



TBC Concept Premium Package client relationship format offers Personal Banker's services, along with other banking and nonbanking benefits. Your Personal Banker's main goal is to make your life easier, provide you with top quality services and contribute to your comfort and well-being.

Product / Service	Concept Premium Package	Standard Tariffs
Personal Banker's service	Free	The product/ service is not available independently, without the subscription plan
Visa platinum / Mastercard World Elite	3 cards - Free	
Cash withdrawal from TBC and partner banks' ATMs	Free	
Cash withdrawal from other banks' ATMs	2%, min. 3 USD/EUR/GBP or 6 GEL	
ATM withdrawal limit	Daily - 50,000 Weekly - 150,000	
Purchase limit	Daily - 80,000 Weekly - 240,000	
Interest payment on card's available balance exceeding 1000 GEL	Annual 3,5% (EIR 3,56 %)	
Card security service - Premium	Free	
Cash withdrawal from subscription plan card accounts in TBC Bank branches	0,4%	
External transfers in GEL	1 GEL fixed	
External transfers in foreign currency	USD - 15 USD fixed Other foreign currency - 15 EUR/ 15 EUR equiv.	USD - 0.2% min. 15 USD max. 150 USD Other foreign currency - 0.2% min. 15 EUR max. 150 EUR
Opening of current account	Free	10 GEL
Current account service fee	Free	0,9 GEL monthly
Cash withdrawal from current account	Any currency - 0,4%	Any currency - 0,6%
Opening of My Safe deposit	Free	10 GEL
My Safe interest rate	GEL - Standard interest rate + 1% (EIR - -0,57%) USD - Standard interest rate + 0,25 % (EIR - 0,70%) GBP - Standard interest rate + 0,25 % (EIR - -0,68%)	Annual 7.20 % (EIR - 0.86%) Annual 0.50 % (EIR -0.92%) Annual 0 % (EIR -0,90%)
Cash withdrawal from My Safe	Any currency - 0,4%	Any currency - 0,6%
Utility payments in digital channels	5 Payment - free	5 Payment - 2,5 GEL
Digipass application	Free	10 GEL
SMS service	Free	1 GEL monthly
Financial Statements on open account	From less than 2 years ago - free From more than 2 years ago - free	From less than 2 years ago - free From more than 2 years ago - 20 GEL
Financial Statements on closed account		From less than 2 years ago - free From more than 2 years ago - 30 GEL
Balance sheet	Free	10 GEL
Travel Insurance - TBC Insurance	14 days for free	1 Day - 1 GEL
Visit to Concept Meeting Room (2 hours)	2 visit a month for free	1 visit - 80 GEL
Visit to Concept Working Space (2 hours)	2 visit a month for free	1 visit - 45 GEL
Lounge key	Visa Platinum - 2 visits a year for free Mastercard World Elite - limitless visits for free	1 visit - 32 USD
Special Offers	Special offers and benefits at select locations Concept meetings - CONCEPTEVENTS.GE Various events	
Concept Assistant	Travel arrangement Co-working space reservation at TBC Concept Enjoy TBC Concept leisure and travel offers Flower delivery and more	The product/ service is not available independently, without the subscription plan
Concept Center	24/7 service	
Concept Flagship at Marjanishvili 7 concept Center	2 complementary visits at co-working area 2 complementary meeting room bookings 20% cashback on co-working space 15% cashback at café and store	

The Package Cost - 50 GEL /Month or 500 GEL / Year