

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	Card physical damage insurance		
	For persons with non-resident status for 1 year	For persons with resident status for 3 year				1 free replacement of the cards with a validity period of 1 year within the period of validity of the insurance	3 free replacements of the cards with a validity period of 3 years within the period of validity of the insurance	
Birbank Cashback debit	no fee		5 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN	
Birbank Miles debit	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 debit	Included in Private Banking package / 600 AZN only for clients meeting one of the VIP criteria***		no fee	no fee		-	-	
Mastercard World Elite Miles debit						-	-	
Visa Business	30 AZN		10 AZN			-	-	
Visa Business Gold	40 AZN	60 AZN	20 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN		-	-	
Birbank Umico debit	10 AZN		5 AZN			1 AZN	3AZN	
Birbank Umico Premium debit	50 AZN		20 AZN			3 AZN	9 AZN	
Pension and salary cards	Contract based	Contract based	Contract based			-	-	
Social aid cards	-	-	-		-	-		
Digital cart**	no fee	no fee	-	-	-	-		

*The validity period of the new card does not exceed the validity period of the replaced one.

**Digital card is a debit card (identified/not identified) 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 domestic banks	At ATMs of foreign banks	At the other domestic banks branches	At the foreign banks	Funds transfers from card to card at Kapital Bank ATMs				Card replenishment at the branches, ATMs and self-service terminals of Kapital Bank (cash-in)	Cash-by-Code *****	
						To the Kapital Bank card account	To the domestic bank card account	To the foreign bank card account	Cash in funds to the card****			
Birbank Cashback debit	0% - within the limit** 5000 AZN equ./					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)	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.
Birbank Miles debit	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.											
BirKart Black debit												
BirKart ƏDV												
Visa Infinite Miles debit												
Mastercard World Elite Miles debit												
Birbank Umico debit	0% - within the limit*** 4000 AZN equ./ 0.5% (min 1 AZN/USD/EUR) - over 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.	0%	0% - within the limit*** 4000 AZN equ./ 0.5% (min 1 AZN/USD/EUR) - over the limit 4000 AZN equ.			
Birbank Umico Premium debit												
Visa Electron												
Mastercard Standart	1% (min 1 AZN/USD/EUR)											
Visa/Mastercard Gold												
Visa/Mastercard Platinum												
Visa Business	0.5% (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)					
Visa Business Gold												
Pension and salary cards	0%							1% min. 1 AZN/USD/EUR				
Social aid cards								-				
Digital Cart	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/POSs, the domestic banks ATMs or by QR code, money transfers to a domestic banks cards and Cash-by-Code operations.

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****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	Birbank Cashback debit, Birbank Miles debit, BirKart Black debit , BirKart ƏDV , Visa Infinite Miles debit, Mastercard World Elite Miles debit, Birbank Umico debit, Birbank Umico Premium debit, Visa Electron, Mastercard Standart, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Business , Visa Business Gold, Pension and salary cards,Social aid cards	Digital Cart
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	
Tax, customs, government duties and other payments to the government balance through www.gpp.az	0.15% (min 0.40 AZN, max 15.00 AZN)	
"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%	

