusive) – 38.5 USD; 7,001 to 8,000 USD (inclusive) – 44 USD; 8,001 to 9,000 USD (inclusive) – 49.5 USD; 9,001 to 10,000 USD (inclusive) – 55 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) – 11 EUR; 2,001 to 3,000 EUR (inclusive) – 16.5 EUR; 3,001 to 4,000 EUR (inclusive) – 22 EUR; 4,001 to 5,000 EUR (inclusive) – 27.5 EUR; 5,001 to 6,000 EUR (inclusive) – 33 EUR; 6,001 to 7,000 EUR (inclusive) – 38.5 EUR; 7,001 to 8,000 EUR (inclusive) – 44 EUR; 8,001 to 9,000 EUR (inclusive) – 49.5 EUR; 9,001 to 10,000 EUR (inclusive) – 55 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 - GEL	2.00 GEL
Transfer from Credo Bank's card to another bank's card - GEL	1.75 GEL
Transfer from another bank's card to Credo Bank's card - GEL	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
Issuing a certificate **	
Certificate on the balance of the account, certificate on the turnover on the account	Free
Issuing a certificate on the existence of an account	Free
Other type of certificate	Free
Certificate on the absence of debt	Free
Certificate on the current debt	Free
Current account statement in Georgian	Free
Remittances statement	Free
Current account statement in English (For operations with maturity of 2 years and less)	Free
Current account statement in English (For operations with maturity of more than 2 years)	Free
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 notifications on retail operations	Free
SMS Service	Free
email banking	Free
Internet banking	
MyCredo.ge	Free
Other services	
Receiving copy of the receipt	10 GEL– for the printed-out copy 40 GEL – for the archived document copy
Cross border fee	Free

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%
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

Visa Platinum	
Card Class	Visa Platinum
Currency	GEL/USD/EUR
Service fee	
Card service fee for Georgian citizens (one-time fee, when purchased at a Bank Service Center)	Free
Card Recovery fee (in case of loss (card or pin) or damage)	10 GEL
Card validity period	4 Years
Cash withdrawal daily limits	
In Credo Bank service centers	Unlimited
Credo Bank ATMs In service centers of partner banks Partner banks ATMs In service centers of other banks Other banks ATMs	30 000 GEL (Or Equivalent in other currencies)
Daily purchase limit	50 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
Adding a card to the stop list (blocking)	
Local stop list (any online operation)	Free
International stop list (any online + offline operation)	50 USD (per week, per region)
Settlement commission in trade and service establishments	
In international facilities	Free
At local facilities	Free
Online shopping	Free
Withdrawal fee	
Credo Bank ATMs	Free
Withdrawal from cards in Partners ATM's (TBC ,Halyk Bank)	GEL - Free, USD /EUR - 0.5% (min 0.5 USD, EUR)
Other banks ATMs (Georgia)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
Other banks ATMs (Abroad)	2.5% of the amount (min. 7 GEL /3 USD / EUR)
In service centers of other banks	3% of the amount (min 8 GEL / 4 USD / 4 EUR)
Concierge Service	
Concierge Service fee	Free
Lounge Key****	
Lounge Key (Visa Platinum card holder)	6 visits per year - free; subsequent visits - 32 USD
Lounge Key (Accompanying persons)	32 USD (per person)
Appealing an international card transaction	
International card transaction appeal (chargeback) fee	Free
Card Accounts Protection	
Access to high-risk facilities	According to customer request
3D Secure service	Free
Payment in public transport (payment of fare via terminal)	
Metro, buses and cable car (only within the territory of Tbilisi municipality)	Standard travel fare
Additional Services	
Pin Code change (ATM)	Free
Pin Code recovery	Free
Card safety	Package[S] for free

Card Cost	
Georgian Citizens	Free
Expats	50 GEL
Annual fee for an additional card for Georgian citizens (Mastercard World Elite)	50 GEL

Visa Business Debit Card (For Entrepreneur)	
Currency	GEL/USD/EUR
Card validity period	2 Year
Service fee	
Card service fee	10 GEL
Card Recovery fee (in case of loss (card or pin) or damage)	50 GEL
Cash withdrawal daily limits	
In Credo Bank service centers	Unlimited
Credo Bank ATMs	50 000 GEL (Or Equivalent in other currencies)
In service centers of partner banks	50 000 GEL (Or Equivalent in other currencies)
Partner banks ATMs	50 000 GEL (Or Equivalent in other currencies)
In service centers of other banks	50 000 GEL (Or Equivalent in other currencies)
Other banks ATMs	50 000 GEL (Or Equivalent in other currencies)
Daily purchase limit	30 000 GEL (Or Equivalent in other currencies)
Operation Limit without using PIN Code	100 GEL
Cash withdrawal fee	
Credo Bank ATMs	Free
Withdrawal from cards in Partners ATM's (TBC ,Halyk Bank)	Free
Other banks ATMs	2% of the amount (min 6 GEL / 3 USD / 3 EUR)
In service centers of other banks	3% of the amount (min 8 GEL/ 4 USD / 4 EUR)
Stop list (Card Blocking)	
Local stop list (any online operation)	Free
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

