

Standard tariff for banking products and services

	Non-Resident individual
Package Terms and Conditions	
Package service fee within the scope of the SILK application launch promotion and customers of Bank Branch/Service Center	Free
Current Account Services	
Opening of a primary multi-currency account	50 GEL
Opening of an additional account	Free
Maximum number of active primary and additional multicurrency accounts allowed for one client *	4
Commission for the service of the primary multi-currency account	15 GEL Monthly
Commission for the service of an additional account	1 GEL Monthly
Monthly Service Fee for Inactive Primary Accounts	Free
Minimum balance on the account	Not Required
Maximum balance on the account	Unlimited
Limit for depositing money into the account	Unlimited
Limit for withdrawing money from the account	Unlimited
Percentage of un-sanctioned spending on the account	48%
Storage/Service Fee for Unclaimed Funds (Monthly)	Free
Withdrawal Fee for Unclaimed Funds	Free
Counter Operations (Branch Transactions)	
Cash Deposit Operations	
National currency	Free
US dollar and Euro	Free
Other foreign currency (with conversion)	Free
Cash Withdrawals (within deposited amount)	
National currency	Free
US dollar and Euro	Free
Other currency (with conversion)	Per Agreement
Cash Withdrawals (within credited amount)	
National currency	0.2%
US dollar and Euro	0.5%
Other currency (with conversion)	Per Agreement
Transfers	
Transfers within the bank — between own accounts (any currency)	Free

Transfers within the bank — between different clients' accounts (any currency)	Free
External transfers in GEL (standard, up to 10,000 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 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
International transfer in USD	0.20% of the amount (min. 100 USD – max. 400 USD)
International transfer in EUR (standard)	0.20% of the amount (min. 40 EUR - max. 400 EUR)
International transfer in EUR (guaranteed)	0.20% of the amount (min. 40 EUR - max. 400 EUR)
Transfers to resident banks (USD, pre-agreement with recipient bank required)	35 US Dollar
Transfers to resident banks (EUR, pre-agreement with recipient bank required)	35 Euro
Inquiry, amendment of details or purpose, cancellation, or claim	55 Euro
Limit for transferring money from the service center to another bank account	Unlimited
Transaction limit to another bank account via mobile banking	25 000 GEL
Daily limit for transfers to another bank account via mobile banking	150 000 GEL (10 transfer)
Monthly limit for transfers to another bank account via mobile banking	500 000 GEL (50 transfer)
Cards and Services	VISA Classic Visa Digital Rewards ***
Card currency	Gel / US Dollar / Euro
Card validity period	4 Years
Commission for making the primary card	Free
Commission for making the additional card*	Free
Annual service commission for the primary card	Free
Annual service commission for the additional card	Free
Card reissuance (in case of loss or damage)	15 Gel
Commission for making the card in express mode (within one day)	25 GEL First Card / 10 GEL for each additional card

Placement on the local stop list	Free
Placement on the international stop list	50 US Dollar (per week)
Maximum number of cards allowed on a multicurrency account *	3
Minimum balance (as indicated in Annex #1 for specific individuals)	100 Gel / 50 US Dollar / 50 Euro
Daily withdrawal limits	
Cash withdrawal at Silk Bank service centers from the counter	Unlimited
Cash withdrawal at any ATMs	10 000 Gel
Cash withdrawal at other banks (Bank POS)	10 000 Gel
Purchase limit at retail outlets	30 000 Gel
Purchase limit online	30 000 Gel
Balance Inquiry Commission	
International merchants	Free
Local merchants	Free
Online channels	Free
Commission for cash withdrawal at an ATM	
At Silk Bank ATMs	Gel / US Dollar - Free
At Partner Banks' ATMs (TBC Bank, Liberty Bank, Halyk Bank, Basis Bank)	Gel / US Dollar / Euro - Free
At Other Banks' ATMs	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)
ATM Withdrawal Fee Using Google/Apple Pay Wallet	
At Silk Bank ATMs	Gel / US Dollar - Free
At other Banks' ATMs (JSC "Bank Of Georgia" JSC "Liberty Bank")	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
Transfer from the card	
Transaction limit to another bank's card	1500 Gel
Transfer daily limit to another bank's card	5 000 Gel (10 transfer)
Transfer monthly limit to another bank's card	50 000 Gel (50 transfer)
Commission for instant transfer to another bank's card (OCT)	Free
Instant crediting to another bank's card from (AFT) (GEL)	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
One-time instant transfer limit	2500 GEL,USD,EUR
Instant transfer daily limit	10 000 GEL,USD,EUR (10 transfer)
Instant transfer limit per month	50 000 GEL,USD,EUR (50 transfer)
Fees and limits for transferring money from a European bank account	
Deposit amount 1- 500 euros	3 Euro
Deposit amount 500.01-1000 - euros	5 Euro
Deposit amount 1000.01-2000 - euros	9 Euro
Deposit amount 2000.01-3000 - euros	11 Euro
Deposit amount 3000.01-4000 - euros	15 Euro
Deposit amount 4000.01-5000 - euros	17 Euro
One-time (and daily) transaction limit	Max. 5 000 Euro (10 transfer)
Transaction limit per month	Max. 50 000 Euro (50 transfer)
SMS Bank	
Registration - minimal/full	Free
Monthly service commission - minimal	Free
Monthly service commission - full	Free
Automatic Transfers	
Registration	Free
Monthly service commission	10 Gel
Operations Related to Cash	
Exchange of damaged currency	
GEL	Free
USD/EUR	5% of the amount (min. 2 GEL)
Currency verification	
GEL	1% of the amount (min. 5 GEL)
USD/EUR	1% of the amount Equivalent in GEL (min. 5 GEL)
Collection	
Collection in the territory of Tbilisi	Per Agreement

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