



Approved under the decision dated January 15, 2025 of the Supervisory Board "Kapital Bank" OJSC Protocol № 07

For bank services provided by "Kapital Bank" OJSC to legal entities and individuals engaged in business activity TARIFFS

№ TYPE OF SERVICE			TARIFF	
1 Opening and maintaining an account			National currency	Foreign currency
11	Opening a current account			50 AZN
12	Opening a temporary current account			free of charge
13	Opening a credit account			free of charge
14	Opening a deposit account			free of charge
15	Issuing an account statement			free of charge
16	Issuing confirmation documents for account			10 AZN
17	Calculation of interests for residue of current account			as agreed
2 Transfers			National currency	Foreign currency
21	Intra-branch transfers <i>(Note: Approved under the decision dated April 13, 2017 of the Supervisory Board "Kapital Bank" OJSC, Protocol №22 )</i>		0,1% (min. 1 AZN – max. 150 AZN)	0,1% (min. 1 USD/EUR/GBP – max. 150 USD/EUR/GBP)
22	Inter-branch transfers		0,1% (min. 1 AZN – max. 150 AZN)	0,1% (min. 1 USD/EUR/GBP – max. 150 USD/EUR/GBP)
23	Domestic transfers		0,2% (min. 2 AZN – max. 250 AZN)	0,2% (min. 30 USD/EUR/GBP – max. 250 USD/EUR/GBP)
24	International transfers			0,5% (min. 40 USD/EUR/GBP – max. 500 USD/EUR/GBP)
25	Investigation, change and liquidation of transfers performed		20 AZN	For a period of less than 3 months, the fee is 60 USD/EUR/GBP ; for periods exceeding 3 months, the fee is 100 USD/EUR/GBP.
3 Exchange transactions			National currency	Foreign currency
31	Non-cash exchange transactions			0.80%
4 Cash transactions			National currency	Foreign currency
41	Transferring cash money from any branch to the current account available in another branch of the Bank, without any transfer transaction.		0,1% (min. 1 AZN – max. 150 AZN)	0,1% (min. 1 USD/EUR/ GBP – max. 150 USD/EUR/GBP)
42	Acceptance of metal money (more than 100 AZN)		3%	5%
43	Providing cash money			0.50%
44	Issuing a cheque-book			10 AZN
5 Remote banking services			National currency	Foreign currency
51	Signing up for "e-transcript" service			free of charge
52	Signing up for "Birbank Biznes" service			free of charge
53 Transactions through "Birbank Biznes Web" service				
a	Transfer on intra-branch accounts			free of charge
b	Inter-branch transfers		0,08% (min. 1 AZN – max. 100 AZN)	0,08% (min. 1 USD/EUR/ GBP – max. 100 USD/EUR/GBP) ·
c	Domestic transfers		0,15% (min. 1 AZN – max. 200 AZN)	0,15% (min. 10 USD/EUR/ GBP – max. 250 USD/EUR/GBP) ·
d	Urgent domestic transfers		0,25% (min. 3 AZN - max. 100 AZN)	
e	International transfers			0,4% (min. 40 USD/EUR/GBP - max. 500 USD/EUR/GBP)
f	Non-cash exchange transactions			0.60%
g	For amount transferred to salary card			0.80%
54 Transactions through "Birbank Biznes Mobile" service				
a	Transfer on intra-branch accounts			free of charge
b	Inter-branch transfers		0,08% (min. 1 AZN - max. 100 AZN)	0,08% (min. 1 USD/EUR/GBP – max. 100 USD/EUR/GBP)
c	Domestic transfers		0,15% (min. 1 AZN - max. 200 AZN)	0,15% (min. 10 USD/EUR/GBP – max. 250 USD/EUR/GBP)
d	International transfers			0,4% (min. 40 USD/EUR/GBP – max. 500 USD/EUR/GBP)
e	Non-cash exchange transactions			0.60%
f	Signing up for "Click to Pay" service			free of charge
g	Transfers via "Click to Pay" service			1.50%
h	QR cash-out			0.50%
i	Signing up for "Mobil POS			free of charge
j	Transactions via "Mobil POS"			1.50%
6 Notary accounts transactions				Service fee
61	Putting duties into current accounts of notaries			1 AZN
62	Taking cash money from current accounts of notaries			0.40%
63 Inflow transactions for deposit accounts				
a	The percent of the amount of cash or non-cash withdrawal of a transaction deposited into the account in the form of cash payment			0.20%
b.1	The percent of the amount of non-cash withdrawal of a transaction deposited into the account in the form of cash payment			0.20%
b.2	The percent of the amount of cash withdrawal of a transaction deposited into the account in the form of cash payment			0.50%
7 Rent of safe deposit boxes			Service fee (including VAT)	
	Height	Width	Length	Monthly
	100 mm	400 mm	450 mm	30 AZN
	150 mm	320 mm	430 mm	40 AZN
	150 mm	400 mm	450 mm	40 AZN
	175 mm	320 mm	430 mm	45 AZN
	200 mm	400 mm	450 mm	45 AZN
	250 mm	400 mm	450 mm	55 AZN
	300 mm	320 mm	430 mm	60 AZN

