

## General Terms and Conditions of Bank Service for Natural Persons

### Annex 1 - Commission Fees

#### 1. Accounts

Accounts				
Type of service/transaction	Commission Fee			
Opening and servicing	Type of account			
	Universal <sup>1</sup>	Standard	On-demand deposit	
Opening of an account	Free	10 GEL	Free	
Review the application for opening an account <sup>10</sup>	50 GEL	50 GEL	Free	
Opening of an account for Wealth Management (WM) customers	Free <sup>3</sup>			
Monthly account service	1 GEL <sup>2</sup>	1.5 GEL	0.83 GEL (10 GEL - annually), in case of opening via remote channels - free	
Monthly account service for Wealth Management (WM) customers	Free <sup>4</sup>			
Depositing money	Universal <sup>1</sup>	Standard		
Deposting cash into account	See Table 1			
Cashing out	Universal <sup>1</sup>	Standard * <sup>11</sup>	On-demand deposit	On-demand premium type deposit
Cashing out of money deposited in cash <sup>7</sup> - GEL	See Commission Fee for Cashing out	0.6 % min. 0.5 GEL <sup>8</sup>	0.6 % min. 0.5 GEL <sup>9</sup>	0.4 % min. 1 GEL
Cashing out of money deposited in cash <sup>7</sup> - USD, EUR, GBP, CHF		1 % min. 1 GEL <sup>8</sup>		
Cashing out of transferred money <sup>7</sup> - GEL		0.6 % min. 0.5 GEL		
Cashing out of transferred money <sup>7</sup> - USD, EUR, GBP, CHF	- - -	1 % min. 1 GEL		
Cashing out of money deposited in cash or transferred - GEL	0.6 % min. 0.5 GEL			
Cashing out of money deposited in cash or transferred - other than USD, EUR, GBP, CHF	1 % min. 1 GEL			

**Comment:**

\* The Servicing Account of Term Deposit is the Standard Account.

<sup>1</sup> An account to which the card is connected.

<sup>2</sup> Within Student Card, sCool Card, credit cards, accounts' packages (if the package envisages) – free. Also free in case of cards issued under the payroll program, if it is envisaged by the payroll program agreement.

<sup>3</sup> Above 5 standard accounts, cost of opening one account - 10 GEL

<sup>4</sup> Above 5 standard accounts, commission for monthly service of one account - 1.5 GEL

<sup>7</sup> Cashing out only from a service centre.

<sup>8</sup> If a service centre of opening standard account, depositing and cashing out money is one and the same - free.

<sup>9</sup> If a service centre of opening on-demand deposit, depositing and cashing out money is one and the same - free.

<sup>10</sup> The commission fee applies to citizens of high-risk countries in cases specified by the Bank's internal policies/procedures. In case of refusal to open an account, the commission is not subject to refund.

<sup>11</sup> Commission fee for cashing out from Servicing Account of Term Deposit when Term Deposit expires - 0%.

**Table 1**

Currency		Commission Fee	
		Via a branch/service centre	Via a self-serving terminal
GEL	Georgian Lari	≤ 1500 - 1 GEL <sup>1 2</sup> > 1500 - 0%	0%
USD	US Dollar	0%	0%
EUR	Euro		0%
GBP	Great Britain Pound Sterling		N/A
CHF	Swiss Franc		
TRY	Turkish Lira		
CZK	Czech Koruna		
UAH	Ukrainian Hryvnia		
AZN	Azerbaijani Manat		
AMD	Armenian Dram		
SEK	Swedish Krona		
NOK*	Norwegian Krone		
DKK*	Danish Krone		
AUD	Australian Dollar		
JPY	Japanese Yen		
AED	United Arab Emirates Dirham		
ILS	Israeli Shekel		
CAD	Canadian Dollar		
HUF	Hungarian Forint		
RUB	Russian Ruble		
KZT	Kazakhstan Tenge		
PLN	Polish Zloty		
BGN	Bulgarian Leva		
CNY	Chinese Yuan		
LVL	Latvian Latt		
LTL	Lithuanian Lita		
RON	Romanian Leu		
MDL	Moldovan Leu		

NZD	New Zealand Dollar	
INR	Indian Rupee	
BYR	Belarusian Ruble	
KWD	Kuwaiti Dinar	
<b>Other currencies</b>		

**Comment:**

<sup>1</sup> Commission fee for depositing money into any account for owners of SOLO accounts' package and Wealth Management (WM) customers - 0%

<sup>2</sup> Commission fee for depositing money on the on-demand deposit, saving and standard accounts - 0%

\* Execution of Transaction(s) carried out by the way of cash payment is restricted

## 2. Accounts' Packages

Account Packages				
Type	Commission Fee			
	Monthly	Quarterly	Annual	Once in 2 years
Standard	2 GEL	5.4 GEL	19 GEL	N/A
Classic	3.9 GEL	10.5 GEL	37.5 GEL	
Set S for Georgian citizen Customers	2 GEL	N/A	N/A	
Set S for foreign country citizen Customers	5 GEL			
Set S Non-Residents	5 GEL		N/A	
Express	N/A		9 GEL	
Solo for Georgian citizen Customers	30 / 25 <sup>4</sup> GEL		300 / 250 <sup>4</sup> GEL	
Solo for foreign country citizen Customers	35 / 30 <sup>4</sup> GEL		350 / 300 <sup>4</sup> GEL	
Solo Family	10 <sup>1</sup> GEL		100 <sup>2</sup> GEL	
Solo Trial	N/A		N/A	
Solo Club for Georgian citizen Customers	75 GEL		750 GEL	
Solo Club for foreign country citizen Customers	80 GEL		800 GEL	
Solo Club Additional	N/A		N/A	550 GEL
Solo International	80 GEL		800 GEL	N/A
Solo X for Georgian citizen Customers	18 GEL		180 GEL	
Solo X for foreign country citizen Customers	23 GEL		230 GEL	
Golden Lion <sup>3</sup>	100 GEL		N/A	
Golden Lion Advanced <sup>35</sup>	300 GEL		3000 GEL	
Set M for Georgian citizen Customers	5 GEL		N/A	
Set M for foreign country citizen Customers	10 GEL		N/A	
Set L for Georgian citizen Customers	10 GEL		N/A	
Set L for foreign country citizen Customers	15 GEL		N/A	

**Comment:**

<sup>1</sup> For customers registered before 10 April 2017, the cost of the package is 7.5 GEL

<sup>2</sup> For customers registered before 1 June 2015, the cost of the package is 75 GEL

<sup>3</sup> Only for Wealth Management (WM) customers

<sup>4</sup> For Customers who have a personal banker in SOLO lounges located in Kutaisi and began using Solo Accounts' Package till 31 January 2023

<sup>5</sup> For Customer with Golden Lion Advanced Accounts' Package, it is possible to set a grace period of 4-6 months at the individual request of the bank, during which the Customer does not pay the monthly commission of the respective account package.

Currency	
GEL	Georgian Lari

### 3. Cards

Cost of Cards	
Type of the card	Cost
Visa Classic	50 GEL
MasterCard/Visa Gold	150 GEL
MasterCard Standard (basic card)	10 GEL
MasterCard Standard (renewal of an expired card)	Free
MasterCard Standard (additional card)	10 GEL
MasterCard Offset	Free
Solo Gold Card (Mastercard) / Solo Gold Card (Visa) <sup>1</sup>	30 GEL Annually
Express Plus/Classic Plus/Silver Plus/Gold Plus <sup>3</sup>	10 GEL
Pay Sticker (MC Sticker)	12 GEL <sup>22</sup>
Priority Pass (basic card/renewal of an expired/damaged or lost card) <sup>4</sup>	35 USD
sCool Card (first card/renewal of the expired/damaged or lost card <sup>5</sup> )	Free
Student Card (first card)	Free <sup>6</sup>
Express Universal Card (first card or renewal of an expired card)	Free <sup>7</sup>
Army Card	Free
MC One Card (additional)	80 GEL <sup>8</sup>
Visa Infinite (additional)	400 GEL <sup>9</sup>
WM Mastercard World Elite (first card or renewal of an expired card)	Free
WM Mastercard World Elite (renewal of a damaged or a lost card)	Free
WM Mastercard World Elite (additional)	400 GEL Annually
Solo X (Visa Platinum / Mastercard World Elite) first card or renewal of an expired card	Free
Solo X (Visa Platinum / Mastercard World Elite) renewal of a damaged or a lost card	30 GEL
Solo X (Visa Platinum / Mastercard World Elite) additional	60 GEL Annually
Solo Premium (Visa Platinum / Mastercard World Elite) first card or renewal of an expired card	Free
Solo Premium (Visa Platinum / Mastercard World Elite) renewal of a damaged or a lost card	30 GEL

Solo Premium (Visa Platinum / Mastercard World Elite) additional	60 GEL Annually
Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature) first card or renewal of an expired card	Free
Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature) additional	120 GEL Annually
Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature) renewal of a damaged or a lost card	30 GEL
Solo International (first card or renewal of an expired card)	Free
Solo International (additional)	120 GEL Annually
Solo International (renewal of a damaged or a lost card)	30 GEL
SOLO Family (first card or renewal of an expired card)	Free
SOLO Family (additional)	60 GEL Annually
SOLO Family (renewal of a damaged or a lost card)	30 GEL
SOLO Plus Card (basic card/renewal of an expired card)	Free
SOLO Plus Card (additional card/renewal of a damaged or lost card)	10 GEL <sup>11</sup>
SOLO Instant Card (basic card/renewal of an expired card)	Free
SOLO Instant Card (additional card/renewal of a damaged or lost card)	10 GEL <sup>21</sup>
American Express Blue	25 GEL Annually <sup>19</sup>
Renewal of damaged/lost American Express Blue Card for Wealth Management (WM) customers	FREE
American Express Green (basic/additional)	85 GEL Annually <sup>12 19</sup>
Renewal of damaged/lost American Express Green Card for Wealth Management (WM) customers	FREE
American Express Gold (basic/additional)	180 GEL Annually <sup>12 19</sup>
American Express Gold (basic/additional) for Wealth Management (WM) customers and owners of SOLO accounts' package	120 GEL Annually <sup>12</sup>
American Express Platinum Card for SOLO CLUB and SOLO INTERNATIONAL Account's Package holder Customers (first card or renewal of an expired Card)	Free <sup>20</sup>
Renewal of damaged/lost American Express Platinum Card for SOLO CLUB and SOLO INTERNATIONAL Account's Package holder customers	150 GEL
American Express Platinum Card for Wealth Management (WM) customers (first card or renewal of an expired Card)	Free <sup>20</sup>
Renewal of damaged/lost American Express Platinum Card for Wealth Management (WM) customers	Free
Amex Rewards	40 GEL
American Express Plus (basic card/renewal of an expired card)	Free
American Express Plus (additional card/renewal of a damaged or lost card)	10 GEL
Digital card <sup>18</sup>	Free <sup>15</sup>
Accelerated card production	Cost of the respective card + 15 GEL <sup>16</sup>
Card delivery service	5 GEL <sup>17</sup>

**Comment:**

<sup>1</sup> Will be handed over to customers owning SOLO accounts' package

<sup>3</sup> First card corresponding to status and renewal of an expired card - free.

<sup>4</sup> For Wealth Management (WM) and SOLO Accounts' Package Customers

<sup>5</sup> In case of producing a new card, an old one will be annulled

<sup>6</sup> Renewal of a damaged or lost card, as well as producing a new card before its expiration for any reason - 3 GEL. Besides, in case of producing a new card, an old one will be annulled without an additional consent and acceptance of the customer. The exception is the simultaneous existence of plastic and digital cards, which are activated on the same bank account.

<sup>7</sup> Renewal of a damaged or lost card - 10 GEL, producing a first, additional and expired cards in foreign currency - 10 GEL

<sup>8</sup> Producing the first card within the Golden Lion accounts' package - free.

<sup>9</sup> Producing the first two cards within the Golden Lion accounts' package - free.

<sup>11</sup> For Wealth Management (WM) customers - free.

<sup>12</sup> For Wealth Management (WM) customers first card - free.

