

Payment card Service Tariffs		Tariffs are valid from 07.02.2025				Card physical damage insurance			
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 coins with a validity period of 1 year within the period of validity of the insurance	3 free replacements of the coins with a validity period of 3 years within the period of validity of the insurance	6 cards with a validity period of the validity of the insurance	
Birbank Cashback debit	no fee first card /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			-	-		
Mastercard World Elite Miles debit			no fee			-	-		
Birbank Premium Cashback debit			10 AZN			-	-		
TeabePlus scholarship card	10 AZN		10 AZN			-	-		
Visa Business	30 AZN		10 AZN			-	-		
Visa Business Gold	40 AZN		20 AZN			-	-		
Birbank Umico debit	no fee first card /subsequent cards - 10 AZN		5 AZN			-	-		
Birbank Umico Premium debit	30 AZN		20 AZN	-	-				
Birbank Cashback installment	for 1 year	for 3 years	for 1 year	for 3 years	5 AZN	1 AZN	3 AZN		
Birbank Miles installment	8	10	8	10			9 AZN		
Birbank Umico installment	25	40	25	40			-		
Birbank Umico Premium installment	8	10	8	10			-		
Birbank CashBack Platinum	25	40	25	40			-		
Birbank CashBack Infinite Premium	25	40	25	40			-		
Birbank Star	-	-	-	500			-		
Birbank Star	-	-	-	500			-		
Pension and salary cards	Contract based		Contract based	Contract based			-	-	
Social aid cards	no fee		no fee	-			-	-	
Digital card**	no fee		no fee	-	-	-			

**One fee 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) card entered with a promo code, commission-free card provided on the basis of the ass et 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 (identification identified) of a customer activated only for 1 year period through the Birbank mobile application without having to come to the bank physically, activation 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				Card replenishment of the self-service terminals of K	branches, ATMs and agent Bank (cash-in)	
	At ATMs of Kapital Bank	At POS terminals of Kapital Bank	****Financial Transactions	At ATMs of other domestic banks	At ATMs of foreign banks	At the other domestic banks branches	At the foreign banks	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													
Birbank Miles debit													
Birbank Black debit													
Birbank GOV													
Visa Infinite Miles debit	0% - within the limit** 5000 AZN eqv./			2 AZN/USD/EUR				0%	0% - within the limit**1000 AZN eqv. 0.2% (min 1 AZN/USD/EUR)				0%
Birbank Premium Cashback debit	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN eqv.												
Mastercard World Elite Miles debit													
Birbank Umico debit													
Birbank Umico Premium debit													
Visa Electron					1.5% (min 3.50 AZN/USD/EUR)					1.5% (min 3 AZN/USD/EUR)			
Mastercard Standard													
Visa/Mastercard Gold	1% (min 1 AZN/USD/EUR)												
Visa/Mastercard Platinum	0%												
TeabePlus scholarship card	0%												1% (min 1AZN)
Visa Business Digital	0.2% (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)				0%
Visa Business													
Visa Business Gold	0.5% (min 1 AZN/USD/EUR)												
Pension and salary cards	0%												1% (min 1AZN/USD/EUR)
Social aid cards													
Birbank Cashback installment**													
Birbank CashBack Platinum takab													
Birbank Cashback Infinite Premium takab													
Birbank Miles installment**					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 Card	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 ATMs/POS 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.

*****Financial transactions include: credit payments, money transfers, e-wallets, and etc. (IBCC, IBCT, IBOM, IBAN, IBAN, IBAN).



Transaction type and service		Tariffs for other services and transactions	
		Birbank Cashback debit/installment, Birbank Miles debit/installment, BirKart Black debit, BirKart GOV, BirKart installment, BirKart Cashback installment, Visa Infinite Miles debit, Birbank Premium Cashback debit, Mastercard World Elite Miles debit, Birbank Umico	equivalent debit/installment, Birbank Umico Premium debit/installment, Visa Electron, Mastercard Standard, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Business, Visa Business Gold, Pension and salary cards, Social aid cards
PN code change	Via "Birbank"	0 AZN eqv.	
	Via "TVR"	0.50 AZN eqv.	
	Via Other Channels	1 AZN eqv.	
PN code condition fee	Via "Birbank"	0 AZN eqv.	
	Via "TVR"	0 AZN eqv.	
	Via Other Channels	2 AZN eqv.	
Support of closed account in the operational system (account without an active card for more than 1 year)		monthly 1 AZN eqv.	
"BirBank" service enrollment fee		no fee	
"SMS Banking" service enrollment fee		monthly 1 AZN (min 1 AZN/USD/EUR) ** 1 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 debts) 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).

