

Card Terms and Conditions and Service Tariffs

Card type	Contactless VISA Classic
Card currency	GEL, USD, EUR, GBP, RUR
Card term	2 years
Account opening	free of charge
Monthly account servicing fee	0 GEL
Card emission	0 GEL
Annual account servicing fee	0 GEL
Card restoration (upon forgetting of a PIN-Code, damaging or loss of a card)	10 GEL
Minimum balance on the card	0
Commission fee for unauthorized overdraft	0.1% monthly

Daily cashing limit

VTB Bank (Georgia)	Unlimited
other banks	5000 USD
ATMs	5000 USD
Daily non-cash settlement limit	5000 USD

Cash withdrawal

VTB Bank (Georgia):	
Within the limit of made cash depositions	free of charge
other cases - GEL	0.2% Min. 1 GEL
other cases - foreign currency	0,5 %, equivalent of Min. 1 USD in corresponding currency
Partner bank*	Partner bank tariff + 2%, Min. 6 GEL, 3,5 USD/EUR/GBP or 125 RUR
other banks in Georgia	"Other bank's tariff + 2% Min. 6 GEL, 3,5 USD/EUR/GBP or 125 RUR"
other banks abroad	Cashing abroad is prohibited
VTB Bank (Georgia) ATMs	0
Partner bank ATMs*	0.5%, Min. 0.5 GEL/USD/EUR/GBP or 15 RUR
other banks' ATMs in Georgia	2% Min. 6 GEL, 3,5 USD/EUR/GBP or 125 RUR
other banks' ATMs abroad	Cashing abroad is prohibited
VTB Group ATMs** abroad	Cashing abroad is prohibited

Non-cash settlement

Settlement at trade facilities	0
Settlement at trade facilities abroad	Cashing abroad is prohibited
Internet settlement	0

Money transfer

Within the Bank	free of charge
Outside the Bank - in national currency	0.1% Min. 1 GEL
Outside the Bank - in foreign currency	0.2% equivalent of Min. 15 USD in corresponding currency

Card enlisting in a STOP list

local	free of charge
global	50 USD in a week
Change of a PIN-Code	1 GEL