<sup>15</sup> Digital card (including first cards of Solo Premium (Visa Platinum / Mastercard World Elite), SOLO PLUS Card, Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature), Solo Family included in the SOLO Accounts' Package as well as Solo Gold Card (Mastercard) / Solo Gold Card (Visa), SOLO PLUS Card and Solo X (Visa Platinum / Mastercard World Elite)) – free. The exception is requesting the same type of Solo Premium (Visa Platinum / Mastercard World Elite), Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature), Solo Family or Solo X (Visa Platinum / Mastercard World Elite) digital cards as additional cards together with cards included in the SOLO Accounts' Package. In such a case the cost of Solo Premium (Visa Platinum / Mastercard World Elite) card is 60 GEL annually, the cost of Solo Family card – 60 GEL annually, while the Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature) card 120 GEL annually, SOLO International 120 GEL annually and Solo X (Visa Platinum / Mastercard World Elite) 60 GEL annually.

<sup>16</sup> Production of SOLO cards in accelerated mode is free, except Solo Gold Card (Mastercard) / Solo Gold Card (Visa) which costs 15 GEL.

<sup>17</sup> For customers owning the SOLO accounts' package and customers with GOLD status within the PLUS Program – free.

<sup>18</sup> When activating a digital card, Set S Accounts' Package will be activated for the customer. Furthermore, Set S Accounts' Package will not be activated for SOLO customers who will request activation of Solo Gold Card (Mastercard) / Solo Gold Card (Visa), Solo Premium, SOLO PLUS Card, Solo Club, Solo Family, SOLO International or Solo X digital cards; for Customers who will request activation of a digital student card and for Customers who have already active Set S Accounts' Package.

<sup>19</sup> According to the terms of the Relationship Program PLUS, the annual fee of the card can be of non-standard value.

<sup>20</sup> The fee of the additional card is determined according to the Customer segment and the Accounts' Package:

- For SOLO CLUB Accounts' Package Customers - 550 GEL Annually.
- For SOLO INTERNATIONAL Accounts' Package Customers - 550 GEL Annually.
- For Wealth Management (WM) Customers - 550 GEL Annually.

<sup>21</sup> For SOLO Accounts' Package free, Cost of one additional plastic or digital card, together with cards included in the SOLO Accounts' Package 220 GEL

<sup>22</sup> For Wealth Management (WM) customers first card - free

**The bank shall accept all the commission fees in the national currency according to the official exchange rate established by the National Bank of Georgia on the day of transaction.**

Minimum Balance on the Universal Account	
Card type	Amount
MasterCard Standard / Visa Classic	Not required
MasterCard/Visa Gold	
MasterCard/Visa Platinum	

Other Card Related Services	
Payment at retail/service facilities	Commission
Local	Free
International	

Card blocking	
Entering the card into the local stop-list	Free
Entering the card into the international stop-list	
Card Security	
Standard	4 GEL annually <sup>1</sup>
Standard +	12 GEL annually <sup>1</sup>
Premium	50 GEL annually
Other	
Changing of a PIN code through the ATM	Free
Commission fee for conversion on international transactions	2%
Unauthorized limit allowed on the account	Annual 24 % <sup>2 3</sup>

**Comment:**

<sup>1</sup> For customers with GOLD status - free.

<sup>2</sup> In case of sCool Card and Student Card - 0 %

<sup>3</sup> In case of the unauthorized limit access to the account, the customer will be accrued 24% of the annual for the unauthorized limit used by the customer, if the customer does not overspend the overdraft limit agreed between the customer and the bank, and if the unauthorized limit is accessed for overspending the overdraft limit, the customer will be accrued of the annual interest rate set for the overdraft for the unauthorized limit used. If between the bank and bank's third party customer involved in the payroll program, where the customer is employed, is agreed the interest rate accrued on the customer in case of using overdraft, in case of the unauthorized limit access to the account related to the card taken by the customer within the payroll program, for the unauthorized limit used by the customer will be accrued the interest rate agreed between the bank and the bank's third party customer, at the moment of ordering the card by the customer, but not more than 24% per annum.

Currency	
GEL	Georgian Lari
USD	US Dollar
EUR	Euro

#### 4. Commission Fee for Cashing out

Cashing Out							
Card type	Commission Fee						
	Bank of Georgia Service Centre	Service centre <sup>2</sup> of banks included in the GC <sup>1</sup> system	Service centre of other bank <sup>3</sup>	Bank of Georgia ATM <sub>7</sub>	ATM of banks <sup>2</sup> included in the GC <sup>1</sup> system	Other bank ATM	Cashing out from the Bank of Georgia POS-terminal in the national currency
			2 % min. 3 USD				



Any type of cards (except for the cards indicated below)	GEL - Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) <sup>4</sup> Amount > 2500 - 0.6 % min. 0.5 GEL (equivalent in currency) <sup>4</sup> USD and EUR - Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) <sup>4</sup> Amount > 2500 - 1 % min. 1 GEL (equivalent in currency) - in <sup>4</sup>	GEL - 0.6%, min 0.5GEL (equivalent in currency) USD/EUR - Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) Amount > 2500 - 1 % min. 1 GEL (equivalent in currency) <sup>4</sup>		0.2 % min. 0.2 GEL (equivalent in currency) - for GEL 0.6 % min. 0.5 GEL (equivalent in currency) - for foreign currency	0.5 % min. 0.2 GEL (equivalent in currency) - for GEL 0.6 % min. 0.5 GEL (equivalent in currency) - for foreign currency	2 % min. 3 USD	0.2 % min. 0.2 GEL
sCool Card - <b>GEL</b>	Free	0.6 % min. 0.5 GEL (equivalent in currency)		Free	0.5 % min. 0.2 GEL (equivalent in currency)		
sCool Card - USD, EUR	Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) Amount > 2500 - 1 % min. 1 GEL (equivalent in currency)	Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) Amount > 2500 - 1 % min. 1 GEL (equivalent in currency)		0.6 % min. 0.5 GEL (equivalent in currency)	0.6 % min. 0.5 GEL (equivalent in currency)		
American Express card - <b>GEL</b>	5.9 % min. 7.9 GEL	N/A	N/A	3.9 % min. 5.9 GEL	N/A	N/A	3.9 % min. 5.9 GEL
American Express card - <b>USD</b>	5.9 % min. 4.9 USD			3.9 % min. 3.9 USD		3.9 % min. 3.9 USD <sup>5</sup>	N/A
American Express card - <b>EUR</b>	5.9 % min. 3.9 EUR			3.9 % min. 2.9 EUR		3.9 % min. 2.9 EUR <sup>5</sup>	N/A
American Express Rewards - <b>GEL</b>	0.6 % min. 0.6 units in the currency of the account			0.3 % min. 0.3 units in the currency of the account		3.9 % min. 3.9 units in the currency of the account <sup>5</sup>	0.3 % min. 0.3 units in the currency of the account
American Express Rewards - <b>USD, EUR</b>	Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) Amount > 2500 - 1 % min. 1 GEL			0.6 % min. 0.5 GEL (equivalent in currency)			0.3 % min. 0.3 units in the currency of the account





	(equivalent in currency)						
Universal Express Card - <b>GEL</b>	<p>Within the credit limit - 5.9 % min. 7.9 GEL</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.6%, min 0.5 GEL</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 1% min. 1 GEL (equivalent in currency)</p>	<p>Within the credit limit - 5.9% min. 4.9 USD</p> <p>Within the customer's monetary resources - 2% min. 3 USD</p>	<p>Within the credit limit - 3.9% min. 5.9 GEL</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.2%, min 0.2 GEL</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 0.6% min. 0.5 GEL (equivalent in currency)</p>	<p>Within the credit limit - 3.9% min. 5.9 GEL</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.5%, min 0.2 GEL</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 0.6% min. 0.5 GEL (equivalent in currency)</p>	<p>Within the credit limit - 5.9% min. 4.9 USD</p> <p>Within the customer's monetary resources - 2% min. 3 USD</p>	<p>Within the credit limit - 3.9% min. 5.9 GEL</p> <p>Within the customer's monetary resources - 0.2% min. 0.2 GEL</p>	
Universal Express Card - <b>USD</b>	<p>Within the credit limit - 5.9% min. 4.9 USD</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL - 0.6% min. 0.5 USD (equivalent in currency)</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD - 1% min. 1 GEL (equivalent in currency)</p>	<p>Within the credit limit - 5.9% min. 4.9 USD</p> <p>Within the customer's monetary resources - 2% min. 3 USD</p>	<p>Within the credit limit - 3.9% min. 3.9 USD</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.2%, min 0.2 USD</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 0.6% min. 0.5 GEL (equivalent in currency)</p>	<p>Within the credit limit - 3.9% min. 3.9 USD</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.5%, min 0.2 USD</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 0.6% min. 0.5 GEL (equivalent in currency)</p>	<p>Within the credit limit - 5.9% min. 4.9 USD</p> <p>Within the customer's monetary resources - 2% min. 3 USD</p>	N/A	



Universal Express Card - <b>EUR</b>	<p>Within the credit limit - 5.9% min. 3.9 EUR</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL - 0.6% min. 0.5 EUR (equivalent in currency)</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD - 1% min. 1 GEL (equivalent in currency)</p>		<p>Within the credit limit - 5.9% min. 3.9 EUR</p> <p>Within the customer's monetary resources - 2% min. 3 EUR</p>	<p>Within the credit limit - 3.9% min. 2.9 EUR</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.2%, min 0.2 EUR</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 0.6% min. 0.5 GEL (equivalent in currency)</p>	<p>Within the credit limit - 3.9% min. 2.9 EUR</p> <p>Within the customer's monetary resources, if the amount is cashed out in GEL 0.5%, min 0.2 EUR</p> <p>Within the customer's monetary resources, if the amount is cashed out in EUR, USD 0.6% min. 0.5 GEL (equivalent in currency)</p>	<p>Within the credit limit - 5.9% min. 3.9 EUR</p> <p>Within the customer's monetary resources - 2% min. 3 EUR</p>	N/A
Card emmitted by other banks licensed in Georgia	2.5 % min. 0.5 GEL	N/A	N/A	Free	N/A	N/A	N/A
Card emmitted by banks licensed in other countires		N/A	N/A	3 GEL/1 USD/1 EUR	N/A	N/A	N/A
Army Card - GEL	Free	0.6%.min 0.5GEL (equivalent in currency)	2 % min. 3 USD	Free	0.5 % min. 0.2 GEL (equivalent in currency)	2 % min. 3 USD <sup>6</sup>	0.2 % min. 0.2 GEL
Army Card - USD, EUR	<p>Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency)</p> <p>Amount &gt; 2500 - 1 % min. 1 GEL (equivalent in currency)</p>	<p>Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency)</p> <p>Amount &gt; 2500 - 1 % min. 1 GEL (equivalent in currency)</p>		0.6 % min. 0.5 GEL (equivalent in currency)	0.6 % min. 0.5 GEL (equivalent in currency)		0.2 % min. 0.2 GEL
Student Card - GEL	<p>Amount ≤ 2500 - 1 % min. 1 GEL</p> <p>Amount &gt; 2500 - 0.6% min. 0.5 GEL</p>	0.6%.min 0.5GEL (equivalent in currency)		0.2% min. 0.2 GEL	0.5 % min. 0.2 GEL (equivalent in currency)		0.2 % min. 0.2 GEL



Student Card - USD, EUR	Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) Amount > 2500 - 1 % min. 1 GEL (equivalent in currency)	Amount ≤ 2500 - 2 % min. 2 GEL (equivalent in currency) Amount > 2500 - 1 % min. 1 GEL (equivalent in currency)		0.6 % min. 0.5 GEL (equivalent in currency)	0.6 % min. 0.5 GEL (equivalent in currency)		0.2 % min. 0.2 GEL	
Solo Premium (Visa Platinum / Mastercard World Elite)	money amount ≤ 1500 - 1 % min. 1 GEL money amount > 1500 - 0.6 % min. 0.5 GEL	0.6 % min. 0.5 GEL (equivalent in currency)		Free	0.5 % min. 0.2 GEL (equivalent in currency)			
Solo X (Visa Platinum / Mastercard World Elite)								
SOLO Instant Card								
Solo International	money amount ≤ 1500 - 1 % min. 1 GEL money amount > 1500 - 0.4 % min. 0.5 GEL							
Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature)	money amount ≤ 1500 - 1 % min. 1 GEL money amount > 1500 - 0.6 % min. 0.5 GEL							
Solo Family								
Solo Gold Card (Mastercard) / Solo Gold Card (Visa)			0.2% min. 0.2 GEL (equivalent in currency)		0.2 % min. 0.2 GEL			
SOLO Plus Card	money amount in GEL: ≤ 1500 - 1 % min. 1 GEL; > 1500 - 0.6 % min. 0.5 GEL money amount in foreign currency: 0.6 % min. 0.5 GEL	N/A	N/A	0.2% min. 0.2 GEL (equivalent in currency)	N/A		0.2 % min. 0.2 GEL	
MC One Card	Free	2 % min. 3 USD <sup>3</sup>		Free	Free	Free	N/A	
Visa Infinite								
WM Mastercard World Elite	Free	2 % min. 3 USD		Free	Free	Free <sup>6</sup>	Free	
One-time cash withdrawal without a card	GEL - 0.6% min 0.5 GEL, USD/EUR - 1 %	N/A		N/A	N/A	N/A	N/A	

	min. 1 GEL (equivalent in currency)					
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**Comment:**

<sup>1</sup> GC - Georgian Card

<sup>2</sup> Banks included in GC system: BTA Bank

<sup>3</sup> In case of cash withdrawal from service centre or/and ATM of some banks licensed in other countries, a bank licensed in other countries might withhold commission fee for cash withdrawal (if any).

