

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					
Birbank Black debit					
Birbank QDV					
Visa Infinite Miles debit					
Mastercard World Elite Miles debit					
Birbank Umico debit					
Birbank Umico Premium debit					
Visa Electron					
Visa Gold					
Mastercard Platinum	0%	0%	0.5% (min. 1.50 AZN/USD/EUR)		
Visa Sahibkar	0.2% (min 0.50 AZN/USD/EUR)	0.2% (min 0.50 AZN/USD/EUR)			0.2% (min 0.50 AZN/USD/EUR)
Visa Business Gold					

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

Bank product type	Commission for transfers from card							
	To Kapital Bank card			To Kapital Bank account	To other domestic bank card	*Financial Transaction	To foreign bank card	Transfer by number
<b>INSTALLMENT CARDS</b>	Debit 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)	1.5% (min. 2AZN)	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%	0%
Birbank Umico installment								
Birbank Miles								
Birbank Cashback								
Birbank installment	1.5% (min. 2 AZN)	0.50%	1.50%	1.5% (min. 2 AZN)	1% (min. 2 AZN)	1.5% (min. 2AZN)	2% (min. 3.50 AZN)	1.5% (min. 2 AZN)
Birbank Umico Premium								
Birbank CashBack Platinum								
Birbank Cashback Infinite Premium								

\*Financial transactions include credit payments, money transfers, e-wallets and etc. (MCC: 6012, 6038, 6040, 6050, 6051)

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>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>					
QDV.geri.al	0%	Impossible	1% (min. 1 AZN)*	Impossible	Impossible
Cashback			Impossible		

\*The commission for transfers from the "QDV.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 (unblocking card)	Free of charge
Digital card order	Free of charge