

Annex No1 to “Pay Unicard” Service Agreement Commission Fees/Tariffs and Spending Limits

Accounts and Cards:

Service	Tariff
Opening/closing a multi-currency (GEL, USD, EUR) e-wallet account	Free
Visa/Mastercard international cards	First 2 cards - Free
Additional Visa/Mastercard international cards	3 USD equivalent in GEL
Card delivery service (<i>Tbilisi only</i>)	First delivery - Free , every following - 5 GEL
Recovery of damaged/lost card	3 USD equivalent in GEL
Fast issued card	8 USD equivalent in GEL
SMS service	Free
Money exchange (<i>cashless</i>)	Preferential rate determined by PayUnicard for the day of exchange
Overspending fee from e-wallet/card	28% annually
PayUnicard e-wallet/card blocking/unblocking	Free
Setting the currency priority of the account (<i>currency priority change/balance display in the desired currency</i>)	Free
Visa/Mastercard disputable transactions	15 USD
International stop card list (by regions)	2 weeks – 30 USD equivalent in GEL
International stop card list	1 month - 0.20 USD equivalent in GEL
Local stop card list	Free
Statement from active account (last 12 months)	Free
Statement from closed account (last 24 months)	8 GEL
Standard account status statement	5 GEL
Payment of utility bills from www.payunicard.ge (gas, electricity, water, cleaning)	Free - 12 months

Money Deposit into Account:

Service	Tariff
Cash deposit via self service terminals (TBC Pay, OPPA)	The volume of the commission is determined by the company servicing the terminal
Money transfer via TBC Pay website	The volume of the commission is determined by TBC Pay
Money transfer via other bank account	Free – from banks: VTB, TBC, Bank of Georgia; When transferring from other banks, the volume of the commission is determined by the bank servicing the account.
Money transfer via website www.payunicard.ge using other bank card	The volume of the commission is determined by the bank servicing the card account
Cash deposit via PayUnicard cash desk	Free

Cash Withdrawal from E-wallet Account by Card:

Service	Tariff
VTB bank ATM	0.5 GEL/0.5 USD/0.5 EUR
Other bank ATM	2%, min. 6 GEL/3 USD/3 EUR
Other bank branch	2%, min. 6 GEL/3 USD/3 EUR
PayUnicard cash desk	0.5% of the amount (min. 0.50 Tetri)

Money Transfers between Accounts:

Service	Tariff
Money transfer between PayUnicard e-wallet and card account	Free
Money transfer between own PayUnicard card accounts	Free
Money transfer between PayUnicard e-wallet and any Georgian bank account	0.9% of the amount, min. 0.9 GEL

Amount Limits:

Service	Tariff
24-hour cash withdrawal limit from ATM and/or any bank branch via POS terminal	3,000 GEL or equivalent in USD/EUR
1 week cash withdrawal limit from ATM and/or any bank branch via POS terminal	10,000 or equivalent in USD/EUR
1 month cash withdrawing limit from ATM and/or any bank branch via POS terminal	20,000 or equivalent in USD/EUR
24-hour money transfer limit to any Georgian bank via PayUnicard website www.payunicard.ge	500 or equivalent in USD/EUR
24-hour cash withdrawal limit from PayUnicard cash desk	1,500 or equivalent in USD/EUR
24-hour cash deposit limit via PayUnicard cash desk	10,000 or equivalent in USD/EUR
24-hour limit on purchases at the merchants via POS terminals and/or online	3,000 or equivalent in USD/EUR
1 week limit on purchases at the merchants via POS terminals and/or online	10,000 or equivalent in USD/EUR
1 month limit on purchases at the merchants via POS terminals and/or online	20,000 or equivalent in USD/EUR