

Payment card Service Tariffs							Tariffs are valid from 15.05.2024							
Card type	Payment for services for main and supplementary card *****					Card replacement fee **	Fee for the urgent card issuance service	Card delivery from one branch to another	Card physical damage insurance					
	For persons with non-resident status for 1 year			For persons with resident status for 3 year					1 free replacement of the cards with a validity period of 1 year within the period of validity of the insurance	3 free replacements of the period of 3 years within of the insu				
Birbank Cashback debit	no fee first card */subsequent cards - 15 AZN			no fee first two cards*/subsequent cards - 15 AZN		5 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN				
Birbank Miles debit	50 AZN			80 AZN		20 AZN			3 AZN	9 AZN				
Mastercard Platinum	50 AZN			80 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	30 AZN					10 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN				
Visa Business	40 AZN					20 AZN								
Visa Business Gold	60 AZN					20 AZN								
Birbank Umico debit	no fee first card */subsequent cards - 10 AZN			no fee first two cards*/subsequent cards - 10 AZN		5 AZN	5 AZN	20 AZN	1 AZN	3 AZN				
Birbank Umico Premium debit	50 AZN					20 AZN			3 AZN	9 AZN				
Birbank Cashback installment	for 1 year	for 2 years	for 3 years	for 1 year	for 2 years	for 3 years			5 AZN	20 AZN	1 AZN	3 AZN		
Birbank Miles installment	8			8	10	12								
Birbank Umico installment	25			25	40	50								
Birbank CashBack Platinum	8			8	10	12								
Birbank Umico Premium installment	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 cart***	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 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,lication 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.

Card type	Cash withdrawal fees						Card transfers fee				
	At ATMs of Kapital Bank	At POS-terminals of Kapital Bank	At ATMs of other domestic banks	At ATMs of foreign banks	At the other domestic banks branches	At the foreign banks	Funds transfers from card to card at Kapital Bank ATMs				Card replenishment at the self-service terminals of f
							To the Kapital Bank card account	To the domestic bank card account	To the foreign bank card account	Cash in funds to the card***	
Birbank Cashback debit	0% - within the limit** 5000 AZN equ./- over the limit 5000 AZN equ.		2 AZN/USD/EUR	1.5% (min 3.50 AZN/USD/EUR)	1.5% (min 5 AZN/USD/EUR)	1.5% (min 7,50 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											
Birbank Black debit											
BirKart ӘDV											
Visa Infinite Miles debit											
Birbank Premium Cashback debit											
Mastercard World Elite Miles debit											
Birbank Umico debit											
Birbank Umico Premium debit											
Visa Electron											
Mastercard Standart											
Visa/Mastercard Gold											
Visa/Mastercard Platinum	0.5% (min 1 AZN/USD/EUR)	1.5% (min 2 AZN/USD/EUR)	1.5% (min 3.50 AZN/USD/EUR)								
Visa Business Digital											
Visa Business	0.5% (min 1 AZN/USD/EUR)										
Visa Business Gold											
Pension and salary cards	0%										
Social aid cards											
Birbank Cashback 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 CashBack Platinum taksit											
Birbank Cashback Infinite Premium taksit											
Birbank Miles installment*											
Birbank Umico installment*											
Birbank Umico Premium installment*											
BirKart installment*											
BirKart CashBack installment*											
Birbank Star	0%		0%		0%		0%		0%		
Digital Cart	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.

Tariffs for other services and transactions		
Transaction type and service	Birbank Cashback debit/installment, Birbank Miles debit/installment,BirKart Black debit, BirKart ӘDV, BirKart installment, BirKart CashBack installment, Visa Infinite Miles debit, Birbank Premium Cashback debit, Mastercard World Elite Miles debit, Birbank Umico debit/installment, Birbank Umico Premium debit/installment, Visa Electron, Mastercard Standart, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Business , Visa Business Gold, Pension and salary cards,Social aid cards	
PIN code change	Via "Birbank"	0 AZN equ.
	Via "IVR"	0.50 AZN equ.
	Via Other Channels	1 AZN equ.
PIN code unlock fee	Via "Birbank"	0 AZN equ.
	Via "IVR"	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.	
"BirBank" service enrollment fee	no fee	
"SMS Banking" service enrollment fee*	1 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.

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branches, ATMs and  
Kapital Bank (cash-in)



Digital Cart

