

Card tariffs for natural persons

Application #1

Service	VISA Classic/ MasterCard Standard	VISA Gold MasterCard Gold	VISA Platinum	VISA Infinite/Mastercard World Elite	E-Card Classic/MasterCard Standard)	VISA
Card term	2 years					
Opening the card account	Free					
Currency	GEL/USD/euro					
Main card issuance/renewal fee	Free					
New/renewed main card annual/monthly service fee ¹	10 GEL annually	45 GEL annually	12 GEL monthly	20 GEL monthly	3,5 GEL monthly	
Additional card issuance/renewal fee	Free					
New/renewed additional card annual service	10 GEL	45 GEL	12 GEL monthly	20 GEL monthly	3,5 GEL monthly	
Minimal balance ²	0 \$	30 \$	100 \$		0	
Lost card renewal ³	10 GEL	20 GEL	25 GEL	35 GEL	10 GEL	
Damaged card renewal ³	10 GEL					
Express card issuance ⁴	20 GEL					
Daily limits for cash withdrawal from ATM and other banks	5,000 GEL	10,000 GEL	20,000 GEL	30,000 GEL	5,000 GEL	
Daily transaction limit for POS terminals and e-commerce	10,000 GEL	30,000 GEL	50,000 GEL	100,000 GEL	10,000 GEL	
Cash withdrawal from the own bank ATM	0.2%		Free			2% min. 9 GEL/3\$/3€
Cash withdrawal from the partner bank ATM ⁵	Liberty Bank ATM - 0.2%		Liberty Bank ATM - Free			
	Etc. partner bank ATM - 0.25%					
Cash withdrawal from another bank's ATM in Georgia	2%, min. 3 GEL/1\$/1€					2%, min. 9 GEL/3\$/3€
Cash withdrawal from another bank's ATM abroad	2%, min. 9 GEL/3\$/3€					
Cash withdrawal at own bank	0.5%					2%, min. 9 GEL/3\$/3€
Cash withdrawal at partner bank ⁵	From Liberty Bank - 2%, min. 9 GEL/3\$/3€ From Basis Bank - standard					
Cash withdrawal at another bank in Georgia	2%, min. 10 GEL/3.5\$/3.5€					
Cash withdrawal at another bank abroad						
Transaction fee at the local outlets	Free					
Transaction fee at outlets abroad	0.25%, min. 3 GEL/1\$/1€	0.1%, min. 3 GEL/1\$/1€	Free			
International transaction conversion fee	VISA - 2% MasterCard - 0%					
The overdraft annual interest rate	36%					
Placement of a lost or stolen card on the local stoplist	Free					
Placement of a lost or stolen card on the international stoplist	95 GEL		70 GEL		95 GEL	
VISA/Mastercard commission for charging a transfer to a card account	Free					
Refunding a sum by Visa/MasterCard (Refund) ⁶	2%					
PIN - restoration	Free					
Card activation fee	-					20 GEL ⁷
Priority Pass visit price (per person)	-	-	32 \$		-	

¹ The first month/year service fee will be charged/cut off at the card order, while each subsequent fee - on the same date next month/year

² The minimal balance for non-resident natural persons: 1000 USD or the equivalent. The client cannot utilize the sum while using the card.

³ Card issuance single price.

⁴ Card issuance single price. The application received after 17:00 will be processed on the next business day.

⁵ Partner banks: Liberty Bank JSC, Basis Bank JSC .

⁶ The change shall come into effect on 1 June 2020. Theretofore the commission shall be 0%.

⁷ The sum shall remain on the deposit available to the client.