

on Kapital bank payment cards

Card type	Birbank Cards					Other cards								
	Birbank Cashback	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 [1]
Payment for services for main and supplementary card (for resident individuals)														
2 years	no fee	10	50	30	PB pack	contract based		8	15	30	60	60	80	no fee
Payment for services for main and supplementary card (for non-resident individuals) [2]														
1 year	no fee	10	50	30	PB pack	contract based	n/a	8	15	30	40	40	50	no fee
Other commissions														
Lost, stolen and damaged card replacement fee [3]	5		20		no fee	contract based		5	10		20			n/a
Damaged or lost card replacement service activation [4]	for 3 years cards for 1 year	1		3		n/a		1	n/a	n/a		3		n/a
Urgent card issuance extra fee		3		9		n/a		3	n/a	n/a		9		n/a
Card delivery from one branch to another		Branches located in Baku — 10 AZN, Regional branches — 15 AZN					no fee	n/a	Branches located in Baku — 10 AZN, Regional branches — 15 AZN [5]					
PIN code change fee	Via "Birbank" Via Other Channels						10 AZN 0.50 AZN equ. 1 AZN equ.							
"BirBank" service enrollment fee							no fee							
"SMS Banking" enrollment fee							no fee							
PIN code Unblock fee	Via "Birbank" and "IVR" Via Other Channels						1 AZN equ. 2 AZN equ.							
Support of closed account in the operational system [6]							1 AZN equ.							
Cash withdrawal fee														
Kapital bank's offices and ATMs [7]	0.5% min. 1 AZN/USD/EUR [8]	1% min. 1 AZN/USD/EUR [9]				0%		1% (min 1.00 AZN/USD/EUR)						
Other banks' ATMs [8]						1.5% (min 3.50 AZN/USD/EUR)								
Other banks' offices (resident banks)						1.5% (min 5.00 AZN/USD/EUR)								
Other banks' offices (non-resident banks)						1.5% (min 7.50 AZN/USD/EUR)								
Card type	Birbank Cards					Other cards								
	Birbank Cashback (3DV, Cashback, Yen Cashback)	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
commission fees for other transactions														
Pos purchases and e-commerce shopping transactions						0%								
"Unique" transactions (betting/gambling)						3% (min 5.00 AZN/USD/EUR)								
Cash-by-Code [10]	0.5% min. 1 AZN equ. [8]					1% (min 1.00 AZN equ.) [9]								
Money transfer fees at Kapital Bank ATM network (card-to-card)	To Kapital Bank card accounts						0.2% (min 0.50 AZN/USD/EUR)							
	To resident banks' card accounts	0.5% min. 1 AZN/USD/EUR [8]					0.5% (min. 1.50 AZN/USD/EUR) [9]							
	To non-resident banks' card accounts						1.5% (min. 3 AZN/USD/EUR)							
Receipt of money [11]						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, maks 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.														
[3] 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 expiration date of the card enabled this service.														
[4] Requests for the issuance of payment cards for branches located in Baku, Absheron, Garadag, Samgait and Gabadli 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 processed on the next working day.														
[5] Payment card account is deemed to be closed if no transactions have been held through it during a year.														
[6] Cash withdrawal from a digital card is possible only through a QR code. Cash withdrawal from salary or pension accounts in the branch (not using the card) is charged 2% min. 10 AZN.														
[7] No fee is applied to Birbank Cashback cards within the total monthly limit of 5000 AZN (equ.) /EDV. Cashback monthly limit of 4000 AZN(equ.) for Kapital Bank ATM withdrawals (Cash-by-code and QR withdrawal is included)/POS Cash advances, Domestic ATM withdrawals and Domestic card-to-card transfers. Above the total monthly limit resident ATM withdrawals the standard fees are applied and with non-resident atm-1.5% (min 3.50 AZN/USD/EUR) regardless of the limit.														
[8] No fee is applied to Birbank Umico, Birbank Umico Premium, Birbank Miles, Birbank Miles Premium Dark cards within the total monthly limit of 4000 AZN (equ.) for Kapital Bank ATM withdrawals (Cash-by-code and QR withdrawal is included)/POS Cash advances, Domestic card-to-card transfers. Above the total monthly limit of 4000 AZN(equ.)the standard fees are applied.														
[9] The daily limit for cash-by-code transfers is min. 1 AZN and max. 1000 AZN. The monthly limit must not exceed the amount of 14999 AZN.														
[10] A commission of 1% (min. 1 AZN / USD / EUR) for account top-up is applied to mass project cards (salary, agrn, student) and accounts dedicated to deposit interest income receipt.														