

**Kapital Bank OJSC's BirBank mobile application TARIFFS**

Bank product type	Commission for transfers from card				
	To Kapital Bank card	To Kapital Bank account	To other domestic bank card	To foreign bank card	Transfer by number
<b>DEBIT CARDS</b>					
Birbank Cashback debit	0%	0%	0% - within the limit**5000 AZN equiv./ 0.5% (min. 1 AZN/USD/EUR) - over the limit 5000 AZN equiv.	1.5% (min. 3 AZN/USD/EUR)	0%
Birbank Miles debit					
Birkart Black debit					
Birkart QDV					
Visa Infinite Miles debit					
Mastercard World Elite Miles debit					
Birbank Umico debit	0%	0%	0% - within the limit***4000 AZN equiv./ 0.5% (min. 1 AZN/USD/EUR) - over the limit 4000 AZN equiv.	1.5% (min. 3 AZN/USD/EUR)	0%
Birbank Umico Premium debit					
Visa Electron					
Visa Gold	0.2% (min 0,50 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)	0.2% (min 0,50 AZN/USD/EUR)
Mastercard Platinum					
Visa Business					
Visa Business Gold					

\*\*Monthly limit includes cash withdrawals from Kapital Bank ATM/POSS, the resident bank ATMs or by QR code, money transfers to a resident banks cards and Cash-by-Code operations.

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<b>INSTALLMENT CARDS</b>	Debet card	Salary card	Installment card				
Birbank Cashback installment	1.5% (min. 2 AZN )	0,50%	1.50%	1.5% (min. 2 AZN )	1% ( min. 2 AZN )	2% (min. 3,5 AZN )	1.5% (min. 2 AZN )
Birbank Miles Premium installment	1% (min. 1 AZN )	0%		1% ( min. 1 AZN )	0.5% (min. 1.50 AZN )	1,5% ( min. 3,50 AZN )	1% ( min. 1 AZN )
Birbank Star	0%	0%	0%	0%	0%	0%	0%
Birbank Umico installment	1.5% ( min. 2 AZN )	0,50%	1.50%	1.5% ( min. 2 AZN )	1% ( min. 2 AZN )	2% ( min. 3,50 AZN )	1.5% ( min. 2 AZN )
Birbank Miles							
Birkart Cashback							
Birkart installment							
Birkart Umico Premium							
Birbank CashBack Platinum							
Birbank Cashback Infinite Premium							

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<b>OTHER CARDS</b>					
Pension, salary and deposit cards**	0%	0%	0.5% (min. 1.50 AZN/USD)	1.5% (min. 3 AZN/USD)	0%
Social aid cards			0.5% (min. 1.50 AZN)	1.5% (min. 3 AZN)	
Digital cards			0.5% (min. 1.50 AZN/USD/EUR)	1.5% (min. 3 AZN/USD/EUR)	
Attached domestic bank cards***			0.5% (min. 1 AZN/USD/EUR)****	0.5% (min. 1 AZN/USD/EUR)*****	

\*\*Funds receiving to salary, pension and deposit cards - 1% (min. 1 AZN/USD/EUR)

\*\*\*Money receiving via "Request funds from friends" transfer - 0.5% (min. 1.50 AZN/USD/EUR)

\*\*\*\*Funds receiving from domestic bank cards - 0.5% (min. 1.5 AZN/USD/EUR)

\*\*\*\*\*Funds receiving from foreign bank cards - 1.5% (min. 3 AZN/USD/EUR)

Bank product type	Commission for transfers from account				
	To Kapital Bank card	To Kapital Bank account	To other domestic bank card	To foreign bank card	Transfer by number
<b>Accounts</b>					
Kapital Bank account*	0%	0%	Impossible	Impossible	0%

\*Funds transferring to domestic bank account - 0.1% (min. 1 AZN)

Bank product type	Commission for transfers from bonuses				
	To Kapital Bank card	To Kapital Bank account	To other domestic bank card	To foreign bank card	Transfer by number
<b>Bonuses</b>					
ƏDV geri al	0%	Impossible	1% (min. 1 AZN)*	Impossible	Impossible
Cashback			Impossible		

\*The commission for transfers from the "ƏDV geri al" bonuses to the following bank cards is 0%, and the minimum amount requirement for transfers is 1 AZN:

- PASHA Bank
- ABB
- Unibank
- Rabitabank
- Bank Respublika
- Expressbank
- Yelo Bank
- Premium Bank
- AFB Bank

Köçürmə limitləri		
	Appointment	
	Domestic transactions	Foreign transactions
<b>Sending funds</b>		
Daily limit	4 000 AZN	1 000 USD
4 days limit	10 000 AZN	2 500 USD
Monthly limit	20 000 AZN	2 500 USD
<b>Receiving funds</b>		
Daily limit	25 000 AZN	10 000 USD
4 days limit	50 000 AZN	-
Monthly limit	100 000 AZN	25 000 USD

The maximum number of transactions between two identical cards is 25.

Transfer from cards that are not connected to the «3D secure» service is impossible

Tariffs for other services and transactions	
Change the card's PIN code	Free of charge
Reset unsuccessful PIN code tries (unlocking card)	Free of charge
Digital card order	Free of charge