

## Standard tariff for banking products and services

	Resident individual	Non-Resident individual
<b>Conditions for using the package</b>		
Package service fee within the scope of the SILK application launch promotion and customers of Bank Branch/Servis Center	Free	Free
<b>Current Account</b>		
Opening of a primary multi-currency account	Free	50 GEL
Opening of an additional account	Free	Free
Maximum number of active primary and additional multicurrency accounts allowed for one client *	4	4
Commission for the service of the primary multi-currency account	Free	15 GEL Monthly
Commission for the service of an additional account	Free	1 GEL Monthly
Monthly Service Fee for Inactive Primary Accounts	Free	Free
Minimum balance on the account	Not Required	Not Required
Maximum balance on the account	Unlimited	Unlimited
Limit for depositing money into the account	Unlimited	Unlimited
Limit for withdrawing money from the account	Unlimited	Unlimited
Percentage of un-sanctioned spending on the account	48%	48%
Storage/Service Fee for Unclaimed Funds (Monthly)	Free	Free
Withdrawal Fee for Unclaimed Funds	Free	Free
<b>Counter operations (in bank service centers)</b>		
<b>Depositing money</b>		
National currency	Free	Free
US dollar and Euro	Free	Free
Other foreign currency (with conversion)	Free	Free
<b>Withdrawing money within the limits of the deposited amount</b>		
National currency	Free	Free
US dollar and Euro	Free	Free
Other currency (with conversion)	Per Agreement	Per Agreement
<b>Withdrawing money within the limits of the credited amount</b>		
National currency	Free	0.2%

US dollar and Euro	Free	0.5%
Other currency (with conversion)	Per Agreement	Per Agreement
<b>Transfers</b>		
Transfers within the bank's system between own accounts in any currency	Free	Free
Transfers within the bank's system between different clients' accounts in any currency	Free	Free
Transfers outside of the bank's system in GEL (standard up to 10 000 GEL)	Free	<p>From 1 to 5,000 inclusive – 1 GEL</p> <p>From 5,001 to 10,000 inclusive 2 GEL</p> <p>From 10,001 to 30 000 inclusive - 3 GEL</p> <p>From 30,001 to 70,000 inclusive - 4 GEL</p> <p>From 70,001 to 100,000 inclusive - 5 GEL</p> <p>Over 100,000 - 50 GEL</p>
Transfers outside of the bank's system in GEL (express)	<p>From 1 to 5,000 inclusive - 3 GEL</p> <p>From 5,001 to 10,000 inclusive 5 GEL</p> <p>From 10,001 to 100,000 inclusive - 10 GEL</p> <p>Over 100,000 - 60 GEL.</p>	<p>From 1 to 5,000 inclusive - 3 GEL</p> <p>From 5,001 to 10,000 inclusive 5 GEL</p> <p>From 10,001 to 100,000 inclusive 10 GEL</p> <p>Over 100,000 - 60 GEL</p>
International transfer - in USD	0.20% of the amount (min. 90 USD - max. 400 USD)	0.20% of the amount (min. 100 USD – max. 400 USD)
International transfer (standard) - in Euro	0.20% of the amount (min. 20 EUR - max. 400 EUR)	0.20% of the amount (min. 40 EUR - max. 400 EUR)
International transfer (guaranteed) - in Euro	0.20% of the amount (min. 25 EUR - max. 400 EUR)	0.20% of the amount (min. 40 EUR - max. 400 EUR)
Transfers in resident banks (pre-agreement with the recipient bank required) - in USD	25 US Dollar	35 US Dollar
Transfers in resident banks (pre-agreement with the recipient bank required) - in Euro	25 Euro	35 Euro
Limit for transferring money to another bank's account	Unlimited	Unlimited
Inquiry, change of requisites or purpose, cancellation, claim	55 Euro	55 Euro

