



## Birbank Cashback

- Service fee - 2 AZN monthly; (If you make non-cash payment of AZN 500 within the month through Birbank card (except for loan payments and transfers), the monthly service fee for the same month is not charged);
- You can cash out up to 100% of the Birbank card limit;
- Credit interest when credit card limit is used for cashing, transfer and loan payment - 25%
- Grace period: up to 63 days
- AZN-denominated Birbank Cashback debit cards will receive an annual bonus of 6% if there is a minimum personal funds balance of AZN 500 or more.
- People who get salary/pension from Kapital Bank or other bank can get Birbank kartı;
- Age Limit: Min. 18 years old, max. 67 years old;
- Experience at the last workplace must be at least 3 months (6 months for those who do not have a salary or pension card with Kapital Bank). There is no such experience requirement for pensioners;
- Required documents: Identity card or personal card of the military officer
- It is possible to earn a maximum of 10 AZN deposit income with AZN-denominated Birbank Cashback debit cards that earn 6% annual deposit income.

To get a double VAT bonus: The cash register receipt must be scanned from [edvgerial.kapitalbank.az](http://edvgerial.kapitalbank.az) and Birbank application. FIN code of the card holder and FIN code registered on [edvgerial.kapitalbank.az](http://edvgerial.kapitalbank.az) must be same. The payment is made without cash in full or in a lump sum. During the transaction, time difference between the receipts printed by the cash register and POS terminal should not exceed 30 minutes. You'll receive the double VAT bonus as per a receipt immediately after the main VAT bonus is refunded.