

Basisbank

Schemes of conversion between the Card Accounts

Amount of transaction carried out by plastic card **on the territory of Georgia** will be written off in currency of Card Account at which the transaction was carried out, if the Client holds Card Account in currency of transaction:

	GEL (priority 1)	USD (priority 2)	EUR (priority 3)
Balances on Accounts	700	50	300
Amount of transaction	-	50	-
Written off amount	-	50	-
Balances on accounts after the writing off	700	0	300

If there is no sufficient amount on related Card Account it will be refilled/paid according the Account priority by means of conversion in compliance with commercial rate of the Bank.

Conversion scheme 1

(exchange rate 1 USD=3.00 GEL)

	GEL (priority 1)	USD (priority 2)	EUR (priority 3)
Balance on Accounts	700	50	300
Amount of transaction	-	80	-
Written off amount	-	80	-
Balances on accounts after the writing off	700	-30	300
Balances on accounts after refilling (conversion)	610	0	300

If the Client does not have Card Account in transaction currency, the amount will be written off according the Account priority by conversion in compliance with commercial rate of the Bank:

Conversion scheme 2

(exchange rate 1 EUR=4.00 GEL), amount of transaction- 100 EUR.

	GEL (priority 1)	USD (priority 2)
Balance on accounts	700	50
Written off amount	-400	-
Balances on accounts after the writing off	300	50

Amount of transaction carried out by plastic card **out the territory of Georgia** in settlement currency of payment system will be written off in currency of Card Account at which the transaction was carried out, if the Client holds Card Account in currency of transaction:

	GEL (priority 1)	USD (priority 2)	EUR (priority 3)
Balance on accounts	700	50	300
Amount of transaction	-	-	100
Written off amount	-	-	-
Balances on accounts after the writing off	700	50	200

*Settlement currency of payment system

VISA – USD, EUR

MasterCard – USD

UnionPay – CHY, USD

Amount of transaction carried out in currency different from the settlement currency of payment system will be written off in settlement currency converted by payment system, if the Client holds Card Account in related currency plus 2 % of card operation amount as a commission of Bank service:

Conversion scheme 3

Amount of transaction - 100 CHF -Swiss Franc Amount of transaction - 100 CHF -Swiss Franc
(exchange rate of payment system 1 CHF=1.10 USD)

	GEL (priority 1)	USD (priority 2)	EUR (priority 3)
Balance on accounts	700	200	300
Amount of transaction	-	-	-
Written off amount	-	112.20	-
Balances on accounts after the writing off	700	87.80	300

If the Client does not have Card Account in settlement currency of payment system, the amount will be written off according the Account priority by conversion in compliance with commercial rate of the Bank plus 1%:

Conversion scheme 4

Amount of transaction - 100 CHF -Swiss Franc (exchange rate of payment system 1 CHF=1.10 USD)

Exchange rate of BasisBank 1 USD=3.00 GEL)

	GEL (priority 1)	EUR (priority 3)
Balance on accounts	700	300
Amount of transaction	-	-
Written off amount	339.97	-
Balances on accounts after the writing off	360.03	300