<sup>4</sup> For SOLO and Wealth Management (WM) customers:

≤ 1500 - 1 % min. 1 GEL; >1500 - 0,6% min. 0.5 GEL

<sup>5</sup> Cashing out can be done only from ATMs existing abroad

<sup>6</sup> cashing withdrawal using the Solo Club, Solo International, WM Mastercard World Elite, Visa Infinite card at other bank's ATM abroad is free of charge, but you may be charged a fee (if any) set by the acquiring bank.

<sup>7</sup> In case of any debit card, if the owner of the debit card is a Customer using the SOLO Accounts' package (except for the SOLO Family Accounts' package), then within the total daily cash withdrawal limit with the debit cards of the Customer using the SOLO Accounts' package, the cash withdrawal is free.

**The bank shall accept all the commission fees in the national currency according to the official exchange rate established by the National Bank of Georgia on the day of transaction.**

Currency	
GEL	Georgian Lari
USD	US Dollar
EUR	Euro

## 5. Cashing Out-Payment Daily Limit

Cash withdrawal Daily Limit				
Card type	Limit			
	Bank of Georgia Service Centre	ATM of any bank <sup>5</sup>	Other bank service centre	Bank of Georgia POS-terminal
Any type of cards (except for the cards indicated below)	Unlimited	2 500 GEL	Unlimited	1500 GEL <sup>2 3 4</sup>
American Express Green		1 500 GEL	N/A	
American Express Blue		3 000 GEL		
American Express Rewards		4 000 GEL		
American Express Gold		10 000 GEL		
American Express Platinum		10 GEL <sup>1 2</sup>		
sCool Card		10 GEL <sup>1 2</sup>	10 GEL <sup>1 2</sup>	
American Express Plus	20 000 GEL <sup>1</sup>	2 500 GEL		1500 GEL <sup>2 3 4</sup>

Express Universal Card	Unlimited	1 500 GEL	Unlimited	
Solo Family		10 000 GEL	100 000 GEL	
Solo Premium (Visa Platinum / Mastercard World Elite)		The daily total limit of cash withdrawal with debit cards of the Customer using the SOLO Accounts' package, namely: For SOLO Accounts' package - 50000 GEL; For SOLO X Accounts' package - 50000 GEL; For SOLO CLUB Accounts' package - 100000 GEL; For SOLO International Accounts' package - 100000 GEL.	50 000 GEL	
Solo X (Visa Platinum / Mastercard World Elite)			50 000 GEL	
SOLO Instant Card			50 000 GEL	
Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature)			Unlimited	
Solo Inernational				
Solo Gold Card (Mastercard) / Solo Gold Card (Visa)			N/A	
Solo Plus Card				
One Card		1500 GEL		
Visa Infinite				
WM Mastercard World Elite	50000 GEL	Unlimited	50000 GEL	
MasterCard Offset	50000 GEL	2500 GEL	50000 GEL	1500 GEL <sup>2 3 4</sup>
MasterCard/Visa Platinum	0	2500 GEL	0	
MasterCard Standard / Visa Classic	20 000 GEL		40 000 GEL	
MasterCard/Visa Gold	50 000 GEL		50 000 GEL	

**Note:**

<sup>1</sup> On demand of parents limit may be changed.

<sup>2</sup> It is possible to carry out no more than 10 (ten) cash withdrawal transactions once in 27 hours.

<sup>3</sup> The limit of one-time cashing out transaction equals GEL 200.

<sup>4</sup> To cash out from POS-terminal - the minimum volume of the cost of the product/service to be paid by means of a POS-terminal – from GEL 5 (five) to GEL 10 (ten) inclusive. The volume of the minimum payment depends on the retail/service facility, where cashing out through a POS-terminal takes place and the customer can obtain the mentioned information directly at the facility.

<sup>5</sup> In the case of any debit card, if the owner of the debit card is a Customer using the SOLO Accounts' package (except for the SOLO Family Accounts' package), then the total daily cash withdrawal limit with the debit cards of the Customer using the SOLO Accounts' package will be applied to all such debit cards, namely: a) For SOLO Accounts' package - 50000 GEL; b) For SOLO CLUB Accounts' package - 100000 GEL; c) For SOLO International Accounts' package - 100000 GEL; d) For SOLO X Accounts' package - 50000 GEL.

**Monthly (30 calendar days) total Limit of cash withdrawal through the ATM with debit cards of the Customer using the SOLO Accounts' package**

For SOLO Accounts' package	150000 GEL
For SOLO X Accounts' package	150000 GEL
For SOLO CLUB Accounts' package	300000 GEL
For SOLO International Accounts' package	300000 GEL
For SOLO FAMILY Accounts' package	50000 GEL

**Daily Limit of Settlements at the Retail/Service Facilities**

Card type <sup>1</sup>	Limit	
	POS-terminal	Internet payments
MasterCard Debit	50 000 GEL	
MasterCard Standard / Visa Classic		
One Card		
WM Mastercard World Elite		
Visa Infinite		
Express Universal Card		
Solo Gold Card (Mastercard) / Solo Gold Card (Visa)		
MasterCard/Visa Gold	100 000 GEL	50 000 GEL
MasterCard/Visa Platinum	200 000 GEL	
MasterCard Offset	50000 GEL	
American Express Green	100 000 GEL	50 000 GEL
American Express Gold	100 000 GEL	50 000 GEL
American Express Blue	100 000 GEL	50 000 GEL
American Express Platinum	300 000 GEL	100 000 GEL
American Express Rewards	20 000 GEL	
American Express Plus	50 000 <sup>2 3</sup>	
Army Card	20 000 GEL	
sCool Card	50 GEL <sup>4</sup>	50 GEL <sup>4</sup>
Student Card	50 000 GEL	
Solo Premium (Visa Platinum / Mastercard World Elite)	100 000 GEL	50 000 GEL
Solo X (Visa Platinum / Mastercard World Elite)	100 000 GEL	50 000 GEL
SOLO Instant Card	100 000 GEL	50 000 GEL
Solo International	100 000 GEL	50 000 GEL
Solo Club (Visa Platinum / Mastercard World Elite / Visa Signature)	100 000 GEL	50 000 GEL
Solo Family	100 000 GEL	20 000 GEL
Solo Plus Card	100 000 <sup>5 3</sup>	
Express Plus/Classic Plus/Silver Plus/Gold Plus	50 000 GEL	

**Note:**

<sup>1</sup> The limit for payment from contactless application (Without PIN-code) (including pay sticker) - 150 GEL. Therefore, the maximum amount of consecutive contactless payments - 600 GEL.

<sup>2</sup> During 27 hours no more than 30 (thirty) cashing out transactions are possible.

<sup>3</sup> Payment limit for gambling - 3000 GEL. During 27 hours no more than 10 cashing out transactions are possible.

<sup>4</sup> On demand of parents limit may be changed.

<sup>5</sup> During 27 hours no more than 40 (forty) cashing out transactions are possible.

**Currency**

GEL	Georgian Lari
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## 6. Remote Products

Remote Products	
Type	Commission Fee
<b>SMS Banking</b>	
Registration	Free
Service (monthly)	1 GEL <sup>1</sup>
<b>Internet Banking</b>	
Registration	Free
Service (monthly)	Free
<b>Mobile Banking</b>	
Registration	Free
Service (monthly)	
<b>Telephone banking service</b>	
Service (monthly)	Free
<b>Exclusive telephone banking service (monthly)</b>	10 GEL <sup>2</sup>
<b>E-mail Banking</b>	
Registration	Free
Service (monthly)	Free
<b>Standing order <sup>5</sup></b>	
Registration	Free
Service (monthly) <sup>3</sup>	1 GEL
<b>Automatic payments (utilities)</b>	
Registration	Free
Service (monthly)	1 GEL <sup>4</sup>
<b>Automatic payments (minimum)</b>	
Registration	Free
Service (monthly)	Free
<b>Service of Bloomberg rates notification</b>	
Registration	Free
Service (monthly)	20 GEL
<b>Digipass</b>	
Purchase (one-time)	50 GEL
Application	Free

**Comment:**

- <sup>1</sup> Free in case of minor customers, full-aged customers holding sCool Card at the bank and customers holding term Student Card at the bank.
- <sup>2</sup> Commission fee shall be paid within 5 (five) banking days after commencement of a respective month.
- <sup>3</sup> In case of adding money to the deposit and transferring money to Non-profit Legal Entity Association Iveriisa – free.
- <sup>4</sup> In case of customers who holds children term Student Card at the bank - free.
- <sup>5</sup> The amount of the standard rate established for the relevant transfer via remote channels will be applied to the Money transfer made within the abovementioned order.

Currency	
GEL	Georgian Lari

## 7. Cash Related Operations

Cash Related Transactions and Services	
Type	Commission
<b>Exchanging coins for banknotes</b>	
GEL	Free
USD, EUR, GBP	50%
<b>Exchanging banknotes for various denominations</b>	
Exchanging the national currency for various denominations	Free
Exchanging foreign currency for various denominations	≤ 3000 GEL eq. - free, > 3000 GEL eq. - 0.2 %
<b>Replacing worn/damaged banknotes</b>	
GEL	Free
USD, EUR, GBP	Free <sup>1</sup>
<b>Inspection of banknotes</b>	0.1 % min. 5 GEL (equivalent in currency)

**Comment:**

- <sup>1</sup> Worn/damaged USD, EUR, GBP banknotes shall be accepted, if a customer is performing the bank transaction in the same currency. the worn/damaged banknotes of other foreign currency shall not be accepted.

The bank shall accept all the commissions in the national currency at the official exchange rate established by the National Bank of Georgia on the day of the transaction.

