

## Standard tariff for banking products and services

	Resident individual*	Non-Resident individual
<b>Package Terms and Conditions</b>		
Package service fee within the scope of the SILK application launch promotion and customers of Bank Branch/Servis Center	Free	Free
Play Card Service Fee	5 Gel Monthly	
<b>Benefits</b>		
	<p>Earning points when paying by card, POS terminal, and/or Digital Wallet:</p> <p>POS terminal payments – Earn points equivalent to 0.5% of the paid amount;</p> <p>Wallet payments – Earn points equivalent to 1% of the paid amount;</p> <p>Redemption rate: 1 point = 1 tetri ;</p>	
<b>Current Account Services</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
Interest accrued on a positive balance	0 %	

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>Payments (Utilities and others)</b>		
Payments (UCC)	1%, min. 1 GEL (fixed)	
<b>Counter Operations (Branch Transactions)</b>		
<b>Cash Deposit Operations</b>		
National currency	Free	Free
US dollar and Euro	Free	Free
Other foreign currency (with conversion)	Free	Free
<b>Cash Withdrawals (within deposited amount)</b>		
National currency	Free	Free
US dollar and Euro	Free	Free
Other currency (with conversion)	Per Agreement	Per Agreement
<b>Cash Withdrawals (within 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 — between own accounts (any currency)	Free	Free
Transfer limit between own accounts within the bank system (any currency) via digital channel	Unlimited	
Transfers within the bank — between different clients' accounts (any currency)	Free	Free
Transfer limit to another client within the bank system (any currency) via digital channels	Per transaction: 30,000 GEL Daily: 100,000 GEL	
External transfers in GEL (standard, up to 10,000 GEL)	Up to 1,000 GEL – 1 GEL From 1,000 GEL to 10,000 GEL – 2 GEL From 10,000 GEL to 100,000 GEL – 5 GEL From 100,000 GEL and above – 50 GEL	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

	Express transfer fee (up to 10,000 GEL) – 5 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
RTGS Transfer - USD	< 1,000 USD - \$1.50 1K – 10K USD - \$3 10K – 100K USD - \$6 100K+ USD - \$25	
RTGS Transfer - EUR	< 1,000 EUR - 1 € 1K – 10K EUR - 2.50 € 10K – 100K EUR - 5 € 100K+ EUR - 25 €	
Out-of-bank transfer limit in GEL (via digital channels)	Per transaction: 50,000 GEL Daily: 150,000 GEL	
Out-of-bank transfer limit in GEL (from service centers)	Unlimited	
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
Inquiry, amendment of details or purpose, cancellation, or claim	55 Euro	55 Euro
Instant money transfer to another bank's card (OCT) - GEL	1 Gel	
Single transaction limit for instant money transfer to another bank's card	1,500 GEL, USD, EUR	
Limit for transferring money from the service center to another bank account	Unlimited	Unlimited
Transaction limit to another bank account via mobile banking	25 000 GEL	25 000 GEL

Daily limit for transfers to another bank account via mobile banking	150 000 GEL (10 transfer)	150 000 GEL (10 transfer)
Monthly limit for transfers to another bank account via mobile banking	500 000 GEL (50 transfer)	500 000 GEL (50 transfer)
<b>Cards and Services</b>	<b>Visa Plastic Rewards</b> <b>Visa Digital Rewards</b>	<b>Visa Plastic Rewards</b> <b>Visa Digital Rewards</b>
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	10 Gel	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	For 2 weeks – 50 USD	50 US Dollar (per week)
Maximum number of cards allowed on a multicurrency account *	Maximum number of cards allowed per multi-currency account . (2 Plastic, 1 Digital)	3
Minimum balance (as indicated in Annex #1 for specific individuals)		100 Gel / 50 US Dollar / 50 Euro
<b>Daily withdrawal limits</b>		
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
<b>Balance Inquiry Commission</b>		
International merchants	Free	Free
Local merchants	Free	Free
Online channels	Free	Free
<b>Commission for cash withdrawal at an ATM</b>		
At Silk Bank ATMs	0.6%, ონბ 0.2 Gel	0.6%, ონბ 0.2 Gel
At Partner Banks' ATMs (TBC Bank, Liberty Bank, Halyk Bank, Basis Bank)	0.6%, ონბ 0.2 Gel	0.6%, ონბ 0.2 Gel

At Other Banks' ATMs	2.5 % მინ. 6 GEL/ 4 USD/ 4 EUR	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At International ATMs	2.5 % მინ. 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 Silk Bank ATMs	0.6%, მინ 0.2 Gel	Gel / US Dolar - Free
At other Banks' ATMs (JSC "Bank Of Georgia" JSC"Liberty Bank")	თანხის 2.5% (მინ. 6 ლარი / 4 USD / 4 EUR)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
<b>Transfer from the card</b>		
Transaction limit to another bank's card	Single transaction limit: 1,500 GEL, USD, EUR Daily limit: 5,000 GEL, USD, EUR Monthly limit: 50,000 GEL, USD, EUR	1500 Gel
Transfer daily limit to another bank's card	5 000 Gel (10 transfer)	5 000 Gel (10 transfer)
Transfer monthly limit to another bank's card	50 000 Gel (50 transfer)	50 000 Gel (50 transfer)
Commission for instant transfer to another bank's card (OCT)	1 Gel	Free
Instant account top-up from another bank's card (AFT) - USD, EUR	1%, min. 1 unit	
Instant crediting to another bank's card from (AFT) (GEL)	1 Gel	Free
<b>keepz.me Instant Transfer 24/7</b>		
Transfer fee to another Georgian bank	1 Gel ; 3 USD /EUR	<b>GEL:</b> 0.50 GEL <b>USD:</b> 1% of the amount, min. 2 USD – max. 15 USD <b>EUR:</b> 1% of the amount, min. 2 EUR – max. 15 EUR
One-time instant transfer limit	10 000 Gel 5 000 USD; 5 000 EUR.	2500 GEL,USD,EUR
Instant transfer daily limit	20 000 Gel 10 000 USD; 10 000 EUR ;	10 000 GEL,USD,EUR (10 transfer)
Instant transfer limit per month	GEL 50,000 or its equivalent in another currency (NBG exchange rate) / 50 transactions	50 000 GEL,USD,EUR (50 transfer)

<b>Fees and limits for transferring money from a European bank account</b>		
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)
<b>SMS Bank</b>		
Registration - minimal/full	Free	Free
Monthly service commission - minimal	Free	Free
Monthly service commission - full	Free	Free
<b>Automatic Transfers</b>		
Registration	Free	Free
Monthly service commission	1 Gel	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
Receiving a money transfer to an account	Receiving a transfer is free. Cash withdrawal of the received money transfer from the account is subject to the standard account rates.	
Shipment Conversion	Preferential rate **	Preferential rate **
<b>Internet Banking</b>		
Registration (with minimal/full access)	Free	
Monthly service fee	Free	
Password recovery for the Internet Banking system	Free	
<b>Mobile Banking</b>		
Registration / Monthly service fee	Free	
<b>References and Extracts</b>		
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

\*Customers who were already using JSC Silk Bank's accounts and banking services before June 19, 2026, will retain their current tariffs.

\*\* 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.