

Bank services for individuals at "Kapital Bank" OJSC

TARIFF SCHEDULE

Approved by the decision of the Company Product Commission on July 16, 2019. Tariffs are valid from 10.10.2019.

Protocol № 02

Type of service	Tariff
Card validity period	3 years
Price of card	1 year 35 AZN
Card interest rate	Interest rate on installment operations - 0% Encashing rate - 25% (EIR starts from 28,88%)
Encashing commission	From own account - 1.5 %, min 2 AZN
Umico bonus rate (on both Umico, and non-umico partners)	1.5 % (on installment operations - 0.5%)

Cashback is not charged for utilities, mobile, TV, internet, guarantee, state, fine, court, tax, post, financial institutions, public transport, loan payments, but Cashback is charged for transactions made from BirBank mobile application according to the table below.

Type of Service	Cashback
Utilities	0.2%
Mobile, TV, internet	0.5%
Other*	0.2%

*excluded: court, fine, guarantee, tax, public services, post, financial institutions, transport

