

Card type	Payment card Service Tariffs		Tariffs are valid from 14.03.2025		Card replacement fee **	Fee for the urgent card issuance service	Card delivery from one branch to another	Card physical damage insurance	
	Payment for services for main and supplementary card ****		Card replacement fee **					1 free replacement of the card with a validity period of 1 year within the period of validity of the insurance	3 free replacements of the card within the period of 3 years within the period of validity of the insurance
	For persons with non-resident status for 1 year	For persons with resident status for 3 year							
Birbank Cashback debit	no fee first card*/subsequent cards - 15 AZN	no fee first two cards*/subsequent cards - 15 AZN	5 AZN		20 AZN	Branches located in Baku and Absheron - 10 AZN, Regional	10 AZN	1 AZN	3 AZN
Birbank Miles debit	50 AZN	80 AZN	20 AZN		20 AZN				
Mastercard Platinum	50 AZN	80 AZN	20 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									
"TalabaPlus" scholarship card	0 AZN	8 AZN	10 AZN		N/A				
Visa Sahibkar						Branches located in Baku and Absheron - 10 AZN, Regional	10 AZN		
Visa Business						Regional branches - 15 AZN	10 AZN		
Visa Business Gold							20 AZN		
Birbank biznes kredit karti limiti (sira)	2.0% (min. 2 AZN)	40 AZN	60 AZN		4%*****				0%
Birbank Umico debit	no fee first card*/subsequent cards - 10 AZN		no fee first two cards*/subsequent cards - 10 AZN		5 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN
Birbank Umico Premium debit									
Birbank Cashback installment	50 AZN		20 AZN						
	for 1 year	for 2 years	for 3 years	for 1 year	for 2 years	for 3 years			
Birbank Miles installment	8			8	10	12			
Birbank Umico installment	25			25	40	50			
Birbank Umico Premium installment	8			8	10	12			
Birbank Cashback Platinum	25			25	40	50			
Birbank Cashback Infinite Premium	25			25	40	50			
Birbank Star	-			-	-	600			
Pension and salary cards	Contract based		Contract based		Contract based				
Social aid cards									
Digital card***	no fee		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...

\*\*\*\*\*The use of personal funds on Birbank business credit cards is subject to the tariff schedule of the Visa Business debit card for all channels. The commission for transferring personal funds is 2%. The commission for transfers via the "Cash by code" service is 2%, but not less than 2 AZN

\*\*\*\*\* The minimum commission requirements are regulated in accordance with the current tariff schedule of Visa Business debit cards.

Card type	Cash withdrawal fees							Card transfers fee					
	At ATMs of Kapital Bank	At POS-terminals of Kapital Bank	Branches of Kapital Bank	****Financial Transactions	At ATMs of other domestic banks	At ATMs of foreign banks	At the other domestic banks branches	At the foreign banks	To the Kapital Bank card account	To the domestic bank card account	To the foreign bank card account	Cash in funds to the card***	Card replenishment at the self-service terminals of K
Birbank Cashback debit	0% - within the limit** 5000 AZN equ./ 0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.				2 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%
Birbank Miles debit													
BirKart Black debit													
BirKart 00V													
Visa Infinite Miles debit													
Birbank Premium Cashback debit													
Mastercard World Elite Miles debit													
Birbank Umico debit													
Birbank Umico Premium debit													
Visa Electron													
Mastercard Standard													
Visa/Mastercard Gold													
Visa/Mastercard Platinum													
"TalabaPlus" scholarship card	0%												
Visa Business Digital	0.5% (min 1)	1.5% (min 2)										1% (min 1AZN)	
Visa Sahibkar		0.5% (min 1 AZN/USD/EUR)											
Visa Business	0.5% (min 1 AZN/USD/EUR)												
Visa Business Gold													
Pension and salary cards	0%											1% min. 1 AZN/USD/EUR	
Social aid cards													
Birbank Cashback installment*													
Birbank Cashback Platinum takisit													
Birbank Cashback Infinite Premium takisit													
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.

\*\*\*\*\*Financial transactions include: credit payments, money transfers, e-wallets and etc. (IMCC: 6012, 6018, 6040, 6050, 6051).

Tariffs for other services and transactions		
Transaction type and service	Birbank Cashback debit/installment, Birbank Miles debit/installment, BirKart Black debit, BirKart 3D, BirKart installment, BirKart Cashback installment, Visa Infinite Miles debit, Birbank Premium Cashback debit, Mastercard World Elite Miles debit, Birbank Umico Mastercard Standard, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Sahibkar, Visa Business, Visa Business Gold, Pension and salary cards, Social aid cards	Digital Cart debit/installment, Birbank Umico Premium debit/installment, Visa Electron,
PIN code change	Via "Birbank"	0 AZN equ.
	Via "iVIR"	0.50 AZN equ.
	Via Other Channels	1 AZN equ.
PIN code unblock fee	Via "Birbank"	0 AZN equ.
	Via "iVIR"	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. (starting from 15.04.2025, it will be 5 AZN equ.)	
"Birbank" service enrollment fee	no fee	
"SMS Banking" service enrollment fee*	Monthly 3 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.

\*\*If the transaction currency differs from USD/EUR, the conversion of other foreign currencies to USD is carried out based on the exchange rates of international payment systems with an additional service fee of 1% (the payment systems' exchange rates are reflected on their official websites).

\*\*\*The conversion of other foreign currencies is carried out based on the exchange rates of international payment systems with a 1% service fee (the payment systems' exchange rates are reflected on their official websites).