

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

**TARIFF SCHEDULE**

Tariffs are valid from 10.02.2021.

Type of service	Tariff
Card price – 3 years (for residents)	60 AZN
Additional price – 3 years (for residents)	60 AZN
Card price – 1 years (for non-residents) [1]	40 AZN
Additional price – 1 years (for non-residents) [1]	40 AZN
Lost, stolen and damaged card replacement	20 AZN
Lost and damaged card replacement service activation (1 / 3 years) [2]	3 / 9 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 [3]
Connection to BirBank mobile application	Free
Resetting a PIN code via BirBank	0.50 AZN eq.
Resetting a forgotten, lost PIN code via Via Other Channels	1.00 AZN eq.
Resetting PIN tries or unblocking a card via BirBank	1 AZN eq.
Unblocking a card	2 AZN eq.
Connection to SMS Banking	0 AZN
Unjustified claims in respect to payments	10 AZN
Maintaining closed accounts in operating system	monthly 1.00 AZN eq.
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
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
Conversion: Payment transactions conducted in foreign currency within the country by AZN payment card accounts	0
Conversion: Debit and credit transactions conducted in AZN by USD/EUR payment card accounts (cash-in, withdrawal, card to card)	0
Conversion fees in all other cases	0.5%
Transfer of funds to salary cards	1% (min 1.00 AZN/USD/EUR)

[1] Foreign citizens with a temporary residence permit are able to order the above-mentioned card products. Foreign citizens applying with a foreign passport are able to order only Visa Electron and Maestro card.

[2] Due to service terms the number of replacements for 1 year cards is 1 time and for 3 years cards is 3 times. The replaced card expiration date must match the expiration date of the card enabled this service.

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