



## Tariffs

on Kapital bank payment cards

Tariffs are valid from 10.02.2021

Type of card	Digital card [1]	Pension and salary cards	Social aid cards	Maestro / Visa Electron	BirKart Umico (Debit)	BirKart Cashback (Debit)	Mastercard Standard / Visa Classic	Visa Business	Visa Business Gold	Mastercard Gold / Visa Gold	BirKart Miles (Debit)	Mastercard Platinum / Visa Platinum	Visa Infinite / Trio Infinite / Mastercard World Elite
<b>Payment for services for main and extra card (for resident individuals)</b>													
3 years	no fee	contract based		8	10	15	15	30	60	60	80	80	600
<b>Payment for services for main and extra card (for non-resident individuals) [2]</b>													
1 year	no fee	contract based	n/a	8	10	15	15	30	40	40	50	50	300
<b>Other commissions</b>													
Lost, stolen and damaged card replacement fee [3]	n/a	contract based		5			10	20					no fee
Damaged or lost card replacement service activation [4]	for 1 year card	n/a	n/a	n/a	1 AZN			n/a	n/a	3 AZN		n/a	
	for 3 years card	n/a	n/a	n/a	3 AZN			n/a	n/a	9 AZN		n/a	
Urgent card issuance extra fee	n/a	n/a		Branches located in Baku — 10 AZN, Regional branches — 15 AZN [5]								no fee	
Card delivery from one branch to another	n/a	10 AZN											
PIN code change fee	Via "Birbank"	n/a	0.50 AZN eq.										
	Via Other Channels	n/a	1.00 AZN eq.										
"BirBank" service enrollment fee	no fee												
"SMS Banking" enrollment fee	no fee												
"Emergency Cash Disbursement" (Cash issue in case of a card loss within 24 hrs)	n/a								Master Card - 100 EUR/ VISA - 180 USD [6]				
PIN code Unblock fee	Via "Birbank"	n/a	1.00 AZN eq.										
	Via Other Channels	n/a	2.00 AZN eq.										
Support of closed account in the operational system [7]	1 AZN per month												
<b>Cash withdrawal fee</b>													
Kapital bank's offices and ATMs	1% (min 1.00 AZN)	0% [8]		1% (min. 1.00 AZN/USD/EUR)									
Other banks' ATMs	n/a	1.5% (min. 3.50 AZN/USD/EUR)											
Other banks' offices (resident banks)	n/a	1.5% (min. 5.00 AZN/USD/EUR)											
Other banks' offices (non-resident banks)	n/a	1.5% (min. 7.50 AZN/USD/ EUR)											

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<b>Commission on payment transactions</b>														
Pos purchases and e-commerce shopping transactions		0%												
"Unique" transactions (betting/gambling)		3% (min. 5.00 AZN/USD/EUR)												
Cash-by-Code [9]		1% (min. 1.00 AZN eq.)		n/a	1% (min. 1.00 AZN eq.)									
Money transfer fees at Kapital Bank ATM network (card-to-card)	To Kapital Bank card accounts	n/a												
	To resident banks' card accounts	n/a												
	To non-resident banks' card accounts	n/a												
	Receipt of money [10]	0%	1% (min. 1.00 AZN/USD/EUR)	n/a	0%									
Cash deposit at the offices, ATMs and self-service terminals of Kapital Bank (cash-in) [10]		0%	1% (min. 1.00 AZN/USD/EUR)	n/a	0%									
Tax and customs duty payments at POS terminals within the country		0.2% (min. 0.50 AZN)												
Fines, government payments and other government transfers at POS terminals within the country		0.5% (min. 0.30 AZN)												
Tax, customs, government duties and other payments to the government balance through www.apus.az		0.15% (min. 0.40 AZN, max.15.00 AZN)												
Conversion	* Transactions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)	Kapital Bank payment card exchange rate												
	* AZN card account top up with foreign currency (cash-in, etc.)	Kapital Bank payment card exchange rate												
	* Transactions with USD/EUR account made in AZN currency (purchase and sale, card-to-card cash issue, etc.)	n/a	Kapital Bank payment card exchange rate											
	* USD/EUR card account top up with AZN currency (cash-in, etc.)	n/a	Kapital Bank payment card exchange rate											
	* Transactions with USD/EUR card accounts made in other foreign currencies	n/a	International payment system exchange rate + 0.5%											

[1] Digital card is a debit card of a customer activated only for 1 year period through the BirBank mobile application without having to come to the bank physically.

[2] Foreign citizens with a temporary residence permit are able to order the above-mentioned card products. Foreign citizens applying with a foreign passport are able to order only Visa Electron and Maestro card.

[3] The reordered payment card expiration date must match the previous (prolonged) card expiration date.

[4] Due to service terms the number of replacements for 1 year cards is 1 time and for 3 years cards is 3 times. The replaced card expiration date must match the

[5] Requests for the issuance of payment cards for branches located in Baku, Absheron, Garadag, Sumgait and Gubadli submitted till 12:30 are fulfilled the same day. Requests submitted after 12:30 are fulfilled on the next business day. Requests submitted by regional branches are fulfilled on the next business day.

[6] According to the rules of international payment systems the maximum amount provided to clients is equal or in equivalent to 5000 USD.

[7] Payment card account is deemed to be closed if no transactions have been held through it during a year.

[8] Cash withdrawal from a virtual card is possible only through a QR code, the commission is charged at the tariffs of the main card. Cash withdrawal from salary or pension accounts in the branch (not using the card) is charged 1% min., 2 AZN

[9] The daily limit for cash-by-code transfers is min. 10 AZN and max. 1000 AZN. The daily limit must not exceed the amount of 1000 AZN.

[10] A commission of 1% (min. 1 AZN / USD / EUR) for account top-up is applied to Virtual Cards linked to the accounts related to mass project cards (salary, pension, social aid, agro project, unemployment aid, aid for refugees and etc.) and accounts dedicated to deposit interest income receipt.