400 mm	400 mm	450 mm	60 AZN
600 mm	400 mm	450 mm	75 AZN
8 Letter of credit			
		National currency	Foreign currency
81	Opening a letter of credit	0,3% (min. 150 AZN eq.)	
82	Increasing an amount (calculated for increased amount)	0,3% (min. 150 AZN eq.)	
83	Accepting and checking documents	0,1% (min 100 AZN eq. – max. 500 AZN eq.)	
84	Notification on a letter of credit	0,1% (min. 50AZN eq. – max. 300 AZN eq.)	
85	Changing terms of a letter of credit	100 AZN	
86	Returning documents free of charge	100 AZN	
87	Sending requests	50 AZN	
88	Extension of a letter of credit	0,3% (min. 150 AZN eq.)	
89	Issuing copies of lost documents	100 AZN (for each collection)	
910	Notifying changes	50 AZN	
911	Postal service (for each collection of documents)	min. 10 AZN – max. 50 AZN	
912	Interest rate and approval of a letter of credit	as agreed	
913	Service fee of other banks	additionally charged by customer based on a fact	
914	Payment	0,2% (min. 100 AZN – max. 400 AZN)	0,2% (min. 100 USD/EUR/GBP – max. 400 USD/EUR/GBP)
915	Money transfer on transferable letter of credit	0,2% (min. 100 AZN – max. 400 AZN)	0,2% (min. 100 USD/EUR/GBP – max. 400 USD/EUR/GBP)
916	Cancellation of a letter of credit	100 AZN	
9 Guarantees			
		National currency	Foreign currency
91	Opening a guarantee:	0,3% (min. 50 AZN )	0,3% (min. 150 USD eq.)
92	Extending the term of guarantee	0,3% (min. 50 AZN)	0,3% (min. 150 USD eq.)
93	Increasing guarantee amount (calculated of increased amount)	0,3% (min. 50 AZN)	0,3% (min. 150 USD eq.)
94	Service fees of other banks	additionally charged by customer based on a fact	
95	Notification on guarantee	0,1% (min. 50AZN eq. – max. 300 AZN eq.)	
96	Cancellation of a guarantee	50 AZN	
97	Changing terms and conditions of a guarantee	50 AZN	100 USD eq.
98	Returning documents free of charge	100 AZN	
99	Sending requests	50 AZN	
910	Notifying changes	50 AZN	
911	Postal service (for each collection of documents)	min. 10 AZN – max. 50 AZN	
912	Interest rate and approval of a guarantee	as agreed	
913	Formalization of the tender guarantee	10 AZN	
914	Formalization of other types of guarantees	20 AZN	
915	Allocation of fast tender limit	100 AZN	
10 Collection			
		National currency	Foreign currency
101	Accepting documents for collection	0,1% ( min. 50 AZN – max. 100AZN)	0,1% (min. 50 USD/EUR/GBP – max. 100 USD/EUR/GBP)
102	Cancellation of collection order	50 AZN	50 USD/EUR/GBP
103	Changing terms and conditions	100 AZN	
104	Notifying changes	50 AZN	
105	Returning documents free of charge	50 AZN	
106	Payment	0,2% (min. 100 AZN – max. 400 AZN)	0,2% (min. 100 USD/EUR/GBP – max. 400 USD/EUR/GBP)
11 Other transactions			
		National currency	Foreign currency
111	Keeping closed accounts in operating system	5 AZN per month	5 USD/EUR/GBP per month
112	Credit formalization for SME customers	50 AZN	
113	Credit formalization for CORP customers	100 AZN	

<sup>1</sup> – For each account certificate, letter, archive document (concerns documents certified with a round seal of structural unit);

<sup>2</sup> – – Transfers between the client's own accounts – free of charge;

\*Transfers to the client's own personal account: minimum 1 AZN/USD/EUR/GBP, 0,5%, maximum 250 AZN/USD/EUR/GBP.;

<sup>3</sup> – During such transactions in other currencies, service fee tariff is charged in USD equivalent;

<sup>4</sup> – Commission fee is applied only once during non-cash cross exchange;

<sup>5</sup> – Commission is charged for each document;

<sup>6</sup> – Service fee tariff in other currencies is charged in AZN;

<sup>7</sup> –Cash withdrawal of up to 8000 AZN from the account in national currency through branch cash desks is subject to 1% commission. Exceptions: operations on cashing out funds from state enterprises, funds from grant purpose, funds from accounts of notaries, funds from accounts of NGOs and religious organizations in national currency through cash desks of branches

<sup>8</sup> – VAT included.

Service fee tariff for loan transactions and annual interest rate is determined by agreement and approved by KK and relevant management authorities

Service fees paid by Customers (tariff payments, commissions, commission fees, etc.) are not refunded by Bank, unless otherwise provided by law or Bank's internal regulations.