

Payment card Service Tariffs						Tariffs are valid from 07.09.2023	
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 withing the period of validity of the insurance	3 free replacements of the cards with a validity period of 3 years withing the period of validity of the insurance
Birbank Cashback debit	no fee first card */subsequent cards - 15 AZN		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			-	-
Birbank Umico debit	no fee first card */subsequent cards - 10 AZN		5 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN		1 AZN	3AZN
Birbank Umico Premium debit	50 AZN		20 AZN			3 AZN	9 AZN
Birbank Cashback installment	-	no fee	5 AZN			1 AZN	3 AZN
Birbank Miles installment	-					3 AZN	9 AZN
Birbank Umico installment	-					1 AZN	3 AZN
Birbank Umico Premium installment	-			3 AZN		9 AZN	
Pension and salary cards	Contract based	Contract based	Contract based	-	-	-	
Social aid cards	-			-	-	-	
Digital cart***	no fee	no fee	-	-	-	-	

*Only one free of charge card of the same type in the same currency (Except for a deposit gift card,a card ordered with a promo code, commission-free card provided on the basis of the asset and liability management committee).

**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.plication 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./ 0.5% (min 1 AZN/USD/EUR) - over 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./ 0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.			
Birbank Miles debit													
BirKart Black debit													
BirKart ƏDV													
Visa Infinite Miles debit													
Mastercard World Elite Miles 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% - within the limit*** 4000 AZN equ./ 0.5% (min 1 AZN/USD/EUR) - over the limit 4000 AZN equ.		
Birbank Umico debit													
Birbank Umico Premium 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)	0.2% (min 0,50 AZN/USD/EUR)	0.5% (min 1.50 AZN/USD/EUR)
Visa Electron													
Mastercard Standart													
Visa/Mastercard Gold													
Visa/Mastercard Platinum													
Visa Business	0.5% (min 1 AZN/USD/EUR)	1.5% (min 3.50 AZN/USD/EUR)				1.5% (min 3.50 AZN/USD/EUR)	1.5% (min 5 AZN/USD/EUR)	1.5% (min 7.5 AZN/USD/EUR)	1.5% (min. 2 AZN)	1% (min. 1.5 AZN)	2% (min 3.50 AZN)	0%	1,5% (min. 2 AZN)
Visa Business Gold													
Pension and salary cards	0%												
Social aid cards													
Birbank Cashback installment*	1,5% (min. 1 AZN)	2% (min 3.50 AZN)	2% (min 3.50 AZN)	2% (min 5 AZN)	2% (min 7.5 AZN)	1,5% (min. 1 AZN)	1% (min. 1.5 AZN)	2% (min 3.50 AZN)	0%	0% - within the limit** 5000 AZN equ./ 0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.			
Birbank Miles installment*	1,5% (min. 2 AZN)					1,5% (min. 2 AZN)				1% (min. 1.5 AZN)	2% (min 3.50 AZN)	0%	1,5% (min. 2 AZN)
Birbank Umico installment*													
Birbank Umico Premium installment*													
BirKart installment*													
BirKart CashBack installment*													
Digital Cart	1% (min 1 AZN/USD/EUR)	-	-	-	-	-	-	-	0%	1% (min 1 AZN/USD/EUR)			

*The use of personal funds with installment cards is subject to debit card rates.

**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.

***Monthly limit includes cash withdrawals from Kapital Bank ATM/POSs or by QR code, money transfers to a domestic banks cards and Cash-by-Code operations.

****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.

*****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.



Tariffs for other services and transactions		
Transaction type and service		Digital Cart
Birbank Cashback debit/installment, Birbank Miles debit/installment, BirKart Black debit, BirKart ƏDV, BirKart installment, BirKart CashBack installment, Visa Infinite Miles debit, Mastercard World Elite Miles debit, Birbank Umico debit/installment, Birbank Umico Premium debit/installment, 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*		1 AZN equ.
"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%

*The service is provided free of charge for pension cards, social aid cards , Visa Platinum cards and above.

