

Section   Part	on Kapital bank payment cards																
Minde   Mind			Birbank Cards							Other cards							
Second   S		Card type	Birbank Cashback			Miles	Premium		Social aid cards	Visa Electron			Business	Visa Gold	Platinum /	Digital Kart [1]	
Section   1	3 years		no fee			rd (for resident in	dividuals)	bacad		15	30	60	60	80	no fee		
State   Stat			no ree		ices for main and suppl	ementary card (	for non-resident i	ndividuals) [2]	baseu		- 15	30	00	00	80	no ree	
Part		1 year	no fee	10	50	50	PB pack.	contract based	n/a	8	15	30	40	40	50	no fee	
1   1   2   1   2   2   2   2   2   2	Lost, stolen and damaged card replacement fee [3]		5		Other 20	commissions	no fee	contract	hased	- 5		10		20		n/a	
Part		for 3 years cards	1		3		no rec		busea	1			n/a	20	3	n/a	
Continue for the manuface of	activation [4]	for 1 year	3							3						n/a	
Note of adding 1														n/a			
Marian   M														n/a n/a			
Maria   Mari			1 AZN equ.													n/a	
A Second   Palacide for   A Second   A Sec									no fee								
Second and second an																	
Section   Sect															n/a		
Contact   Cont	Via Other Channels														n/a		
APA   18   18   18   18   18   18   18   1	Support of closed account in the operational system [6]																
AZNISSEER			Cash withdrawal fee														
1.55 (conto 150 AZNISSPELIU)	Kapital bank's offcies and ATMs [7]											1% (min 1.00 AZN/USD/EUR)					
Section   Part														n/a			
Part																n/a	
Part	Other banks' offices (non-resident banks)														n/a		
"Unique" transactions (hetting gamling)  Cash by Code [16]  To Agrian Blank card accounts  Option 1 AN  Optio		Card type	Birbank Cashback (ƏDV, Cashback, Yeni Cashback)	BIFDS Birbank Umico (Debet)	Birbank Umico Premium(Debet)	Birbank Miles (Debet)	Birbank Premium Miles Dark	Pension and salary cards	Social aid cards	Visa Electron	Mastercard Standard	Visa Business	Visa Business Gold	Visa Gold	Mastercard Platinum / Visa Platinum	Digital Kart	
Transactions (betting gamling)  Cash by Code [18]  To Kapital Bank card accounts  out 18   0.5% min. 1 AZN  out 18   0.2% (min. 1.00 AZN cqu.) [9]  To Kapital Bank card accounts  To card document  To card docum	no de la companya de		sammission fees for other transactions														
Conversion  Canada by-Code [10]  Canada by-Code [10		15															
Simple   S	"Unique" transactions (betting/gambling)		3% (min 5.00 AZN/USD/EUR)														
Money transfer fees at Kapital Bank ATM network (card accounts and other payments and sole, card-to-card; cash with Gazel, card-to-card cash issue, etc.)  Conversion  Transactions with USDEUR card accounts made in AZN currency (cash-in, etc.)  "Transactions with USDEUR card accounts made in other payment and sole, card-to-card cash issue, etc.)  "Transactions with USDEUR card accounts made in other payment and in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment and in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment and in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate  "Transactions with USDEUR card accounts made in other payment card exchange rate accounts made in other payment card exchange rate accounts made in other payment payment card exchange rate accounts made in other payment	ash-by-Code [10]																
Many transfer fees at Kapital Bank, ATM network  [red-to-card)  [r	Money transfer fees at Kapital Bank ATM network (card-to-card)	To Kapital Bank card accounts															
Transactions with LND-EUR account made in AZN currency (rash-in, etc.)		To resident banks' card accounts															
Cash deposit at the offices, ATNs and self-service terminals of Kapital Bank (cash-in) [10]																	
Tax and customs duty payments at POS terminals within the country  Fines, government payments and other payments to the government transfers at POS terminals within the country  Tax, customs, government duties and other payments to the government balance through www.apus.az  **Transactions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)  **AZN card account top up with foreign currency (cash-in, etc.)  **Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  **USD/EUR card account top up with AZN currency (cash-in, etc.)  **USD/EUR card account top up with AZN currency (cash-in, etc.)  **Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  **USD/EUR card account top up with AZN currency (cash-in, etc.)  **Transactions with USD/EUR card account made in other**  **Transactions with USD/EUR card accounts made in other**  **Transactions with U								AZN/USD/EUR)									
Energy overnment payments and other powerament transfers at POS terminals within the country  1. Tax, customs, government duties and other payments to the government balance through www.apus.az  1. Taxnasctions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)  2. AZN card account top up with foreign currency (cash-in, etc.)  3. Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  4. Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  4. USD/EUR card account top up with AZN currency (cash-in, etc.)  5. Transactions with USD/EUR card account made in other m/a  4. USD/EUR card account top up with AZN currency (cash-in, etc.)  5. Transactions with USD/EUR card accounts made in other m/a  4. USD/EUR card account top up with AZN currency (cash-in, etc.)  5. Transactions with USD/EUR card accounts made in other m/a  5. Transactions with USD/EUR card accounts made in other m/a  6. USD/EUR card account top up with AZN currency (cash-in, etc.)  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts made in other m/a  6. Transactions with USD/EUR card accounts m/a  6. Transactions with USD/EUR c			076 AZNŪSD/EUR) <sup>III a</sup> 076														