Currency	
GEL	Georgian Lari



USD	US Dollar
EUR	Euro
GBP	GB Pound Sterling

## 8. Money Transfer

Money Transfer from a Current Account and Additional Services			
Type of a transfer	Rate		
	Account type		
	Universal <sup>1</sup>	Standard	On-demand deposit (deposit)
<b>GEL</b>			
In the system of the Bank of Georgia <sup>4</sup>	via remote channels - 0, via Service Centres - 1 GEL.		
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL		
Outside the system of the Bank of Georgia from 1,000 GEL	via remote channels - 1 GEL, via remote channels - 4 GEL;		
Outside the system of the Bank of Georgia from 1,000 GEL individual/accelerated mode	via remote channels - 2 GEL; via remote channels - 5 GEL		
Outside the system of the Bank of Georgia from 1,000 GEL up to 10,000 GEL	via remote channels - 2 GEL, via remote channels - 4 GEL;		
Outside the system of the Bank of Georgia from 1,000 GEL up to 10,000 GEL individual/accelerated mode	via remote channels - 3 GEL, via remote channels - 5 GEL;		
Outside the system of the Bank of Georgia from 10,000 GEL up to 100,000	via remote channels - 5 GEL, via remote channels - 10 GEL;		
Outside the system of the Bank of Georgia from 100,000 GEL	via remote channels - 50 GEL, via remote channels - 70 GEL;		
Outside the system of the Bank of Georgia, for Solo Accounts' Package user Customers and for WM customers	via remote channels/Service Centres - 1 GEL		
Outside the system of the Bank of Georgia, individual/accelerated mode for Solo Accounts' Package user Customers and for WM customers	via remote channels/Service Centres - 1 GEL		
<b>USD</b>			
In the system of the Bank of Georgia <sup>4</sup>	via remote channels - 0, via Service Centres - 1 GEL.		
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL		
Outside the system of the Bank of Georgia	0.2 % min. 15 USD, max. 500 USD		
Outside the system of the Bank of Georgia for Solo Accounts' Package user Customers	15 USD		
Outside the system of the Bank of Georgia for WM customers	10 USD		
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 35 USD, max. 500 USD		
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for Solo Accounts' Package user Customers	35 USD		

Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	30 USD
<b>EUR</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia	0.2 % min. 15 EUR, max. 500 EUR
Outside the system of the Bank of Georgia for Solo Accounts' Package user Customers	15 EUR
Outside the system of the Bank of Georgia for WM customers	10 EUR
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 45 EUR, max. 500 EUR
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for Solo Accounts' Package user Customers	45 EUR
Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	30 USD
<b>GBP</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia	0.2 % min. 15 GBP, max. 400 GBP
Outside the system of the Bank of Georgia for Solo Accounts' Package user Customers	15 GBP
Outside the system of the Bank of Georgia for WM customers	10 GBP
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 30 GBP, max. 400 GBP
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for Solo Accounts' Package user Customers (except for the SOLO Family Accounts' package)	30 GBP
Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	30USD
<b>CNY</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.2 min. 30 GEL, max. 300 GEL
Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	
<b>TRY</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 30 GEL, max. 1000 GEL

Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	
<b>JPY</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 100 GEL , max. 1000 GEL
Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	0.3 % min. 100 GEL , max. 1000 GEL
<b>CAD</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 100 GEL, max. 1000 GEL
Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	0.3 % min. 100 GEL, max. 200 GEL
<b>Other foreign currency</b>	
In the system of the Bank of Georgia <sup>4</sup>	via remote channels -0, via Service Centres - 1 GEL.
In the system of the Bank of Georgia for Solo Accounts' Package user Customers and for WM customers.	via remote channels/Service Centres - 0 GEL
Outside the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient	0.3 % min. 50 GEL, max. 1000 GEL
Outside of the system of the Bank of Georgia with the guarantee of full crediting the account of the recipient for WM customers	0.3 % min. 50 GEL, max. 200 GEL
<b>Transferring an amount in the national currency without opening an account</b>	
Outside the system of the Bank of Georgia from 1,000 GEL	4 GEL
Outside the system of the Bank of Georgia from 1,000 GEL individual/accelerated mode	5 GEL
Outside the system of the Bank of Georgia from 1,000 GEL up to 10,000 GEL	4 GEL
Outside the system of the Bank of Georgia from 1,000 GEL up to 10,000 GEL individual/accelerated mode	5 GEL
Outside the system of the Bank of Georgia from 10,000 GEL up to 100,000	10 GEL
Outside the system of the Bank of Georgia from 100,000 GEL	70 GEL
<b>Additional Service</b>	
Changing/annulment/searching money/specifying-finding details of the performed currency payment order	55 USD

Changing/annulment/searching money/specifying-finding details of the performed currency payment order for WM customers	0 GEL
Swift tracking service	0 GEL
<b>P2P Transfer Transaction</b>	
To transfer the amount in national currency from the Bank Card Account to the card account of the card issued by the financial institutions operating in the territory of Georgia	1 GEL
To transfer the amount in national currency from the card account of the card issued by the financial institutions operating in the territory of Georgia to the Bank Card Account	1 GEL

**Comment:**

<sup>1</sup> An account to which a card is linked

<sup>4</sup> Money transfer between the Client's accounts in the system of the Bank of Georgia - 0 GEL

**The bank shall accept all the commissions in the national currency at the official exchange rate established by the National Bank of Georgia on the day of the transaction.**

Currency	
GEL	Georgian Lari
USD	US Dollar
EUR	Euro
GBP	GB Pound Sterling
CNY	Chinese Yuan
TRY	Turkish Lira
JPY	Japanese Yen
CAD	Canadian Dollar

## 9. Remittance

The amount of the remittance commission depends on the amount of the remittance, the recipient country and the currency. Detailed information on this issue is available on the official website of the bank:

<https://bankofgeorgia.ge/ka/retail/transfers>

## 10. Issuance of Documentation

Issuance of a Certificate		
Type	Commission	
	Active account	Closed account

On the balances on current/deposit accounts	10 GEL	30 GEL
On presence/absence of current/deposit accounts		
On the turnover on current/deposit accounts		
Presence/absence of debts to the bank <sup>1</sup>	10 GEL	
On the transactions performed without opening an account - on the transactions with a limitation period up to 2 years	10 GEL	
On the transactions performed without opening an account - on the transactions with a limitation period for more than 2 years	30 GEL	

**Comment:**

<sup>1</sup> - **A certificate is issued for free, if:**

a customer has an active credit card with unassimilated limit (despite the fact that the certificate shows no debt);

a customer has a current personal obligation and he/she is a guarantor at the same time;

a customer has a current personal obligation.

a customer is under WM service.

a customer is SOLO account's package owner

**- A certificate is a fee-based if:**

a customer has no personal obligation, but is a guarantor;

a customer once had a personal obligation, which has been covered, and he/she requests a certificate on the details of the repaid loan;

a customer does not have a personal obligation.

**Issuance of an extract**

Type	Commission	
	Active account	Closed account
On transactions with a limitation period for up to 2 years	Free	
On transactions with a limitation period for more than 2 years <sup>1</sup>	20 GEL	30 GEL
A statement of the account of the recent 2 years related to specific financial products	Free	
A statement of any type for WM customers	Free	
A statement of any type for customers owning the SOLO accounts' package	Free	

**Comment:**

<sup>1</sup> **An extract is issued for free, if:**

a customer requests an extract of any limitation period of a credit card (despite the fact whether the credit limit is assimilated or not)

**Issuance of a Copy of the Document**

Type	Rate/Commission
The sum of the copies of 5 or less than 5 documents	10 GEL
The copy of more than 5 documents (each)	2 GEL
	Free

The copy of a credit/deposit/deposit certificate agreement (agreements on loan, general limit, pledge, mortgage, etc.)	
Any number of document copies for WM customers	Free
Any number of document copies for customers owning the SOLO accounts' package	Free

Issuance of an Additional Copy of the Document	
Type	Rate/Commission
<b>Printed out from a bank program</b>	
on transactions with a limitation period for up to 1 month	Free
on transactions with a limitation period for more than 1 month	1 GEL
<b>On transactions generated through the internet banking</b>	
Despite the limitation period	Free
Any number of copies for customers owning the SOLO accounts' package	Free

Currency	
GEL	Georgian Lari

## 11. Other Services

Other Services		
Type		Commission
Cashing out from ATM by Adjarabet customers without a card		Free
<b>Individual safes</b>		
Small size safe	44x24.2x7.4	1.5 GEL (a day)
	50x30x9	
Medium size safe	44x24.2x11.4	2 GEL (a day)
	50x30x14.5	
Large size safe	44x24.2x19	2.5 GEL (a day)
	50X30X39	
Accommodation of the valuables taken out of the individual safe as a result of dismantling in a depository		10 GEL monthly
Minimum term of using an individual safe		14 calendar days

Currency
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## 12. Treasury Transactions

Treasury Transactions	
Type	Commission
Simultaneous sale and purchase of currency	0.4%
<b>Currency exchange transactions</b>	
At the bank's commercial exchange rate	Free
<b>Securities services</b>	
Primary auction brokerage services for unsecured applications	0.05% of nominal cost, min. 50 GEL
Primary auction brokerage services for secured applications	0.1% of nominal cost, min. 20 GEL, max. 100 GEL
Brokerage services for the secondary market	0.05% of nominal cost, min. 50 GEL
<b>Conversion services using BMatch</b>	
Placing a BMatch order	100 GEL <sup>1</sup>
Changing a BMatch order	
Cancellation of a BMatch order	
Each BMatch transaction (GEL)	0.07 % max. 1000 GEL <sup>2</sup>
Each BMatch transaction (USD)	0.2 % max. 500 USD <sup>2</sup>

**Comment:**

<sup>1</sup> Fixed commission

<sup>2</sup> Variable commission

The bank shall accept all the commissions in the national currency at the official exchange rate established by the National Bank of Georgia on the day of transaction.

Currency	
GEL	Georgian Lari
USD	US Dollar

## 13. Payments by Card to Self-s.Term

Payments by Card through a self-service terminal



Service	Commission
<b>Mobile service</b>	
MagtiCom	Free
Geocell	
Beeline	
Globalcell(559) <sup>1</sup>	Free
Globalcell Simcard	1 GEL
S1(Silknet)	Free
Goodline <sup>1</sup>	Free
GOSIM <sup>1</sup>	Free
Mobilpay	2% min. 0.5 GEL
<b>Communication and internet</b>	
Magti Internet/IPTV	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
Silknet	0.5 GEL
Caucasus online	
Railway telecom	Free
GEONET	2% min. 0.5 GEL
ALTERNET	Free
LAGI	
MYPHONE	
Akhali Kselebi	0.5 GEL
Akhteli	
AIRNET (subscription)	Free
AIRNET (installation)	
GLOBAL TV	0.5 GEL
SUPER TV	
GLOBAL ONE	Free
MAGTIFIX	
MAGTISAT	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
AIRLINE (subscription)	Free
AIRLINE (installation)	
FLYNET	
Georgianairlink	
Servicenet	2% min. 0.5 GEL
852FREE	Free
MAXIMAL	0.5 GEL
Egrisi	Free
Goodwillcom	
09	0.2 GEL
GREENET	2% min. 0.5 GEL



Cable television C TV	
MICRONET	0.5 GEL
ULTRANET	
DELTACOMM	
Television Kakheti	
CGC	
7-th Channel	
MM Networks	
Georgian Service Network	
Skynet	
Telco systems	Free
MAXNET	2% min. 0.5 GEL
NIKNET	
SKYSERVICE	0.5 GEL
SKYTELECOM	
SYSNET	Free
Phone service for convicts	
<b>Public services</b>	
Patrol police	1 GEL
Architecture Service	
CT PARK Penalty	
Tbilisi Parking	
National Bureau of Enforcement	
Batumi Parking	
Public Service Development Agency	
Parking Service Ltd (Kutaisi Parking)	
LEPL Nuclear and Radiation Safety Agency	
Bus Penalty	0.5 GEL
National Assessment and Examinations Centre	
Public Registry	<30 - 0.5 GEL, >30 - 1 GEL
National Centre of Manuscripts	Free
Security Police Department	0.5 GEL
Batumi State Maritime Academy	
National Bureau of Expertise	1 GEL
National Food Agency	0.5 GEL
National Archives of Georgia	<15 - 0.5 GEL, >15 - 1 GEL
LEPL Labortory of the Ministry of Agriculture <sup>2</sup>	1 GEL
Poti Sea Port	
National Center for Disease Control	
Abastumani Observatory	
Driving theoretical test booking	

Utility services	
Telmiko	1.8 % min. 0.5 GEL, max. 3 GEL
Cleaning Service	
Kaztransgas	
Kaztransgas gasification	
GWP	
EP Georgia Supply	
Energo-Pro Georgia Cleaning Service	
Energo-Pro Georgia Cleaning Service Ajara	
Socar Gas	
Sacorgas	1.8 % min. 0.5 GEL, max. 3 GEL
Didi Digomi Gasification	
Gasko+	
Khamari M	
Chiraghdani XXI	
Zugdidi Cleaning Service	
Ninotsminda Cleaning Service	
Varketilairi	1% min. 0.5 GEL
Energokavshiri	
Rustavi Water	
Batumi Water	
Telavgazi	
Sachkhere Tskalkanali	
Khashuri Cleaning Service	
Sachkhere Gas	
Kareli Cleaning Service	
SG Gas Company	
United Water Supply of Georgia	
Poti Cleaning Service	
Borjomi Cleaning Service	
Gori Cleaning Service	1% min. 0.5 GEL
LLC Georgian Melioration	
Kutaisi Cleaning Service	
Dusheti Cleaning Service	
Kaspi Cleaning Service	
Marneuli Softskali	2% min. 0.5 GEL
Mtskheta Cleaning Service - service for legal entities	
Chokhatauri Cleaning Service - service for legal entities	
Rustavi Cleaning Service	
Non-commercial legal Entity Zurmukhti - Sachkhere Cleaning Service	Free
Lagodekhi Cleaning Service	
Gurjaani Cleaning Service	