Card Type	VISA Classic Visa Digital Gold ***	
Card currency	Gel / US Dollar / Euro	Gel / US Dollar / Euro
Card validity period	4 Years	4 Years
Commission for making the primary card	Free	Free
Commission for making the additional card*	Free	Free
Annual service commission for the primary card	Free	Free
Annual service commission for the additional card	Free	Free
Card reissuance (in case of loss or damage)	15 Gel	15 Gel
Commission for making the card in express mode (within one day)	25 GEL First Card / 10 GEL for each additional card	25 GEL First Card / 10 GEL for each additional card
Placement on the local stop list	Free	Free
Placement on the international stop list	50 US Dollar (per week)	50 US Dollar (per week)
Maximum number of cards allowed on a multicurrency account *	4	3
Minimum balance (as indicated in Annex #1 for specific individuals)	100 Gel / 50 US Dollar / 50 Euro	100 Gel / 50 US Dollar / 50 Euro
<b>Daily withdrawal limits</b>		
Cash withdrawal at Silk Bank service centers from the counter (in case of card transactions)	Unlimited	Unlimited
Cash withdrawal at any ATMs	10 000 Gel	10 000 Gel
Cash withdrawal at other banks (Bank POS)	10 000 Gel	10 000 Gel
Purchase limit at retail outlets	30 000 Gel	30 000 Gel
Purchase limit online	30 000 Gel	30 000 Gel
<b>Commission for balance inquiry at trade and service outlets</b>		
At international outlets	Free	Free
At local outlets	Free	Free
Online	Free	Free
<b>Commission for cash withdrawal at an ATM</b>		
At Silk Bank ATMs	Gel / US Dollar - Free	Gel / US Dollar - Free
At Partner Banks' ATMs (TBC Bank, Liberty Bank, Halyk Bank, Basis Bank)	Gel / US Dollar / Euro - Free	Gel / US Dollar / Euro - Free
At Other Banks' ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At International ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)

<b>ATM Withdrawal Fee Using Google/Apple Pay Wallet</b>		
At partner Banks' ATMs (Liberty Bank, Halyk Bank, excluding TBC, Basis Bank)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At Other Banks' ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At international ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
<b>Commission for cash withdrawal at a bank's POS terminal</b>		
At Silk Bank's terminal	Free	Free
At partner Banks' terminal	0.6 % of the amount (min. 0.50 GEL / USD / EUR)	0.6 % of the amount (min. 0.50 GEL / USD / EUR)
At other Banks' terminal	2.5 % of the amount (min. 6 GEL / 4 USD/ 4 EUR)	2.5 % of the amount (min. 6 GEL / 4 USD/ 4 EUR)
<b>Transfer from the card</b>		
Instant transfer limit to another bank's card	3 000 Gel	1500 Gel
Commission for instant transfer to another bank's card (OCT)	Free	Free
Instant crediting to another bank's card from (AFT) (GEL)	Free	Free
<b>keepz.me Instant Transfer 24/7</b>		
Transfer fee to another Georgian bank	0.50 GEL / 5 USD / 5 EUR	0.50 GEL / 5 USD / 5 EUR
One-time instant transfer limit	2500 GEL Equivalent in other currencies (NBG exchange rate)	2500 GEL Equivalent in other currencies (NBG exchange rate)
Instant transfer daily limit	10 000 GEL Equivalent in other currencies (NBG exchange rate) 10 transfer	10 000 GEL Equivalent in other currencies (NBG exchange rate) 10 transfer
Instant transfer limit per month	50 000 GEL Equivalent in other currencies (NBG exchange rate) 50 transfer	50 000 GEL Equivalent in other currencies (NBG exchange rate) 50 transfer
<b>Internet Bank</b>		
Minimal rights - registration	Free	Free
Monthly service commission	Free	Free
Full rights (authentication with SMS code) - registration	Free	5 Gel
Full rights (authentication with Digi pass) - registration	50 Gel	50 Gel