Tax, customs, government duties and other payments to the government balance through www.apus.az  * Transactions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)  * AZN card account top up with foreign currency (cash-in, etc.)  * Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  * Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  * USD/EUR card account top up with AZN currency (cash-in, etc.)  * USD/EUR card account top up with AZN currency (cash-in, etc.)  * Transactions with USD/EUR card account made in other  * USD/EUR card account top up with AZN currency (cash-in, etc.)  * Transactions with USD/EUR card account made in other  * Transactions with USD/E																	
*Transactions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)  *AZN card account top up with foreign currency (cash-in, etc.)  *Transactions with USD/EUR account made in AZN currency (cash-in, etc.)  *USD/EUR card account top up with AZN currency (cash-in, etc.)  *USD/EUR card account top up with AZN currency (cash-in, etc.)  *Transactions with USD/EUR card account made in AZN currency (cash-in, etc.)  *USD/EUR card account top up with AZN currency (cash-in, etc.)  *Transactions with USD/EUR card account made in other  *Transactions with USD/EUR card account made in other  *Transactions with USD/EUR card accounts made in other  *Transactions w	Fines, government payments and other government transfers at POS terminals within the country		0.5% (min 0.30 AZN)														
*AZN card account top up with foreign currency (cash-in, etc.)  *Conversion  *Transactions with USD/EUR card account top up with AZN currency (cash-in, etc.)  *USD/EUR card account top up with AZN currency (cash-in, etc.)  *Transactions with USD/EUR card account top up with AZN currency (cash-in, etc.)  *Transactions with USD/EUR card account top up with AZN currency (cash-in, etc.)  *Transactions with USD/EUR card accounts made in other  *Transactions with USD/EUR card acc	lax, customs, government duties and other payments to the government balance through www.apus.az		0.15% (min 0.40 AZN, maks 15.00 AZN)														
Conversion  *Transactions with USD/EUR account made in AZN currency (purchase and sale, card-to-card cash issue, etc.)  *USD/EUR card account top up with AZN currency (cashin, etc.)  *Transactions with USD/EUR card account made in other  *Transactions with USD/EUR card account made in other  *Transactions with USD/EUR card accounts made in other  *Transactions wit		* Transactions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)	Kapital Bank payment card exchange rate														
currency (purchase and sale, card-to-card cash issue, etc.)  * USD/EUR card account top up with AZN currency (cashin, etc.)  * Transactions with USD/EUR card accounts made in other  * Transactions with USD/EUR card account	Conversion	* AZN card account top up with foreign currency (cash-in, etc.)	Kapital Bank payment card exchange rate														
* Transactions with USD/EUR card accounts made in other  n/a  International payment system exchange rate + 0.5%			n/a Kapital Bank payment card exchange rate														
		* USD/EUR card account top up with AZN currency (cashin, etc.)	n/a Kapital Bank payment card exchange rate														
toreign currencies		foreign currencies	n/a International payment system exchange rate + 0.5%														
Digital card is a debit card of a customer activated only for 1 year period through the Bir-Bank mobile application without having to come to the bank physically.			having to come to the bank	physically.													
2] Foreign citizens with a temporary residence permit are able to order the above-mentioned card products.  Interest  Transfer  Transfer		re anie to order the above-mentioned card products.															

<sup>[5]</sup> Requests for the issuance of payment cards for branches located in Baku, Absheron, Garadag, Sungait and Gubadii 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. Card orders made on non-working days (Saturday-Sunday and Holidays) are

per pecupiests of the extended on physical control of the control of the extended of the pecupiest of the extended of the extended of the pecupiest of the extended of the extende

<sup>[8]</sup> No fee is applied to Birbank Cashback cards within the total monthly limit of \$000 AZN (equ.) /EDV, Cashback monthly limit of \$4000 AZN (equ.) /EDV, Cashback monthly limit of \$4000

<sup>[9]</sup> No fee is applied to Birbank Umico, Birbank Umico, Birbank Umico Premium, Birbank Miles, Bir [10] The daily limit for cash-by-code transfers is min. I AZN and max. 1000 AZN. The monthly limit must not exceed the amount of 14999 AZN.
[11] A commission of 1% (min. I AZN / USD / EUR) for account top-up is applied to mass project cards (salary, agro, student) and accounts dedicated to deposit interest income receipt.