

**The staff of the organizations involved in the salary scheme**

Service	VISA Classic MasterCard Standard	VISA Gold MasterCard Gold	VISA Platinum	VISA Infinite/Mastercard World Elite
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	Free			
Additional card issuance/renewal fee	Free			
New/renewed additional card annual/monthly service fee <sup>1</sup>	10 GEL annually	35 GEL annually	10 GEL monthly	15 GEL monthly
Minimal balance <sup>2</sup>	Not applicable			
Lost card renewal <sup>3</sup>	10 GEL	20 GEL	25 GEL	35 GEL
Damaged card renewal <sup>3</sup>	10 GEL			
Express card issuance <sup>4</sup>	20 GEL			
Daily limits for cash withdrawal from ATM and other banks	5,000 GEL	10,000 GEL	20,000 GEL	30,000 GEL
Daily transaction limit for POS terminals and e-commerce	10,000 GEL	30,000 GEL	50,000 GEL	100,000 GEL
Cash withdrawal from the own bank ATM	According to the company tariffs		Free	
Cash withdrawal from the partner bank ATM <sup>5</sup>	Liberty Bank ATM - according to the tariffs		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€			
Cash withdrawal from another bank's ATM abroad	2%, min. 9 GEL/3\$/3€			
Cash withdrawal at own bank	0.5%			
Cash withdrawal at partner bank <sup>5</sup>	From Liberty Bank - 2%, min. 6 GEL			
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 commission	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	
VISA/Mastercard commission for charging a transfer to a card account	Free			
Refunding a sum by Visa/MasterCard (Refund) <sup>6</sup>	2%			
PIN - restoration	Free			
Priority Pass visit price (per person)	-	-	32 \$	

<sup>1</sup> 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

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

<sup>3</sup> Card issuance single price.

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

<sup>5</sup> Partner banks: Liberty Bank JSC, Basis Bank JSC.

<sup>6</sup> The change shall come into effect on 1 June 2020. Therefore the commission shall be 0%.