Mtskheta Cleaning Service - service for physical entities	
Chokhatauri Cleaning Service - service for physical entities	
<b>Other</b>	
USA 2 GEORGIA	2% min. 0.5 GEL
BARAMI LOGISTI	
Amanati	0.5 GEL
JSC Ardi Insurance	2% min. 0.5 GEL
JSC Insurance Company Alpha	
JSC Insurance Company GPI Holding	2% min. 0.5 GEL
IMEDI L (Insurance Company)	Free
Aldagi (Insurance Company)	
International Insurance Company Irao	0.5 GEL
PSP Insurance	
Unison (Insurance Company)	1 GEL
Hermes	
Credo	0.5 GEL
VOVOVO	Free
Adjarabet	
Web Money services <sup>1</sup>	
Megafon <sup>1</sup>	
Tele2 <sup>1</sup>	
Beeline (RU) <sup>1</sup>	
MTC(RU) <sup>1</sup>	
QIWI <sup>1</sup>	
Odnoklassniki.ru <sup>1</sup>	
World Of Tanks (RU) <sup>1</sup>	
VIN.GE	
CrystalBet	
Las Vegas	
MyAuto.ge	
MyHome.ge	
MyMarket.ge	
MyParts.ge	
BETMAXIMUM	
ლიდერბეთი	
CHINASHOP	
PROSERVICE	
HOTSALE	
Cash24	1.5%
<a href="http://www.saqme.ge">www.saqme.ge</a>	Free
Ebay Georgia	2%
Georgian Express(usshop)	Free



emoney	
<a href="http://www.serv.ge">www.serv.ge</a>	
FASTCREDIT	1 GEL
<a href="http://www.Mycar.ge">www.Mycar.ge</a>	
Wingroup	Free
<a href="http://www.makler.ge">www.makler.ge</a>	
<a href="http://www.masesxe.ge">www.masesxe.ge</a>	1 GEL
Livestore	
<a href="http://www.beats.ge">www.beats.ge</a>	
geogrand	Free
<a href="http://www.deals.ge">www.deals.ge</a>	
Tbilisibet	
Pokerstars	
<a href="http://www.Mylimon.ge">www.Mylimon.ge</a>	1 GEL
Georgian post	
Foundation name of Monk Andrew <sup>2</sup>	Free
prosale (sales site)	
Solidarity Foundation <sup>2</sup>	
<a href="http://www.unicredit.ge">www.unicredit.ge</a>	1% min. 1 GEL
Tbilisimarathon	
KAPI (microfinance)	2% min. 0.5 GEL
<a href="http://www.pirdapiri.ge">www.pirdapiri.ge</a>	
Transporter (postage)	
Bank Of Georgia Future Foundation <sup>2</sup>	
Foundation name of D. Tsintsadze <sup>2</sup>	
Parimatch	Free
Jebeti (totalizer)	
M2 Ipodromi	
M2 Chubinashvili	
M2 Chavchavadze	
M2 Kazbegi 2	1 GEL
M2 Ipodromi 2	
M2 Melikishvili	
Moneyman	1% min. 1 GEL
Ardcrediti	1 GEL
intershopping	0.5 GEL
www.VIVUS.GE (loan coverage/rescheduling)	<99.99 - 1 GEL 100 -199.99 - 2 GEL 200 - 499.99 - 3 GEL 500 - 699.99 - 5 GEL 700-799.99 - 6

	GEL >800 - 7 GEL
VIVUS.GE (certificate fee)	Free
Crediton	1% min. 1 GEL
Online Credit	
CC LOAN	1 GEL
VIPCREDIT	
Credit Group	
Credit Service+	
JSC Microfinance organisation Alpha Express	
LLC Emas Credit	1.5% min. 1 GEL
KIMBI.GE (loan coverage/rescheduling)	< 99.99 - 1 GEL 100 - 199.99 - 2 GEL 200 - 499.99 - 3 GEL 500 - 699.99 - 5 GEL 700 - 799.99 - 6 GEL > 800 - 7 GEL
KIMBI.GE (certificate fee)	Free
Credit Plus Georgia	1% min. 1 GEL
NEW CREDIT	
AUTO CREDIT	
LLC Tvino (NETCREDIT)	1% min. 1 GEL
LLC Mister Loan.ge/Mrloan.ge	
JSC Microfinance Organization Micro Business Capital/MBC JSC	
Microfinance Organization BIG LLC/BIG (business investment group)	
LLC Pulji Finance	1 GEL
LLC Mogo	
Credium	0.7% min. 1 GEL
LLC Microfinance Organization Giro Credit	1% min. 1 GEL
LLC Tvino Moneza.ge	
LLC Viva Credit	
JSC Ecapital (eloan)	
LLC Lendo	
JSC Microfinance Organization Crystal	
LLC Best Credit (MODUS.GE)	
Creditbet	
Wincredit	
MON.GE	
UNIVERSAL CREDIT GROUP	
Payon	
JSC Microfinance Organization Swiss Capital/SWISS CAPITAL	Free

JSC Zip Credit/ZIP CREDIT	Free
Creditech	2% min. 0.5 GEL
Inexphone	
Caucasian University	0.5 GEL
LEPL Ilia State University	1 GEL
Non-commercial LE Agrarian University of Georgia	
Tbilisi Free University (FREEUNI)	
Georgian National University	
Black Sea International University	
Tbilisi State University	
Sokhumi State University	
GAU	
The University of Georgia	0.25% min. 0.5 GEL
Expressline Service	0.5 GEL
ARGOCREDIT	1 GEL
MICROFIN	
AVON COSMETICS	
Georgian Lift Company	Free
Tennis Academy name of Leila Meskhi <sup>2</sup>	Free
Tbilisi tactsi <sup>2</sup>	2% min. 0.3 GEL
Linon	0.5 GEL
Express Post 96	
Camara Express/CAMEX	
Online Express/ONEX	
Caucasus Auto Service	
Westbuild Place.ge	
Students' League ("Battle of brains")	
Georgian Avia Service Agency GASA	
moneyshop	1 GEL
Express Capital	
CITYNET	Free
SHOOOP.GE	0.5 GEL
Mamed	
LLC Algani	
LLC GEOEXPRESS Linex	
SKY CAUCASUS	
LLC Georgian Finance Technologies (GOCASH)	1% min. 1 GEL
LLC Espresso	
LLC Fin-in (IPULI)	
LLC Georgian Online Space (THEPOST.GE)	1 GEL
LLC Carexpress Forwarder	
LLC Sendex	

LLC Caucasian International University	
LLC Delta-Net	0.5 GEL
LLC Amanati+	
LLC Margaliti Limited	
KINGS.GE	
Georgian Institute of Public Affairs (GIPA)	1 GEL
Georgian Technical University	
IE Giorgi Melikidze	
LLC Arkadia Capital (UNICREDIT)	2% min. 0.5 GEL
STEAM <sup>1</sup>	
DIRSI	
Dayroom	
LLC Green Card	Free
XSOLLA <sup>1</sup>	
SYSNET	
Playon.ge	1% min.1 GEL
EVEX	1 GEL
JSC Silk Road Bank's liability-Silknet	
JSC TBC Insurance	
Crediting money from Nova device to BoG account	1% min. 1 GEL
LLC De Vries Justitia	
LLC Mouravi	
LLC Dronean	0.5 GEL
LLC Stereo+ TVMOBILE	
EVENTER	
Georgian Economic Development Federation (salecard)	Free
LLC Gemobile	
Non-profit organisation Charity Fund SIKETIS KVALI	
LLC Geogrand Bet	
LLC Batumi auto Transport	
LLC Olimpiada	2% min. 0.5 GEL
LLC Victoria Security	
LLC Ekaspace	
MM INVOICE	Free
Yandex Money	
Viber Viber Media S.a.r.l. B184956	
LLC Mobile Payment Systems Portmane	
LLC STROY MASTER DOMOFON	
LLC Dreamteam /crocobet.com	
LLC G Mobile	
LLC Airconnect	
LLC GPAY /GPAY	

Chernovetsky Foundation	
LLC Newsroom /www.inforent.ge-www.mkurnali.ge	
LLC Technocom Taxi Maxim	3%
LLC Alpha Finance Georgia Alba Credit	1% min. 1 GEL
JSC OK	
LLC Finnport 1click.ge	
LLC Myfinn	
E/I Giorgi Vepkhvadze IT Studio/UBU.GE	0.5 GEL
LLC M2 Nutsubidze	1 GEL
LLC Optima Isani	
LLC M2 Kazbegi	Free
LLC GOLDNET	2% min. 0.5 GEL
LLC Mega Media TV /MM TV	
LLC Aligeorgia	
LLC Lisi Renovation	2% min. 1 GEL
Non-profit organisation Sitsotskhle	Free
LLC D+ /Digital TV	
LLC Bodog /BETLIVE	
LLC Creditpoint	1% min. 1 GEL
LLC Lendup	
LLC Axiphina/CREDIA	
LLC Football Club Tbilisi Locomotive	1 GEL
LLC Gori Service Group - Panalty	1 GEL
LLC Gori Service Group - Parking 1 day, Parking 4 days	0.5 GEL
LLC Gori Service Group - Parking 30 days, 90 days, 180 days, 365 days	1 GEL
LLC Golden Tour	Free
LLC Sitycom	2% min. 0.5 GEL
LLC Private Lawyer	Free
LLC Financial Bureau	1% min. 1 GEL
LLC Financial Sector	
LLC Georgian Telecom /NETCODE	2% min. 0.5 GEL
LLC Smartnet /SMARTNET	
GeoLogic Olympiad	
NETCOM	1% min. 1 GEL
LLC Caucasus Leasing	
Faun	
MOZO.GE	1% min. 1 GEL
Dema	
Fresco Charity Fund	
Dedis Khelebi	Free
Foundation Guruli Dgiurebi	
SWIFT	





Mipove.ge	
Domofon.ge	
IZRUNE.GE	
GOODBUILD	
Tbilisi Taxi	1 GEL
Alpha Care	2% min. 0.5 GEL
All Service Group	
Farmasi +	
OMEGA SESURITY	
Heidelbergcement Georgia	Free
Georgian Leasing Company	1% min. 1 GEL, max.. 3 GEL
TURBO	
VTB Bank	
TELECOM	2% min. 0.5 GEL
Lisi Green Urban	
Maritime Transport Agency	1 GEL
MULTISKI	< 300 - 0.50 GEL, >300 - 1 GEL
Greenway	60 - 1 GEL, 100 - 2 GEL
Area.ge	Free
Georgian Roots	
m2 Citycom	
Charte.ge	
MARTV	1% min. 0.5 GEL
Taxi Georgia	3% min. 0.5 GEL
Booking.com	2% min. 0.5 GEL, max.. 2 GEL
Zugdidi Botanical Garden	Free
Bene Exclusive	
Extra	
Casatrade-GPS service	2% min. 1 GEL
Collective	
ELT Company	
INSURANCE IGG	2% min. 0.5 GEL
Viacom Georgia	
Alliance Group	
Skytel	
Skyz	Free
Locker.ge	
New Vision Insurance	2 % min. 0.5 GEL
Bene Comfort	
Space Cargo	
Steam	

Ilink	
Global Benefits Georgia	Free
Cartu Bank	1% min. 1 GEL, max.. 3 GEL
Eurocredit	2 GEL
Compulsory Insurance Centre	2% min. 0.5 GEL
BasisBank	1% min. 1 GEL, max.. 3 GEL
Telecom 1	2% min. 0.5 GEL
Tele 1	
Aio	
Netservice	
Okipost	
Business and Technology University	1 GEL
Alte University	
St. Andrew Georgian University	
Oriflame	Free
Faberlic	
Electrik.ge	
LLC Financial Service	1% min. 1 GEL
Eranet	2% min. 0.5 GEL
Smart Residence	
Rico Express	1% min. 1 GEL, max.. 3 GEL
Wolt	
PashaBank (service for physical entities)	Free
PashaBank (service for legal entities)	1% min. 1 GEL, max.. 3 GEL
ReBank	Free
Microlend	1% min. 1 GEL
Globus	
Pabinvest	
Pab	
Finex	

**Comment:**

<sup>1</sup> Payment made for this service may be performed with conversion of money, upon carrying out which you will get the information about the exchange rate.

