



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	
		National currency	Foreign currency
1	Opening and maintaining an account		
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 ¹		10 AZN
17	Calculation of interests for residue of current account		as agreed
2	Transfers	National currency	Foreign currency
21	Intra-branch transfers ² <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) ³
22	Inter-branch transfers ²	0,1% (min. 1 AZN – max. 150 AZN)	0,1% (min. 1 USD/EUR/GBP – max. 150 USD/EUR/GBP) ³
23	Domestic transfers	0,2% (min. 2 AZN – max. 250 AZN)	0,2% (min. 30 USD/EUR/GBP – max. 250 USD/EUR/GBP) ³
24	International transfers		0,5% (min. 40 USD/EUR/GBP – max. 500 USD/EUR/GBP) ³
25	Investigation, change and liquidation of transfers performed	20 AZN	100 USD/EUR/GBP
3	Exchange transactions	National currency	Foreign currency
31	Non-cash exchange transactions ⁴		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) ³
42	Acceptance of metal money (more than 100 AZN)	3%	5%
43	Providing cash money ⁵		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) ³
c	Domestic transfers	0,15% (min. 1 AZN – max. 200 AZN)	0,15% (min. 10 USD/EUR/ GBP – max. 250 USD/EUR/GBP) ³
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) ³
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) ³
c	Domestic transfers	0,15% (min. 1 AZN - max. 200 AZN)	0,15% (min. 10 USD/EUR/GBP – max. 250 USD/EUR/GBP) ³
d	International transfers		0,4% (min. 40 USD/EUR/GBP – max. 500 USD/EUR/GBP) ³
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		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
	100 mm	400 mm	450 mm
	150 mm	320 mm	430 mm
	150 mm	400 mm	450 mm
	175 mm	320 mm	430 mm
	200 mm	400 mm	450 mm
	250 mm	400 mm	450 mm
	300 mm	320 mm	430 mm
	400 mm	400 mm	450 mm
	600 mm	400 mm	450 mm
			Monthly
			30 AZN
			40 AZN
			40 AZN
			45 AZN
			45 AZN
			55 AZN
			60 AZN
			60 AZN
			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)
810	Notifying changes		50 AZN
811	Postal service (for each collection of documents)		min. 10 AZN – max. 50 AZN
812	Interest rate and approval of a letter of credit		as agreed
813	Service fee of other banks		additionally charged by customer based on a fact
814	Payment	0,2% (min. 100 AZN – max. 400 AZN)	0,2% (min. 100 USD/EUR/GBP – max. 400 USD/EUR/GBP)*
815	Money transfer on transferrable letter of credit	0,2% (min. 100 AZN – max. 400 AZN)	0,2% (min. 100 USD/EUR/GBP – max. 400 USD/EUR/GBP)*
816	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
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

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

² – 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.;

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

⁴ – Commission fee is applied only once during non-cash cross exchange;

⁵ – Commission is charged for each document;

⁶ – Service fee tariff in other currencies is charged in AZN;

⁷ – 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

⁸ – 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.