

Payment card Service Tariffs							Tariffs are valid from 01.08.2024											
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	cards with a validity period of 1 year						
Birbank Cashback debit	no fee first card*/subsequent cards - 15 AZN		no fee first two cards*/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											
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																		
Birbank Premium Cashback debit																		
**TələbəPlus* scholarship card	0 AZN						10 AZN	N/A										
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		no fee first two cards*/subsequent cards - 10 AZN				5 AZN			1 AZN	3 AZN							
Birbank Umico Premium debit	50 AZN						20 AZN			3 AZN	9 AZN							
Birbank Cashback installment	for 1 year	for 2 years	for 3 years	for 1 year	for 2 years	for 3 years	5 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN							
Birbank Miles installment	8	10	12	8	10	12												
Birbank Umico installment	25	40	50	25	40	50												
Birbank Umico Premium installment	8	10	12	8	10	12												
Birbank CashBack Platinum	25	40	50	25	40	50												
Birbank CashBack Infinite Premium	25	40	50	25	40	50												
Birbank Star	-	-	600	-	-	600												
Pension and salary cards	Contract based			Contract based									Contract based	-	-	-	-	-
Social aid cards	-			-									-	-	-	-	-	-
Digital card***	no fee			no fee									-	-	-	-	-	-

*Only one free of charge card of the same type in the same currency for persons with non-resident status and on the basis of a power of attorney, and two cards for persons with resident status(Except for a deposit gift card,a card ordered with a promo code, commission-free card provided on the basis of the ass et 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.

*****Fees for the credit cards are reflected only for additional cards.



Card type	Cash withdrawal fees						Card transfers fee					
	At ATMs of Kapital Bank	At 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 self-service terminals of Kapital Bank (cash-in)	branches, ATMs and Kapital Bank (cash-in)	
							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./		2 AZN/USD/EUR				0%	0%			0%	
Birbank Miles debit	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.											
BirKart Black debit												
BirKart 0DV												
Visa Infinite Miles debit												
Birbank Premium Cashback debit												
Mastercard World Elite Miles debit												
Birbank Umico debit												
Birbank Umico Premium debit												
Visa Electron												
Mastercard Standart	1% (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)			1.5% (min 3 AZN/USD/EUR)				
Visa/Mastercard Gold												
Visa/Mastercard Platinum												
**TələbəPlus* scholarship card	0%										1% (min 1AZN)	
Visa Business Digital	0.5% (min 1 AZN/USD/EUR)	1.5% (min 2 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												
Visa Business Gold	0.5% (min 1 AZN/USD/EUR)											
Pension and salary cards	0%											1% min. 1 AZN/USD/EUR
Social aid cards												
Birbank Cashback installment*												
Birbank CashBack Platinum taksit												
Birbank Cashback Infinite Premium taksit												
Birbank Miles installment*	1.5% (min. 2 AZN)		2% (min 3.50 AZN)	2% (min 3.50 AZN)	2% (min 5 AZN)	2% (min 7.5 AZN)	1.5% (min. 2 AZN)	1% (min. 2 AZN)	2% (min 3.50 AZN)			0%
Birbank Umico installment*												
Birbank Umico Premium installment*												
BirKart installment*												
BirKart CashBack installment*												
Birbank Star	0%		0%	0%	0%	0%	0%	0%	0%			
Digital Card	1% (min 1 AZN/USD/EUR)		-	-	-	-	-	-	-			0%

*The use of personal funds with installment cards is subject to debit card rates. Based on the model, the commission for each client can be set individually (max. 2%). The assigned commission is specified in the loan contract.

**Monthly limit includes cash withdrawals from Kapital Bank ATM/POSs or by QR code, money transfers to a domestic banks cards for all Birbank cards belonging to one customer.

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

****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	Birbank Cashback debit/installment, Birbank Miles debit/installment, BirKart Black debit, BirKart GOV, BirKart installment, BirKart CashBack installment, Visa Infinite Miles debit, Birbank Premium Cashback debit, Mastercard World Elite Miles debit, 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 Digital Card debit/installment, Birbank Umico	
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"	0 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	
"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.