<sup>2</sup> Payment of the mentioned service will be reflected by the recipient maximum within 3 (three) banking days, Payments of the rest of the services shall be reflected in online mode.

Currency	
GEL	Georgian Lari

## 14. Payments from Service Center

Payments from Service Centres	
Service	Commission
Mobile service	
MagtiCom	4%
Geocell	
Beeline	
Globalcell(559)	Free
S1(Silknet)	
Goodline	
GOSIM	
Communication and Internet	
Magti Internet/IPTV	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
Silknet	0.5 GEL
Caucasus online	
Railway Telecom	Free
GEONET	2% min. 0.5 GEL
ALTERNET	Free
LAGI	
MYPHONE	
Akhali Kselebi	
Akhteli	
AIRNET (subscription)	Free
AIRNET (installation)	
GLOBAL TV	0.5 GEL
SUPER TV	3% min. 0.3 GEL
GLOBAL ONE	Free
MAGTIFIX	
MAGTISAT	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
AIRLINE (subscription)	Free
AIRLINE (installation)	
Georgianairlink	
Servicenet	2% min. 0.5 GEL
852FREE	Free
MAXIMAL	0.5 GEL
Egrisi	Free
Goodwillcom	
09	
SYSNET	
CGC	0.5 GEL
MAXNET	2% min. 0.5 GEL

NIKNET	
SKYSERVICE	
SKYTELECOM	
<b>Public services</b>	
Patrol police	1 GEL
Public Service Development Agency	
Architecture Service	
CT PARK penalty	
Tbilisi Parking	
LEPL Laboortory of the Ministry of Agriculture <sup>2</sup>	
Poti Sea Port	
National Bureau of Expertise	
National Bureau of Enforcement	
Batumi Parking	0.5 GEL
Bus penalty	
National Assessment and Examinations Centre	
Public Registry	<30 - 0.5 GEL, >30 - 1 GEL
National Centre of Manuscripts	Free
National Archives of Georgia	<15 - 0.5 GEL, >15 - 1 GEL
<b>Utility services</b>	
Telmiko	2% min. 1 GEL
Cleaning	
Kaztransgas	
Kaztransgas Gasification	
GWP	
Varketilairi	
EP Georgia Supply	
Energo-Pro Georgia Cleaning Service	
Energo-Pro Georgia Cleaning Service Ajara	
Socar Gas	
Energokavshiri	
Rustavi Water	
Batumi Water	
Sacorgas	
Telavgas	
Didi Digomi Gasification	
United Water Supply of Georgia	
LLC Georgian Melioration	
Sachkhere Gas	
Borjomi Cleaning Service	
Khashuri Cleaning Service	
Kareli Cleaning Service	

Poti Cleaning Service	
Kutaisi Cleaning Service	
Dusheti Cleaning Service	
Kaspi Cleaning Service	
Gori Cleaning Service	
Marneuli Softskali	
Zugdidi Cleaning Service	
Ninotsminda Cleaning Service	
Intergas	2 % min. 2 GEL
Lagodekhi Cleaning Service	
Gurjaani Cleaning Service	Free
Chokhatauri Cleaning Service - service for physical entities	
Chokhatauri Cleaning Service - service for legal entities	2% min. 0.5 GEL
Mtskheta Cleaning Service - service for physical entities	Free
Mtskheta Cleaning Service - service for legal entities	2% min. 0.5 GEL
Non-commercial Legal Entity Zurmukhti - Sachkhere Cleaning Service	2 % min. 2 GEL
<b>Other</b>	
USA 2 GEORGIA	
BARAMI LOGISTI	2% min. 0.5 GEL
Postalon	
VOVOVO	
VIN.GE	Free
Hermes	1 GEL
AVON COSMETICS	2% min. 2 GEL
CHINASHOP	Free
JSC Ardi Insurance	
JSC Insurance Company Alpha	2% min. 2 GEL
Unison (Insurance Company)	1 GEL
IMEDI L (Insurance Company)	
Aldagi (Insurance Company)	
Solidarity Fund <sup>1</sup>	
Tbilisimarathon	
Bank of Georgia Future Foundation <sup>1</sup>	Free
Foundation Name of D. Tsintsadze <sup>1</sup>	
M2 Ipodromi	
M2 Chubinashvili	
M2 Chavchavadze	1 GEL
M2 Kazbegi 2	
M2 Ipodromi 2	
M2 Melikishvili	2% min. 1 GEL
Credo	0.5 GEL
VIVUS.GE (loan coverage/rescheduling)	2% min. 2 GEL

VIVUS.GE (certificate fee)	Free
Ema Credit Ltd.	2% min. 2 GEL
CC LOAN	
Creditbet	
Wincredit	
MON.GE	
Payon	
Playon.ge	
Crediton	
LLC Viva Credit	
JSC eCapital (eloan)	
LLC Microfinance Organization Giro Credit	
JSC Microfinance Organization Crystal	
LLC Tvino Moneza.ge	
UNIVERSAL CREDIT GROUP	
LLC Best Credit (MODUS.GE)	
LLC Credit Point	
LLC Mister Loan.ge /Mrloan.ge	
JSC Microfinance Organization Micro Business Capital/MBC JSC	
KIMBI.GE (loan coverage/rescheduling)	
Credit Plus Georgia	
NEW CREDIT	
AUTO CREDIT	
Microfinance Organization BIG LLC/BIG (business investment group)	
LLC Mogo	2 GEL
JSC Microfinance Organization Swiss Capital/SWISS CAPITAL	Free
JSC Zip Credit/ZIP CREDIT	
KIMBI.GE (certificate fee)	0.8%, min. 0.5 GEL
Clinic Lancet <sup>1</sup>	
University of Georgia	0.5%, min. 1 GEL
IE Giorgi Melikidze	2% min. 2 GEL
Dayroom	
EVEX	1 GEL
LLC Kings Georgia KINGS.GE	2%, min. 2 GEL
LLC Victoria Security	
LLC Olimpiada	
LEPL Ilia State University	2 GEL
Non-commercial LE Agricultural University of Georgia	
Sokhumi State University	
GAU	
LLC Mouravi	2% min. 2 GEL
LLC Dronean	



BANK OF GEORGIA

LLC De Vries Justitia	
MM INVOICE	
Yandex Money	Free
Viber Viber Media S.a.r.l. B184956	
LLC Technocom Taxi Maxim	3%
LLC Alpha Finance Georgia Alba Credit	
JSC OK	
LLC Finport 1click.ge	2% min. 2 GEL
LLC Myfin	
Inexphone	
LLC M2 Nutsubidze	1 GEL
LLC Optima Isani	
LLC GOLDNET	
LLC Mega Media TV/MM TV	
LLC Landup	2% min. 2 GEL
LLC Algani .	
LLC Aligeorgia	
LLC Axiphina/CREDIA	
LLC M2 Kazbegi	Free
LLC Georgian Central Communication Corporation (Rustavi phone) - LLC CGC	2% min. 2 GEL
LLC Gori Service Group - Penalty	1 GEL
LLC Gori Servicegroup - Parking 1 day, Parking 4 days	0.5 GEL
LLC Gori Servicegroup - Parking 30 days, 90 days, 180 days, 365 days	1 GEL
LLC Golden Tour	2% min. 2 GEL
LLC Georgian Trans Expedition - Poti	1 GEL
LLC Sitycom	2% min. 2 GEL
LLC Private Lawyer	Free
LLC Financial Bureau	
LLC Financial Sector	
LLC Georgian Telecom /NETCODE	2% min. 2 GEL
LLC Smartnet /SMARTNET	
LLC Caucasus Leasing	
GeoLogic Olympics	
Fresco Charity Fund	
Dedis khelebi	Free
Foundation Guruli Dgiurebi	
SWIFT	
Mipove.ge	
Domofon.ge	Free
Georgian Express(usshop)	
IZRUNE.GE	
GOODBUILD	

**BANK OF GEORGIA**

NETCOM	2% min. 2 GEL
Alpha Care	
Faun	
All Service Group	
MOZO.GE	
Dema	
Farmasi +	
OMEGA SESURITY	
Tbilisi Taxi	1 GEL
TELECOM	2% min. 0.5 GEL
Lisi Green Urban	
INSURANCE IGG	
Charte.ge	Free
m2 Citycom	
MARTV	1% min. 0.5 GEL
Collective	2% min. 1 GEL
Viacom Georgia	2% min. 2 GEL
Alliance Group	
Skytel	
Skyz	
ELT Company	
Locker.ge	Free
New Vision Insurance	2% min. 2 GEL
Bene Comfort	
Space Cargo	
Global Benefits Georgia	Free
Eurocredit	2 GEL
Telecom 1	2% min. 2 GEL
TELE1	2% min. 1 GEL
Aio	2% min. 2 GEL
Ordunet	2% min. 1 GEL
Netservice	
Electrik.ge	Free
EraNet	2% min. 1 GEL
Smart Residence	2% min. 0.5 GEL
Business and Technology University	2 GEL
Alte University	
St. Andrew Georgian University	
Microland	2% min. 2 GEL
Globus	
Pubinvest	
Pub	



Finex	
JSC Insurance Company GPI Holding	2% min. 0.5 GEL

**Comment:**

<sup>1</sup> Payment made for this service will be reflected by the recipient within maximum 3 (three) banking days, while payments of the rest of the services will be reflected in online mode.

Currency	
GEL	Georgian Lari

## 15. Payments via Internet Banking

Payments via Internet Banking	
Service	Commission
<b>Mobile services</b>	
MagtiCom	Free
Geocell	
Beeline	
Globalcell(559) <sup>1</sup>	
S1(Silknet)	
Goodline <sup>1</sup>	
GOSIM <sup>1</sup>	
<b>Communication and Internet</b>	
Magti Internet/IPTV	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
Silknet	0.5 GEL
Caucasus online	
Railway Telecom	Free
GEONET	2% min. 0.5 GEL
ALTERNET	Free
LAGI	
MYPHONE	
Akhali Kselebi	0.5 GEL
Akhteli	
AIRNET (subscription)	Free
AIRNET (installation)	
GLOBAL TV	0.5 GEL
SUPER TV	
GLOBAL ONE	Free
MAGTIFIX	

MAGTISAT	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
AIRLINE (subscription)	Free
AIRLINE (installation)	
FLYNET	Free
Georgianairlink	
852FREE	
MAXIMAL	0.5 GEL
CGC	
LLC TV Kakheti	
Channel 7	
Egrisi	Free
Goodwillcom	
09	
Telephone service for convinced Person	
SYSNET	
Cable TV C TV	2% min. 0.5 GEL
Niknet	
Maxnet	
Newnet	
Stereo +	0.5 GEL
<b>Public services</b>	
Patrol Polce	1 GEL
Bus Penalty	0.5 GEL
Batumi Parking	
National Food Agency	
Architecture Service	1 GEL
CT PARK Penalty	
Tbilisi Parking	
National Assessment and Examinations Centre	
National Bureau of Enfocement	
Public Service Development Agency	<30 - 0.5 GEL, >30 - 1 GEL
Public Registry	
National Centre of Manuscripts	Free
National Archives of Georgia	<15 - 0.5 GEL, >15 - 1 GEL
LLC Parking Service (Kutaisi Parking)	1 GEL
Poti Sea Port	
<b>Utility services</b>	
Telmiko	0.5 GEL
Cleaning Service	
Kaztransgas	
Kaztransgas gasification	1 GEL
GWP	0.5 GEL

