

Payment card Service Tariffs							Tariffs are valid from 01.08.2024											
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 cards with a validity period of 3 years within the period of validity of the insurance	1 free replacement of the cards with a validity period of 1 year within the period of validity of the insurance						
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																		
TalebaPlus scholarship card	0 AZN			10 AZN			10 AZN	N/A										
Visa Business	30 AZN			10 AZN			10 AZN											
Visa Business Gold	40 AZN			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			1 AZN	3 AZN							
Birbank Umico Premium debit	50 AZN			20 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	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN	3 AZN							
Birbank Miles installment	8	10	12	8	10	12												
Birbank Umico installment	25	40	50	25	40	50												
Birbank Umico Premium installment	8	10	12	8	10	12												
Birbank CashBack Platinum	25	40	50	25	40	50												
Birbank Cashback Infinite Premium	25	40	50	25	40	50												
Birbank Star	-	-	600	-	-	600												
Pension and salary cards	Contract based			Contract based									Contract based					
Social aid cards	-			-									-					
Digital card***	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 asset and liability 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.plication 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			Cash in funds to the card**	Card replenishment at the self-service terminals of K	branches, ATMs and Kapital Bank (cash-in)		
To the Kapital Bank card account	To the domestic bank card account	To the foreign bank card account												
Birbank Cashback debit	0% - within the limit** 5000 AZN equ/						0%	0%	0%	0%	0%	0%	0%	
Birbank Miles debit	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.													
BirKart Black debit														
BirKart QDV														
Visa Infinite Miles debit														
Birbank Premium Cashback debit														
Mastercard World Elite Miles debit														
Birbank Umico debit														
Birbank Umico Premium debit														
Visa Electron														
Mastercard Standart	1% (min 1 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)	1.5% (min 3 AZN/USD/EUR)				
VisaMastercard Gold														
VisaMastercard Platinum														
TalebaPlus scholarship card	0%													
Visa Business Digital	0.5% (min 1 AZN/USD/EUR)	1.5% (min 2 AZN/USD/EUR)	1.5% (min 3.50 AZN/USD/EUR)				0.2% (min 0.50 AZN/USD/EUR)	0.5% (min 1.50 AZN/USD/EUR)						
Visa Business														
Visa Business Gold	0.5% (min 1 AZN/USD/EUR)													
Pension and salary cards	0%													
Social aid cards														
Birbank Cashback installment*														
Birbank CashBack Platinum takait														
Birbank Cashback Infinite Premium takait														
Birbank Miles 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 Umico installment*														
Birbank Umico Premium installment*														
BirKart installment*														
BirKart CashBack installment*														
Birbank Star	0%						0%	0%	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 ATMPoS 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 90V, BirKart installment, BirKart CashBack installment, Visa Infinite Miles debit, Birbank Premium Cashback debit, Mastercard World Elite Miles debit, 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, Digital Card debit/installment, Birbank Umico
PIN code change	Via "Birbank"	0 AZN equ.
	Via "IVR"	0.50 AZN equ.
	Via Other Channels	1 AZN equ.
PIN code unblock 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		Monthly 1 AZN (from 17.02.2025 — 3 AZN).
"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.

**If the transaction currency differs from USD/EUR, the conversion of other foreign currencies to USD is carried out based on the exchange rates of international payment systems with an additional service fee of 1% (the payment systems' exchange rates are reflected on their official websites).

***The conversion of other foreign currencies is carried out based on the exchange rates of international payment systems with a 1% service fee (the payment systems' exchange rates are reflected on their official websites).