MasterCard World Elite	
Card Class	World Elite
Card currency	GEL / USD / EURO
Service fee	
Card service fee for expats (one-time fee, when purchased at a Bank Service Center)	Free
Card validity period	4 Years
Daily withdrawal/enroll limits	
At Credo Bank service centers	Free
At Credo Bank ATMs At ATMs of partner banks included in the UFC network (TBC, Halyk Bank Georgia) At the service centers of partner banks involved in the UFC network At ATMs of other banks In service centers of other banks	50,000 GEL (or equivalent in another currency)
Daily purchase limit	50,000 GEL (or equivalent in another currency)
Limit on performing operations without a PIN code	100 GEL
Adding a card to the stop list (blocking)	
Local stop list (any online operation)	Free
International stop list (any online + offline operation)	50 USD (per week, per region)
Settlement commission in trade and service establishments	
In international facilities	Free
At local facilities	Free
Online shopping	Free
Withdrawal fee	
In other bank service centers	Partner bank's rate + 3% of the amount (min. 8 GEL / 4 USD / 4 EUR)
At Credo Bank ATMs	Free
At ATMs of partner banks included in the UFC network (TBC, Halyk Bank Georgia)	GEL - free, 0.5% of the amount, min. 0.50 USD/EUR
At ATMs of other banks (Georgia)	2.5% of the amount, min. 7 GEL/ 3 USD/EUR
At ATMs of other banks (abroad)	2.5% of the amount, min. 7 GEL/ 3 USD/EUR
Appealing an international card transaction	
International card transaction appeal (chargeback) fee	Free
Security of card accounts	
Access to high-risk facilities	According to the user's wishes
3D Secure Services	Free
Payment in public transport (payment of fare via terminal)	
Metro, buses and cable car (only within the territory of Tbilisi municipality)	Standard travel fare
Additional services	
Change PIN code (via ATM)	Free
PIN code recovery (if forgotten)	Free
Card safety	Package[S] for free
Card Cost	
Georgian Citizens	50 GEL
Expats	Free
Annual fee for an additional card for expats (Visa Platinum)	50 GEL

Visa Business Digital Card (debit card)	
Card currency	GEL/USD/EUR
Service fee	
Main card service fee (one-time)	Free
Card validity	2 years
Daily withdrawal limits	
Credo bank Service centers	Unlimited
Credo Bank ATMs	50 000 GEL
At ATMs of partner banks included in the UFC network	50 000 GEL (Or Equivalent in other currencies)
Other Bank ATMs	10 000 GEL (Or Equivalent in other currencies)
Daily purchase limit	30 000 GEL (Or Equivalent in other currencies)
Stop list (Card Blocking)	
Local stop list (any online operation)	Free
International stop list (any online + offline operation)	50 USD (Weekly, Per Region)
Payment fee	
International merchant	Free
Local merchant	Free
Online shopping	Free
Withdrawal and payment fees	
Credo Bank Service Centers (in case of performing the operation by card)	0.6% (Min 0.5 GEL)
Other Banks service center	3% (Min 8 GEL/ 4 USD / 4 EUR)
Credo Bank ATMs	Free
Partner Banks ATM’s (TBC, Halyk)	Free
Other Banks ATM’s	2% (Min 6 GEL/3 USD/3 EUR)
***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 branches limit is 100 000 Gel (or equivalent of foreign currency)	
*** *Deadline for issuing a certificate - 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**	
*** * * * A Visa platinum cardholder, if after the first visit, 35 days prior to the visit to the lounge, has made a total of at least 1,500 GEL worth of transactions with their card (excluding cash withdrawals and P2P transactions), will be entitled to 6 free visits to the lounges during the year (the first free visit is included in the total of 6 visits)**	
*** * * * * 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 150; -Monthly service fee — GEL 15.**	
**********The rate is active during the campaign period. The campaign end date is January 1, 2027.**	

*********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.