Varketilairi	
EP Georgia Supply	
Energo-Pro Georgia Cleaning Service	
Energo-Pro Georgia Ajara Cleaning Service	
Socar Gas	
Energokavshiri	
Rustavi Water	
Batumi Water	
Sakorgas	
United Water Supply of Georgia	
Didi Digomi Gasification	
Kutaisi Cleaning Service	1% min. 0.5 GEL
Dusheti Cleaning Service	
Borjomi Cleaning Service	0.5 GEL
Khashuri Cleaning Service	
Kareli Cleaning Service	
Poti Cleaning Service	
Kaspi Cleaning Service	
Gori Cleaning Service	
Sachkhere Tskalkanali	
Sachkhere Gas	
Intergas	
Senaki gas	
LLC SG Gas Company	
JSC Wissol Petroleum Georgia (Telavgazi)	
LLC Kamari Gaz (subscription)	
LLC Kamari Gaz (service)	1 GEL
Marneuli Soptskali	2% min. 0.5 GEL
Non-commercial legal Entity Zurmukhti - Sachkhere Cleaning Service	
Lagodekhi Cleaning Service	Free
Gurjaani Cleaning Service	
Mtskheta Cleaning Service - service for physical entities	
Mtskheta Cleaning Service - service for legal entities	2% min. 0.5 GEL
Chokhatauri Cleaning Service - service for physical entities	Free
Chokhatauri Cleaning Service - service for legal entities	2% min. 0.5 GEL
Zugdidi Cleaning Service	0.5 GEL
Ninotsminda Cleaning Service	
Mamed Gas	
Rustavi Cleaning Service	2% min. 0.5 GEL
<b>Other</b>	
USA 2 GEORGIA	2% min. 0.5 GEL
BARAMI LOGISTI	

Postalon	
VOVOVO	Free
Unison (insurance company)	1 GEL
IMEDI L (insurance company)	Free
Aldagi (insurance company)	
International Insurance Company Irao	0.5 GEL
PSP Insurance	
JSC Insurance Company Alpha	2% min. 0.5 GEL
VIN.GE	Free
Hermes	1 GEL
MyAuto.ge	Free
MyHome.ge	
MyMarket.ge	
MyParts.ge	
CHINASHOP	
Georgian Post	
Solidarity Fund <sup>2</sup>	
Bank Of Georgia Future Foundation <sup>2</sup>	Free
Foundation Name of D. Tsintsadze <sup>2</sup>	
M2 Ipodromi	
M2 Chubinashvili	
EVEX	1 GEL
Tbilisi Free University (FreeUNI)	
Tbilisimarathon	2% min. 0.5 GEL
LLC Victoria Security	
LLC Ekaspace	
LLC M2 Nutsubidze	1 GEL
M2 Melikishvili	
LLC M2 Kazbegi	Free
LLC Airconnect	
LLC STROY MASTER DOMOFON	
Chernovetsky Fund	
LLC Optima Isani	1 GEL
LLC GOLDNET	2% min. 0.5 GEL
LLC Mega Media TV/MM TV	
LLC Lisi Renovation	2% min. 1 GEL
LLC D+/Digital TV	Free
LLC Algani	0.5 GEL
LLC Aligeorgia	2% min. 0.5 GEL
LLC Gori Service Group - Penalty	1 GEL
LLC Gori Service Group - Parking 1 day, Parking 4 days	0.5 GEL
LLC Gori Service Group - Parking 30 days, 90 days, 180 days, 365 days	1 GEL

LLC Golden Tour	Free
LLC Private Lawyer	
LLC Sitycom	2% min. 0.5 GEL
JSC Ardi Insurance	
LLC Georgian Telecom/NETCODE	
LLC Smartnet/SMARTNET	
Inexphone	
GeoLogic Olimpiad	
Fresco Charity Fund	Free
Dedis khelebi	
Foundation Guruli Dgiurebi	
LLC Gpay/GPAY	
Maxim Taxi	3%
University of Georgia	0.25% min. 0.5 GEL
Georgian National University	1 GEL
Tbilisi State University	
Blak Sea University	
Ilia State University	
Sokhumi State University	
GAU	
Caucasus University	
Agrarian University of Georgia	
Georgian Technical University	
odnoklassniki.ru	Free
CITYNET	
Chinashop.ge	
LLC Camara Express/CAMEX	0.5 GEL
LLC Online Express/ONEX	
Linoni	
Linex	
Dronean	
Amanati	
ebay Georgia	2%
SENDEX	1 GEL
SWIFT	Free
Mipove.ge	
Domofon.ge	
NETCOM	2% min. 0.5 GEL
Alpha Care	
Georgian Express(usshop)	Free
IZRUNE.GE	
GOODBUILD	



BANK OF GEORGIA

All Service Group	2% min. 0.5 GEL
Farmasi +	
OMEGA SESURITY	
Tbilisi Taxi	1 GEL
Georgian Leasing Company	
TURBO	
TELECOM	2% min. 0.5 GEL
Lisi Green Urban	
Area.ge	Free
Georgian Roots	
Extra	
Greenway	2%
MARTV	1% min. 0.5 GEL
Taxi Georgia	3% min. 0.5 GEL
Booking.com	2% min. 0.5 GEL, მსგლ. 2 GEL
m2 Citycom	Free
M2 Chavchavadze	1 GEL
M2 Kazbegi 2	
M2 Ipodromi 2	
Casatrade-GPS service	2% min. 1 GEL
Collective	
INSURANCE IGG	2% min. 0.5 GEL
Viacom Georgia	
Alliance Group	
Skytel	
Skyz	
Charte.ge	Free
Space Cargo	2% min. 0.5 GEL
Ilink	
Locker.ge	Free
New Vision Insurance	2% min. 0.5 GEL
Bene Comfort	
Global Benefits Georgia	Free
Telecom 1	2% min. 0.5 GEL
Tele 1	
Aio	
Netservice	
Okipost	
Business and Technology University	1 GEL
Alte University	
St. Andrew University of Georgia	
Oriflame	Free

Faberlic	
Electrik.ge	
Eranet	2% min. 0.5 GEL
Smart Residence	
Rico Express	
Wolt	1% min. 1 GEL
Microlend	
Globus	
Pabinvest	
Pab	
Finex	
JSC Insurance Company GPI Holding	2% min. 0.5 GEL

**Comment:**

<sup>1</sup> Payment made for this service may be performed with conversion of money, upon carrying out which you will get the information about the exchange rate.

<sup>2</sup> Payment made for this service will be reflected by the recipient within maximum 3 (three) banking days, while payments of the rest of the services will be reflected in online mode.

Currency	
GEL	Georgian Lari

## 16. Payments via Mobile Banking

Payments via Mobile Banking	
Service	Commission
<b>Mobile service</b>	
MagtiCom	Free
Geocell	
Beeline	
Globalcell(559) <sup>1</sup>	
S1(Silknet)	
Goodline <sup>1</sup>	
GOSIM <sup>1</sup>	
<b>Communication and Internet</b>	
Magti Internet/IPTV	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
Silknet	0.5 GEL
Caucasus online	
Railway Telecom	Free
GEONET	2% min. 0.5 GEL

ALTERNET	Free
LAGI	
MYPHONE	
Akhali Kselebi	0.5 GEL
Akhteli	
AIRNET (subscription)	Free
AIRNET (installation)	
GLOBAL TV	0.5 GEL
SUPER TV	
GLOBAL ONE	Free
MAGTIFIX	
MAGTISAT	<10.01 - 0.5 GEL, 10.01 - 30 - 1 GEL, >30 - 1.5 GEL
AIRLINE (subscription)	Free
AIRLINE (installation)	
FLYNET	Free
Georgianairlink	
852FREE	
MAXIMAL	0.5 GEL
LLC TV Kakheti	
Channel 7	
Stereo +	
Egrisi	Free
Goodwillcom	
09	
Telephone service for conviced Persone	
SYSNET	
Cable TV C TV	2% min. 0.5 GEL
Niknet	
Maxnet	
Newnet	
<b>Public services</b>	
Patrol Police	1 GEL
Bus Penalty	0.5 GEL
Batumi Parking	
Architecture Service	1 GEL
CT PARK Penalty	
Tbilisi Parking	
National Assessment and Examinations Centre	
National Bureau of Enforcement	
Public Service Development Agency	<30 - 0.5 GEL, >30 - 1 GEL
Public Registry small amounts	
National Centre of Manuscripts	Free



National Archives of Georgia	<15 - 0.5 GEL, >15 - 1 GEL
LLC Parking Service (Kutaisi Parking)	1 GEL
Poti Sea Port	
<b>Utility services</b>	
Telmiko	0.5 GEL
Cleaning Service	
Kaztransgas	
Kaztransgas Gasification	1 GEL
GWP	0.5 GEL
Varketilairi	
EP Georgia Supply	
Energo-Pro Georgia Cleaning Service	
Energo-Pro Georgia Cleaning Service Ajara	
Socar Gas	
Energokavshiri	
Rustavi Water	
Batumi Water	
Sacorgas	
United Water Supply of Georgia	
Didi Digomi Gasification	
Kutaisi Cleaning Service	
Dusheti Cleaning Service	1% min. 0.5 GEL
Borjomi Cleaning Service	0.5 GEL
Khashuri Cleaning Service	
Kareli Cleaning Service	
Poti Cleaning Service	
Kaspi Cleaning Service	
Gori Cleaning Service	
Sachkhere Tskalkanali	
Intergas	
Senaki gas	
LLC SG Gas Company	
JSC Wissol Petroleum Georgia (Telavgazi)	
LLC Kamari Gaz (subscription fee)	
LLC Kamari Gaz (service fee)	1 GEL
Marneuli Soptskali	2% min. 0.5 GEL
Non-commercial legal Entity Zurmukhti - Sachkhere cleaning	
Lagodekhi Cleaning Service	Free
Gurjaani Cleaning Service	
Mtskheta Cleaning Service - service for physical entities	
Mtskheta Cleaning Service - service for legal entities	2% min. 0.5 GEL
Chokhatauri Cleaning Service - service for physical entities	Free

Chokhatauri Cleaning Service - service for legal entities	2% min. 0.5 GEL
Zugdidi Cleaning Service	0.5 GEL
Ninotsminda Cleaning Service	
Mamed Gas	
Rustavi Cleaning Service	2% min. 0.5 GEL
<b>Other</b>	
USA 2 GEORGIA	2% min. 0.5 GEL
VOVOVO	Free
BARAMI LOGISTI	2% min. 0.5 GEL
Postalon	
Unison (Insurance Company)	1 GEL
IMEDI L (Insurance Company)	Free
Aldagi (Insurance Company)	
PSP Insurance	0.5 GEL
International Insurance Company Irao	
JSC Ardi Insurance	2% min. 0.5 GEL
JSC Insurance Company Alpha	
VIN.GE	Free
Hermes	1 GEL
MyAuto.ge	Free
MyHome.ge	
MyMarket.ge	
MyParts.ge	
CHINASHOP	
Georgian Post	
Solidarity Fund <sup>2</sup>	
Tbilisimarathon	
Bank Of Georgia Future Fundation <sup>2</sup>	Free
Fundation Name of D. Tsintsadze <sup>2</sup>	
M2 Ipodromi	
M2 Chubinashvili	
University of Georgia	0.25% min. 0.5 GEL
EVEX	1 GEL
Tbilisi Free University (FreeUNI)	
Sokhumi State University	
GAU	2% min. 0.5 GEL
Tbilisimarathon	
LLC Victoria Security	
LLC Ekaspace	
Inexphone	
LLC M2 Nutsubidze	1 GEL
M2 Melikishvili	

LLC Airconnect	Free
შპს STROY MASTER DOMOFON	
Chernovetsky Fund	
LLC Optima Isani	1 GEL
LLC GOLDNET	2% min. 0.5 GEL
LLC Mega Media TV/MM TV	
LLC Lisi Renovation	2% min. 1 GEL
LLC D+/Digital TV	Free
LLC Algani	0.5 GEL
LLC Aligeorgia	2% min. 0.5 GEL
LLC M2 in Kazbegi	Free
LLC Gori Service Group - Penalty	1 GEL
LLC Gori Service Group - Parking 1 day, Parking 4 days	0.5 GEL
LLC Gori Service Group - Parking 30 days, 90 days, 180 days, 365 days	1 GEL
LLC Golden Tour	Free
LLC Private Lawyer	
LLC Sitycom	2% min. 0.5 GEL
LLC Georgian Telecom/NETCODE	
LLC Smartnet/SMARTNET	
GeoLogic Olimpiad	
Fresco Charity Fund	Free
Dedis khelebi	
Foundation Guruli Dgiurebi	
LLC Gpay/GPAY	
Maxim Taxi	3%
Georgian National University	1 GEL
Tbilisi State University	
Blak Sea University	
Ilia State University	
Caucasus University	
Agrarian University of Georgia	
Georgian Technical University	
odnoklassniki.ru	Free
LLC Camara Express/CAMEX	0.5 GEL
LLC Online Express/ONEX	
Linoni	
Linex	
Dronean	
Amanati	
ebay Georgia	2%
SENDEX	1 GEL
Chinashop.ge	Free

