

**Bank services for individuals at "Kapital Bank" OJSC****TARIFF SCHEDULE**

Approved by the decision of the Company Product Commission on July 16,2019. Tariffs are valid from 10.10.2019.

Protocol № 02

Type of service	Tariff
Card validity period	3 years
Price of card	3 years 10 AZN
Encashing commission	1 %, min. 1 AZN
Umico bonus rate (on Umico partners)	1%
Umico bonus rate (on non-Umico partners)	0.5 %

Cashback is not charged for utilities, mobile, TV, internet, guarantee, state, fine, court, tax, post, financial institutions, public transport, loan payments, but Cashback is charged for transactions made from BirBank mobile application according to the table below.

Type of Service	Cashback
Utilities	0.1%
Mobile, TV, internet	0.3%
Other*	0.1%

\*excluded: court, fine, guarantee, tax, public services, post, financial institutions, transport

