

## 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 price – 1 year / 2 years / 3 years	40 AZN / 60 AZN / 80 AZN
Additional price – 1 year / 2 years / 3 years	20 AZN / 30 AZN / 40 AZN
Defective card replacement	20 AZN
Urgent card issue surcharge fee	Baku branches - 10 AZN, regional branches - 15 AZN
"Emergency Cash Disbursement" (to withdraw money without a card in 24 hours in case if the card is lost or stolen in the foreign country)	Master Card - 100 EUR/ VISA - 180 USD [1]
Connection to BirBank mobile application	Free
Resetting a PIN code via BirBank	0,50 AZN
Resetting a forgotten, lost PIN code via ATM	1.00 AZN/USD/EUR
Resetting PIN tries or unblocking a card via BirBank	1 AZN
Unblocking a card	2 AZN
Unjustified claims in respect to payments	10 AZN
Maintaining closed accounts in operating system	monthly 1.00 AZN
Withdrawing cash from Kapital Bank's ATMs and branches	1% (min 1,00 AZN/USD/EUR)
Withdrawing cash from ATMs of other banks	1,5% (min 3.50 AZN/USD/EUR)
Withdrawing cash from offices of other banks within the Republic of Azerbaijan	1,5% (min 5.00 AZN/USD/EUR)
Withdrawing cash from offices of banks outside of Azerbaijan	1,5% (min 7.50 AZN/USD/EUR)
Commission for trading transactions	0%
Adding funds to card through Kapital Bank's offices, cash-in ATMs and infokiosk terminals	0%
Unique transactions in Azerbaijan and abroad (gambling)	3% (min 5.00 AZN/USD/EUR)
Cash by Code service fee (with ATM)	1% (min 1,00 AZN/USD/EUR)
Card to Card - transferring funds to another Kapital Bank card (via ATM)	0,2% (min 0.50 AZN/USD/EUR)
Card to Card - transferring funds to another Kapital Bank card (via BirBank)	0%

"Card to Card" to resident bank cards	0,5% (min 1.5 AZN/USD/EUR)
"Card to Card" to non-resident bank cards	1,5% (min 3 AZN/USD/EUR)
"Card to Card" receive money	0%
Receiving money to cards through Kapital Bank office, ATM and terminal	0%
Payment of taxes and custom dues through POS in Azerbaijan	0,2% (min 0,50 AZN)
Payment of administrative fines, state dues and state budget payments through POS in Azerbaijan	0,5% (min 0,30 AZN)
Payment of taxes, custom dues, administrative fines, state dues and other state budget payments through www.gpp.az website	0,15% (min 0,40 AZN, max 15.00 AZN)
Conversion: Debit and credit transactions conducted in foreign currency by AZN payment card accounts (cash-in, withdrawal, card to card)	0,00%
Conversion: Payment transactions conducted in foreign currency within the country by AZN payment card accounts	0,00%
Conversion: Debit and credit transactions conducted in AZN by USD/EUR payment card accounts (cash-in, withdrawal, card to card)	0,00%
Conversion fees in all other cases	0,50%
Transfer of funds to salary cards	1% (min 1.00 AZN/USD/EUR)

[1] The max amount of the money that the customer can receive is 5000 USD (or equivalent).