SWIFT	
Mipove.ge	
NETCOM	
Alpha Care	2% min. 0.5 GEL
All Service Group	
Domofon.ge	
Georgian Express(usshop)	Free
IZRUNE.GE	
GOODBUILD	
Farmasi +	2% min. 0.5 GEL
OMEGA SESURITY	
Tbilisi Taxi	
Georgian Leasing Company	1 GEL
TURBO	
TELECOM	
Lisi Green Urban	2% min. 0.5 GEL
Georgian Roots	
Area.ge	Free
Greenway	2%
MARTV	1% min. 0.5 GEL
TAXIGEORGIA	3% min. 0.5 GEL
Booking.com	2% min. 0.5 GEL, მსგ. 2 GEL
m2 Citycom	Free
M2 Chavchavadze	
M2 Kazbegi 2	1 GEL
M2 Ipodromi 2	
Extra	Free
Casatrade-GPS service	
Collective	2% min. 1 GEL
INSURANCE IGG	
Viacom Georgia	
Alliance Group	2% min. 0.5 GEL
Skytel	
Skyz	
Charte.ge	
Space Cargo	
Ilink	2% min. 0.5 GEL
Locker.ge	
New Vision Insurance	
Bene Comfort	2% min. 0.5 GEL
Global Benefits Georgia	
Telecom 1	2% min. 0.5 GEL

Tele 1	
Aio	
Netservice	
Okipost	
Business and Technology University	
Alte University	1 GEL
St. Andrew University of Georgia	
Oriflame	
Faberlic	Free
Electrik.ge	
Eranet	
Smart Residence	2% min. 0.5 GEL
Rico Express	
Wolt	
Microlend	
Globus	1% min. 1 GEL
Pabinvest	
Pab	
Finex	
JSC Insurance Company GPI Holding	2% min. 0.5 GEL

**Comment:**

<sup>1</sup> Payment made for this service may be performed with conversion of money, upon carrying out which you will get the information about the exchange rate.

<sup>2</sup> Payment for the mentioned service will be reflected by the recipient maximum within 3 (three) banking days, Payments of the rest of the services shall be reflected in online mode.

Currency	
GEL	Georgian Lari

## 17. Online Identification Limits

Limits established on persons registered as customers at the Bank of Georgia through online identification <sup>1</sup>	
Annual limit of transactions	30 000 GEL (equivalent in corresponding currency)
Limit of one-time transaction	1500 GEL (equivalent in corresponding currency)

**Comment:**

<sup>1</sup> These limits do not apply to the repayment by the customer of his/her credit/loan, transfer in the national currency (to a developer or an individual) for the purchase of real estate, transfers between his/her own accounts with the Bank of Georgia, transfers to the state budget, transfers to educational institutions authorized in Georgia and medical institutions (insurance companies) licensed in Georgia, sending remittances to himself/herself, payment of utility bills, payment for transport services, payment to mobile providers, payment for telecommunications and Internet services, transfers for public services. Furthermore, despite the exceptions, the total annual turnover on the customer's account shall not exceed 500,000 (five hundred thousand) GEL (equivalent in other currencies). Limits set for the customer will be cancelled after the customer passes direct identification/verification at the bank.

Currency	
GEL	Georgian Lari

## 18. Card Payment by POS-Terminal

Card Payment made using POS-Terminal	
Details of the Recipient of the Payment	The amount of Commission Fee payable by the Customer for performing the payment operation with a Card issued by any of the financial institutions using a POS-Terminal
LEPL Levan Samkharauli National Forensics Bureau	1 GEL
JSC Insurance Company Alpha	2.5 GEL
National Assessment and Examinations Centre	1.25 GEL
Public Registry	2.5 GEL
Patrol Police	2.5 GEL
Public Service Development Agency	≤ 15 - 1.25 GEL, > 15 - 2.5 GEL
Tbilisi Taxi	2.5 GEL
Public Registry small amounts	1.25 GEL
National Archives of Georgia	<15 - 1.25 GEL, >15 - 2.5 GEL
National Bureau of Enforcement	2.5 GEL
Globalcell	2.5 GEL
Transfers to State Budget	2.5 GEL
Transfer for student mobility to another higher education institution or to another faculty of the same higher education institution	1.25 GEL
Crossing of state border	2.5 GEL
Certificate of transport service of the Ministry of Internal Affairs Agency	2.5 GEL
Ministry of Internal Affairs Service Agency (certificate of conviction)	2.5 GEL

Currency	
GEL	Georgian Lari

## 19. Card Payment by E-Commerce

Card Payment made using Electronic Commerce					
#	Details of the recipient	The amount of Commission Fee payable by the Customer for performing the payment operation with Cards defined below using a Electronic Commerce			
		Type of Card			
		Cards issued by JSC Bank of Georgia:  1. Visa/Mastercard  2. American Express PLUS  3. SOLO PLUS Card  and Georgian Card cards	Cards issued in Georgia:  1. Visa/Mastercard  <i>(except the cards of JSC Bank of Georgia)</i>	Cards issued outside of Georgia:  1. Visa/Mastercard	All cards:  1. American Express credit; 2. American Express Rewards Card
1	LEPL Revenue Service <b>rs.ge</b>	Fixed - GEL 1	Fixed - GEL 1	Fixed - GEL 1	N/A
2	LEPL State Procurement Agency <b>procurement.gov.ge</b>	1% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	N/A
3	LEPL National Agency of Public Registry <b>napr.gov.ge</b>	1% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	4% of the payment operation Minimum – GEL 0.5
4	JSC microfinance organization Creditservice + <b>creditservice.ge</b>	1.7% of the payment operation Minimum – GEL 0.1	1.7% of the payment operation Minimum – GEL 0.1	N/A	3.5% of the payment operation Minimum – GEL 0.2
5	JSC Sarp travel <b>turketidan.ge</b>	1.7% of the payment operation Minimum – GEL 0.1	1.7% of the payment operation Minimum – GEL 0.1	2.5% of the payment operation Minimum – GEL 0.1	3.5% of the payment operation Minimum – GEL 0.15
6	Fly.ge Ltd <b>fly.ge</b>	1.3% of the payment operation Minimum – GEL 0.1	1.8% of the payment operation Minimum – GEL 0.1	2% of the payment operation Minimum – GEL 0.1	3% of the payment operation Minimum – GEL 0.2
7	Legal Platform Ltd <b>lawport.ge</b>	2% of the payment operation Minimum – GEL 0.1	2.5% of the payment operation Minimum – GEL 0.1	2.5% of the payment operation Minimum – GEL 0.1	3.5% of the payment operation Minimum – GEL 0.15

8	Dizi Ltd <b>finriva.ge</b>	2% of the payment operation Minimum – GEL 0.1	2% of the payment operation Minimum – GEL 0.1	N/A	N/A
9	Discover Georgia Ltd <b>discovergeorgia.ge</b>	1.5% of the payment operation Minimum – GEL 0.1	1.9% of the payment operation Minimum – GEL 0.1	2.5% of the payment operation Minimum – GEL 0.1	3.2% of the payment operation Minimum – GEL 0.15
10	JSC Ardi Insurance <b>ardi.ge</b>	1.4% of the payment operation Minimum – GEL 0.1	1.8% of the payment operation Minimum – GEL 0.1	N/A	3% of the payment operation Minimum – GEL 0.2
12	Barami Logistics Ltd <b>barami.us</b>	2% of the payment operation Minimum – GEL 0.2	2% of the payment operation Minimum – GEL 0.2	2% of the payment operation Minimum – GEL 0.2	3.5% of the payment operation Minimum – GEL 0.2
13	Georgian Post Ltd <b>gpost.ge</b>	1.8% of the payment operation Minimum – GEL 0.2	1.8% of the payment operation Minimum – GEL 0.2	1.8% of the payment operation Minimum – GEL 0.2	3% of the payment operation Minimum – GEL 0.2
14	Logicmeter Ltd <b>logicmeter.com</b>	1.7% of the payment operation	1.7% of the payment operation	1.7% of the payment operation	3.5% of the payment operation
15	Tbilisi Energy Ltd <b>te.ge</b>	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	4% of the payment operation Minimum – GEL 0.5
16	Postalon Ltd <b>postalon.ge</b>	1.7% of the payment operation Minimum – GEL 0.5	1.9% of the payment operation Minimum – GEL 0.5	1.9% of the payment operation Minimum – GEL 0.5	N/A
17	International Health Agency New Life Georgia Ltd <b>newlifegeorgia.com</b>	N/A	1.9% of the payment operation Minimum – GEL 0.5	1.9% of the payment operation Minimum – GEL 0.5	N/A
18	El.tickets Ltd <b>biletebi.ge</b>	1.5% of the payment operation Minimum – GEL 0.1	1.5% of the payment operation Minimum – GEL 0.1	1.5% of the payment operation Minimum – GEL 0.1	3% of the payment operation Minimum – GEL 0.1
19	Aligeorgia Ltd <b>aligeorgia.ge</b>	1.7% of the payment operation Minimum – GEL 0.5	1.9% of the payment operation Minimum – GEL 0.5	1.9% of the payment operation Minimum – GEL 0.5	3.5% of the payment operation Minimum – GEL 0.5
20	Non-commercial non-entrepreneurial entity Dimitri Tsintsadze Foundation <b>donate.ge</b>	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5
21	Pay Unicard Ltd <b>unicard.ge</b>	0.9% of the payment operation	1.5% of the payment operation	1.5% of the payment operation	N/A
22	Georgian Airways Ltd				



	<b>georgian-airways.com</b>	0.5% of the payment operation	0.5% of the payment operation	0.5% of the payment operation	2% of the payment operation
23	JSC Greenway Georgia <b>greenway.ge</b>	Fixed - GEL 1	Fixed - GEL 1	Fixed - GEL 1	Fixed - GEL 1
24	LEPL Georgian National Agency of Standards and Metrology <b>geostm.ge</b>	1.5% of the payment operation	1.5% of the payment operation	1.5% of the payment operation	3% of the payment operation
25	GLG Post Ltd <b>glgpost.ge</b>	1.7% of the payment operation Minimum – GEL 0.2	1.7% of the payment operation Minimum – GEL 0.2	1.7% of the payment operation Minimum – GEL 0.2	N/A
26	Ministry of Internal Affairs of Georgia <b>police.ge</b>	1% of the payment operation	1% of the payment operation	1% of the payment operation	1.5% of the payment operation
27	Non-commercial non-entrepreneurial entity Compulsory Insurance Center <b>tpl.ge</b>	1.5% of the payment operation	1.9% of the payment operation	1.9% of the payment operation	3.5% of the payment operation
28	Black Sea Arena Georgia Ltd <b>bsa.ge</b>	1.8% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	2.5% of the payment operation Minimum – GEL 0.5	3.5% of the payment operation Minimum – GEL 0.5
29	GAME ZONE Ltd <b>gamezone.ge</b>	1.5% of the payment operation Minimum – GEL 0.1	1.9% of the payment operation Minimum – GEL 0.1	1.9% of the payment operation Minimum – GEL 0.1	3.5% of the payment operation Minimum – GEL 0.3
30	Finbureau Ltd <b>finbureau.ge</b>	1.3% of the payment operation Minimum – GEL 0.1	2% of the payment operation Minimum – GEL 0.15	2% of the payment operation Minimum – GEL 0.15	3% of the payment operation Minimum – GEL 0.2
31	City Express Ltd <b>cityexpress.ge</b>	1.5% of the payment operation Minimum – GEL 0.1	1.8% of the payment operation Minimum – GEL 0.1	N/A	3.5% of the payment operation Minimum – GEL 0.1
32	JSC microfinance organization Euro Credit <b>eurocredit.ge</b>	2% of the payment operation Minimum – GEL 0.5	2% of the payment operation Minimum – GEL 0.5	N/A	3.5% of the payment operation Minimum – GEL 0.5
33	Onex Georgia Ltd <b>onex.ge</b>	1.7 % of the payment operation Minimum - GEL 0.1	2 % of the payment operation Minimum - GEL 0.1	N/A	3.5% of the payment operation Minimum - GEL 0.15



Currency	
GEL	Georgian Lari