

Standard tariff for banking products and services

	Resident individual	Non-Resident individual
Package Terms and Conditions		
Package service fee within the scope of the SILK application launch promotion and customers of Bank Branch/Servis Center	Free	Free
Current Account Services		
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
Counter Operations (Branch Transactions)		
Cash Deposit Operations		
National currency	Free	Free
US dollar and Euro	Free	Free
Other foreign currency (with conversion)	Free	Free
Cash Withdrawals (within deposited amount)		
National currency	Free	Free
US dollar and Euro	Free	Free
Other currency (with conversion)	Per Agreement	Per Agreement
Cash Withdrawals (within credited amount)		
National currency	Free	0.2%
US dollar and Euro	Free	0.5%
Other currency (with conversion)	Per Agreement	Per Agreement

Transfers		
Transfers within the bank — between own accounts (any currency)	Free	Free
Transfers within the bank — between different clients' accounts (any currency)	Free	Free
External transfers in GEL (standard, up to 10,000 GEL)	Free	From 1 to 5,000 inclusive – 1 GEL From 5,001 to 10,000 inclusive 2 GEL From 10,001 to 30 000 inclusive - 3 GEL From 30,001 to 70,000 inclusive - 4 GEL From 70,001 to 100,000 inclusive - 5 GEL Over 100,000 - 50 GEL
External transfers in GEL (express)	From 1 to 5,000 inclusive - 3 GEL From 5,001 to 10,000 inclusive 5 GEL From 10,001 to 100,000 inclusive - 10 GEL Over 100,000 - 60 GEL.	From 1 to 5,000 inclusive - 3 GEL From 5,001 to 10,000 inclusive 5 GEL From 10,001 to 100,000 inclusive 10 GEL Over 100,000 - 60 GEL
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 in EUR (standard)	0.20% of the amount (min. 20 EUR - max. 400 EUR)	0.20% of the amount (min. 40 EUR - max. 400 EUR)
International transfer in EUR (guaranteed)	0.20% of the amount (min. 25 EUR - max. 400 EUR)	0.20% of the amount (min. 40 EUR - max. 400 EUR)
Transfers to resident banks (USD, pre-agreement with recipient bank required)	25 US Dollar	35 US Dollar
Transfers to resident banks (EUR, pre-agreement with recipient bank required)	25 Euro	35 Euro
Transfer limit to another bank's account via Service Center	Unlimited	Unlimited
Inquiry, amendment of details or purpose, cancellation, or claim	55 Euro	55 Euro
Cards and Services	VISA Classic Visa Digital Rewards ***	VISA Classic Visa Digital Rewards ***
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
Daily withdrawal limits		
Cash withdrawal at Silk Bank service centers from the counter	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
Balance Inquiry Commission		
International merchants	Free	Free
Local merchants	Free	Free
Online channels	Free	Free
Commission for cash withdrawal at an ATM		
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)
ATM Withdrawal Fee Using Google/Apple Pay Wallet		
At Silk Bank ATMs	Gel / US Dollar - Free	Gel / US Dollar - Free
At other Banks' ATMs (JSC "Bank Of Georgia")	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)

Commission for cash withdrawal at a bank's POS terminal		
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)
Transfer from the card		
Instant transfer transaction limit to another bank's card	1500 Gel	1500 Gel
Instant transfer daily limit to another bank's card	5 000 Gel	5 000 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
keepz.me Instant Transfer 24/7		
Transfer fee to another Georgian bank	GEL: 0.50 GEL USD: 1% of the amount, min. 2 USD – max. 15 USD EUR: 1% of the amount, min. 2 EUR – max. 15 EUR	GEL: 0.50 GEL USD: 1% of the amount, min. 2 USD – max. 15 USD EUR: 1% of the amount, min. 2 EUR – max. 15 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
Fees and limits for transferring money from a European bank account		
Deposit amount 1- 500 euros	3 Euro	3 Euro
Deposit amount 500.01-1000 - euros	5 Euro	5 Euro
Deposit amount 1000.01-2000 - euros	9 Euro	9 Euro
Deposit amount 2000.01-3000 - euros	11 Euro	11 Euro
Deposit amount 3000.01-4000 - euros	15 Euro	15 Euro
Deposit amount 4000.01-5000 - euros	17 Euro	17 Euro
One-time (and daily) transaction limit	Max. 5 000 Euro (10 transfer)	Max. 5 000 Euro (10 transfer)
Transaction limit per month	Max. 50 000 Euro (50 transfer)	Max. 50 000 Euro (50 transfer)

SMS Bank		
Registration - minimal/full	Free	Free
Monthly service commission - minimal	Free	Free
Monthly service commission - full	Free	Free
Automatic Transfers		
Registration	Free	Free
Monthly service commission	Free	10 Gel
Operations Related to Cash		
Exchange of damaged currency		
GEL	Free	Free
USD/EUR	5% of the amount (min. 2 GEL)	5% of the amount (min. 2 GEL)
Currency verification		
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)
Collection		
Collection in the territory of Tbilisi	Per Agreement	Per Agreement
Collection outside Tbilisi	Per Agreement	Per Agreement
Conversion		
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 **
Shipping/withdrawing money transfer		
Withdrawal of Shipment	Free	Free
Sending Shipment	Shipment system tariff	Shipment system tariff
Shipment Conversion	Preferential rate **	Preferential rate **
References and Extracts		
Notification about liabilities	10 GEL	40 GEL

Notification of other types	From an active account - 10 GEL	From an active account - 40 GEL
	From a closed account - 10 GEL	From a closed account - 40 GEL
Receipt of statement from the account (for operations of 2 years and less)	From an active account - free	From an active account - free
	From a closed account - free	From a closed account - free
Receipt of statement from the account (for operations of more than 2 years)	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 the archive (excluding loan/deposit)	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)
Receipt of a confirmation document copy from the archive (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 a transit account (excluding loan/deposit)	15 GEL (1 GEL for each additional document)	30 GEL (1 GEL for each additional document)
Receipt of a confirmation document copy from a transit account (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.