

Payment card Service Tariffs						Tariffs are valid from 13.01.2023	
Card type	Payment for services for main and supplementary card		Card replacement fee *	Fee for the urgent card issuance service	Card delivery from one branch to another	Physical damage insurance card	
	For persons with non-resident status for 1 year	For persons with resident status for 3 year				During the period of validity of the insurance, 1 time free replacement of cards for a period of 1 year	During the period of validity of the insurance, 3 time free replacement of cards for a period of 3 year
Birbank Cashback debet	no fee		5 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN
Birbank Miles debet	50 AZN	80 AZN	20 AZN			3 AZN	9 AZN
Mastercard Platinum	50 AZN	80 AZN	20 AZN			3 AZN	9 AZN
Visa Infinite Miles debet	Included in Private Banking package / 600 AZN only for clients meeting one of the VIP criteria***		no fee	no fee		-	-
Mastercard World Elite Miles debet						-	-
Visa Business	30 AZN		10 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN		-	-
Visa Business Gold	40 AZN	60 AZN	20 AZN			-	-
Birbank Umico debet	10 AZN		5 AZN			1 AZN	3AZN
Birbank Umico Premium debet	50 AZN		20 AZN			3 AZN	9 AZN
Pension and salary cards	Contract based	Contract based	Contract based	-		-	-
Social aid cards	-			-		-	-
Digital kart**	no fee	no fee	-	-	-	-	

\*The term of the new card does not exceed the expiration date of the replaced card.

\*\*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.

\*\*\*Criteria for VIP clients, determined by the procedures for organizing work with VIP clients



Card type	Cash withdrawal fees					Card transfers fee						
	At ATMs and POS-terminals of Kapital Bank*	At ATMs of other residents banks	At ATMs of other non-residents banks	In the branch of other residents banks	In the branch of other non-residents banks	Money transfer fees card to card at Kapital Bank ATMs				Cash deposit at the offices, ATMs and self-service terminals of Kapital Bank (cash-in)	Cash-by-Code *****	
						To Kapital Bank card accounts	To resident banks card accounts	To non-resident banks card accounts	Cash deposit external funds to the card****			
Birbank Cashback debet	0% - within the limit** 5000 AZN equ./		1.5% (min 3.50 AZN/USD/EUR)	1.5% (min 5 AZN/USD/EUR)	1.5% (min 7,50 AZN/USD/EUR)	0%	0% - within the limit**5000 AZN equ./	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.	1.5% (min 3 AZN/USD/EUR)	0%	0% - within the limit** 5000 AZN equ./	
Birbank Miles debet												0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.
BirKart Black debet												
BirKart ƏDV												
Visa Infinite Miles debet												
Mastercard World Elite Miles debet											0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.	
Birbank Umico debet	0% - within the limit*** 4000 AZN equ./	0.5% (min 1 AZN/USD/EUR)	1.5% (min 3.50 AZN/USD/EUR)	1.5% (min 5 AZN/USD/EUR)	1.5% (min 7,50 AZN/USD/EUR)	0%	0% - within the limit***4000 AZN equ./	0.5% (min 1 AZN/USD/EUR) - over the limit 4000 AZN equ.	1.5% (min 3 AZN/USD/EUR)	0%	0% - within the limit*** 4000 AZN equ./	
Birbank Umico Premium debet	0.5% (min 1 AZN/USD/EUR) - over the limit 4000 AZN equ.											0.5% (min 1 AZN/USD/EUR) - over the limit 4000 AZN equ.
Visa Electron	1% (min 1 AZN/USD/EUR)	1.5% (min 3.50 AZN/USD/EUR)				0,2% (min 0,50 AZN/USD/EUR)	0.5% (min 1.50 AZN/USD/EUR)	1.5% (min 3 AZN/USD/EUR)			1% (min 1 AZN/USD/EUR)	
Mastercard Standart												
Visa/Mastercard Gold												
Visa/Mastercard Platinum												
Visa Business												
Visa Business Gold	0%											
Pension and salary cards												
Social aid cards												
Digital Kart	1% (min 1 AZN/USD/EUR)	-	-	-	-	-	-	-	-	0%		

\*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.

\*\*monthly limit includes cash withdrawals from Kapital Bank ATM/POS and ATMs of resident banks, transfer to a card of resident banks, Cash-by-Code, withdrawals by QR code.

\*\*\*monthly limit includes cash withdrawals from Kapital Bank ATM/POS , transfer to a card of resident banks, Cash-by-Code, withdrawals by QR code.

\*\*\*\*A commission of 1% (min. 1 AZN / USD / EUR) for accounts dedicated to deposit interest income receipt.

\*\*\*\*\*The daily limit for cash-by-code transfers is min. 1 AZN and max. 1000 AZN. The monthly limit - 14999 AZN.



Tariffs for other services and transactions		
Transaction type and service		Digital Kart
Birbank Cashback debet, Birbank Miles debet, BirKart Black debet , BirKart ƏDV , Visa Infinite Miles debet, Mastercard World Elite Miles debet, Birbank Umico debet, Birbank Umico Premium debet, Visa Electron, Mastercard Standart, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Business , Visa Business Gold, Pension and salary cards,Social aid cards		
PIN code change	Via "Birbank"	0 AZN equ.
	Via "IVR"	0.50 AZN equ.
	Via Other Channels	1 AZN equ.
PIN code unblock fee	Via "Birbank"	0 AZN equ.
	Via "IVR"	1 AZN equ.
	Via Other Channels	2 AZN equ.
Support of closed account in the operational system (account without an active card for more than 1 year)		monthly 1 AZN equ.
"BirBank" service enrollment fee		no fee
"SMS Banking" service enrollment fee		no fee
"3D secure" service enrollment fee		no fee
"Unique" transactions (betting/gambling) domestically and internationally		3% ( min 5 AZN/USD/EUR)
Transactions (Top up and debits) in USD/EUR currencies from card accounts in AZN currency (purchases, cash withdrawal, card-to-card, Cash-in, etc.)		Kapital Bank payment card exchange rate
Transactions with USD/EUR card accounts made in other foreign currencies		International payment system exchange rate + 0.5%

