

## Kapital Bank OJSC bank services provided to individuals tariff table

Service type	Tariff
<b>1. Account opening and management</b>	
Opening of current account (for resident individuals)	free of charge
Opening of current account (for non-resident individuals)[1]	20 AZN
Opening of loan account	free of charge
Opening of deposit account	free of charge
Issuance of banking records [2]	10 AZN
Issuance of loan debts information reference [2]	30 AZN
Issuance of documents confirming an account [3]	10 AZN
Birbank subscription	free of charge
<b>2. Cash transactions</b>	
Receipt of coined money (if more than 100 AZN)	3%
Cash withdrawal from other bank cards via POS-terminals in	1.5%
Cash withdrawal [4]	0.8%
Cash-in-transit (disposable )	during business days, per any 1 km — 5 AZN
Cash-in-transit within Baku city and Azerbaijan Republic (long-	Contract based
<b>3. Transfers</b>	
Intra-branch transfers [5]	0.1% (min. 1 AZN/USD/EUR/GBP - max.150 AZN/USD/EUR/GBP)
Domestic transfers [6]	0.1% (min. 1AZN/10 USD/ EUR/GBP - max.250AZN/150 USD/ EUR/GBP)
International transfers 6]	0.3% (min.30 USD/ EUR/GBP - max.500 USD/ EUR/GBP) Minimum commission for the transfers to Russia is 75 USD/EUR (Excluding transfers in RUB)
Investigation, change and liquidation of transfers performed [6]	10AZN/60USD
Commission on conversion losses during transfers in non-	1%
<b>4. Exchange transactions</b>	
Non-cash exchange transactions	free of charge
<b>5. Fast Money Transfers</b>	
Fast Money Transfers	As per tariffs of fast money transfer network
<b>6. Other transactions</b>	
Support of closed account in the operational system[8]	free of charge
<b>7. Payments to the government budget</b>	
Tax and customs payments, customs duties and other payments to the government budget	0.1% (min.1 AZN - max.100 AZN)
<b>8. Deposit boxes rent</b>	
Monthly service fee	Depending on size - 30, 40, 45, 55, 60, 75,400 AZN
Insurance deposit for safe boxes	100 AZN
Penalty for making a new safe key if a safe key is damaged, lost	30 AZN
Making a new safe key if both keys or locks of the safe are damaged	520 AZN

[1] Current accounts opened by non-resident customers when making deposits and renting deposit safes are commission-free.

[2] In cases where customer data is not displayed correctly due to a technical failure in the Bank's Operating System, statements and references can be provided free of charge with the approval of the branch manager (must be agreed by mail and application). If customer never used "Avans" credit line before, the reference document proving the cancellation of "Avans" credit line is free of charge. Issuance of loan debts information reference and approved account statements for persons

[3] It is intended for each copy of references, letters, duplicate and archival documents. The 1st presentation of a copy to customers who were not presented with a contract during the formalization is free of commission. Issuance of account confirmation documents for persons belonging to the VIP customer category is free of commission.

[4] All funds entered by a customer in cash within the branch or office (through cash desk, or the payment terminal belonging to this branch or office), can be withdrawn free of charge by the customer in the same branch or office within a year from the date of operation performance. Funds available in the current account for one year or earlier from the date of expenditure are spent without charging a service fee, regardless of whether they are received in cash or non-cash.

[5] Intra-branch transfers between the customer's own accounts and to individual entrepreneurs (notary offices) made according to mortgage agreements are performed free of charge.

[6] In case of such transactions made in other currencies, service fee is charged in USD equivalent.

[7] A commission of 1% of the transferred amount is applied in connection with possible conversion losses arising from exchange rate differences during transfers abroad in non-standard currency (accounts that do not have currency in the bank). The commission is used in case of exchange rate difference during the transfer, if the commission due to conversion losses exceeds the exchange rate difference or if there is no difference, the commission is returned to the customer's current account.

[8] Payment card accounts is an exception.