Monthly service commission	Free	3 Gel
Password recovery for internet banking system	Free	5 Gel
Change of rights with minimal rights	Free	Free
Change of rights with full rights (authentication with SMS code)	Free	Free
Change of rights with full rights (authentication with Digi pass)	50 Gel	50 Gel
<b>SMS Bank</b>		
Registration - minimal/full	Free	Free
Monthly service commission - minimal	Free	Free
Monthly service commission - full	Free	Free
<b>Email Bank</b>		
Registration	Free	Free
Monthly service commission	Free	Free
<b>Telephone Bank</b>		
Registration	Free	Free
Monthly service commission	Free	Free
Telephone code recovery	Free	Free
<b>Automatic Transfers</b>		
Registration	Free	Free
Monthly service commission	Free	10 Gel
<b>Operations Related to Cash</b>		
<b>Exchange of damaged currency</b>		
GEL	Free	Free
USD/EUR	5% of the amount (min. 2 GEL)	5% of the amount (min. 2 GEL)
<b>Currency verification</b>		
GEL	1% of the amount (min. 5 GEL)	1% of the amount (min. 5 GEL)
USD/EUR	1% of the amount (min. 5 GEL)	1% of the amount Equivalent in GEL (min. 5 GEL)

<b>Collection</b>		
Collection in the territory of Tbilisi	Per Agreement	Per Agreement
Collection outside Tbilisi	Per Agreement	Per Agreement
<b>Conversion</b>		
Conversion (cash)	Commercial rate of bank	Commercial rate of bank
Conversion (non-cash)	Preferential rate **	Preferential rate **
Conversion (non-cash) via remote channel	Preferential rate **	Preferential rate **
Automatic conversion on multi-currency account (sweeping)	Preferential rate **	Preferential rate **
<b>Shipping/withdrawing money transfer</b>		
Withdrawal of Shipment	Free	Free
Sending Shipment	Shipment system tariff	Shipment system tariff
Shipment Conversion	Preferential rate **	Preferential rate **
<b>References and Extracts</b>		
Notification about liabilities	10 GEL	40 GEL
Notification of other types Receipt of statement from the account (for operations of 2 years and less)	From an active account - 10 GEL	From an active account - 40 GEL
Notification about liabilities	From a closed account - 10 GEL	From a closed account - 40 GEL
Receipt of statement from the account (for operations of more than 2 years) Receipt of a confirmation document copy from the archive (excluding loan/deposit)	From an active account - free	From an active account - free
	From a closed account - free	From a closed account - free
Receipt of a confirmation document copy from the archive (loan/deposit) Receipt of a confirmation document copy from a transit account (excluding loan/deposit)	From an active account - 10 GEL	From an active account - 10 GEL
	From a closed account - free	From a closed account - free
Receipt of a confirmation document copy from a transit account (loan/deposit) Notification about liabilities	From an active account - 10 GEL (1 GEL for each additional document)	From an active account - 30 GEL (1 GEL for each additional document)
	From a closed account - 20 GEL (1 GEL for each additional document)	From a closed account - 40 GEL (2 GEL for each additional document)
Notification of other types	From an active account - free	From an active account - free

Receipt of statement from the account (for operations of 2 years and less)	From a closed account - free	From a closed account - free
Receipt of statement from the account (for operations of more than 2 years)	15 GEL (1 GEL for each additional document)	30 GEL (1 GEL for each additional document)
Receipt of a confirmation document copy from the archive (excluding loan/deposit)	Free	Free

\* The additional card is the second and every subsequent card ordered by the client.

\*\* The preferential rate applies to conversions at the application rate.

\*\*\* The commission for card issuance and restoration does not apply to Visa Digital Gold.

\*\*\*\* Should the request for card issuance and/or reissue by the customer be considered, the waiting period shall be 7 days.

\*\*\*\*\* Opening an active multicurrency account for one client shall be charged at 4.

\*\*\*\*\* The maximum number of active cards on a multicurrency account shall be set at 4: 1 Digital Gold card, 1 Rewards Digital card, 2 Plastic cards.

\*\*\*\*\* Any discount shall be discussed with the delegated person in authority.