

Payment card Service Tariffs										Tariffs are valid from 07.02.2025		
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	3 cards with a validity period of 3 years 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 - 20 AZN	10 AZN	1 AZN	3 AZN	
Birbank Miles debit	50 AZN			80 AZN			20 AZN	10 AZN, Regional		3 AZN	9 AZN	
Mastercard Platinum	50 AZN			80 AZN			20 AZN	no fee		-	-	
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												
"TalabaPlus" scholarship card	0 AZN			10 AZN			10 AZN	N/A		-	-	
Visa Sahibkar	8 AZN			10 AZN			10 AZN	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN		-	-	
Visa Business	30 AZN			60 AZN			20 AZN			-	-	
Visa Business Gold	40 AZN			60 AZN			20 AZN			-	-	
Birbank biznes kredit karti limiti üzrə	2.0% (min. 2 AZN)			4%*****			5 AZN		Not provided	0%		
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	25	40	50						
Birbank Umico installment	8	10	12	25	40	50						
Birbank Umico Premium installment	25	40	50	25	40	50						
Birbank Cashback Platinum	25	40	50	25	40	50						
Birbank Cashback Infinite Premium	-	-	600	-	-	600						
Birbank Star	-	-	10	-	-	10						
Pension and salary cards	Contract based			Contract based			Contract based	-	-	-	-	
Social aid cards	no fee			no fee			-	-	-	-	-	
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 asset and liability management committee).  
 \*\*\*\*\*The use of personal funds on Birbank Business credit cards is subject to the tariff schedule of the Visa Business debit card for all channels. The commission for transferring personal funds is 2%. The commission for transfers via the "Cash by code" service is 2%, but not less than 2 AZN.  
 \*\*\*\*\*The minimum commission requirements are regulated in accordance with the current tariff schedule of Visa Business debit cards.

Card type	Cash withdrawal fees							Card transfers fee					branches, ATMs and apital 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***	Card replenishment at the self-service terminals of K	
Birbank Cashback debit	0% - within the limit** 5000 AZN equ./	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.	1% (min 1 AZN/USD/EUR)	2 AZN/USD/EUR	1.5% (min 3.50 AZN/USD/EU R)	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)	-	-	
Birbank Miles debit													
Birbank 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	0%	0.5% (min 1 AZN/USD/EUR)	1.5% (min 1.5% (min 2 AZN/USD/EUR)	1.5% (min 3.50 AZN/USD/EUR)	2% (min 3.50 AZN)	2% (min 3.50 AZN)	2% (min 5 AZN)	2% (min 7.5 AZN)	0.2% (min 0.50 AZN/USD/EUR)	0.5% (min 1.50 AZN/USD/EUR)	-	-	
Visa/Mastercard Gold													
Visa/Mastercard Platinum													
"TalabaPlus" scholarship card													
Visa Business Digital													
Visa Sahibkar													
Visa Business													
Visa Business Gold													
Pension and salary cards													
Social aid cards													
Birbank Cashback installment*	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Birbank Cashback Platinum taksit	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)	1% (min 1 AZN/USD/EUR)	1% (min 1 AZN/USD/EUR)	1% (min 1 AZN/USD/EUR)	0%	
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%	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.

Transaction type and service		Tariffs for other services and transactions									
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		monthly 1 AZN equ.									
"Birbank" service enrollment fee		no fee									
"SMS Banking" service enrollment fee*		Monthly 3 AZN									
"3D secure" service enrollment fee		no fee									
"Unique" transactions (betting/gambling)		3% ( min 5 AZN/USD/EUR)									
Transactions (top up and debits) in USD/EUR		Kapital Bank payment card exchange rate									
Transactions with USD/EUR card accounts made		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).