

Payment card Service Tariffs										Tariffs are valid from 14.03.2025			
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 the insurance	e cards with a validity period of validity	
Birbank Cashback debit	no fee first card */subsequent cards - 15 AZN			no fee first two cards*/subsequent cards - 15 AZN			5 AZN		10 AZN	1 AZN	3 AZN		
Birbank Miles debit	50 AZN			80 AZN			20 AZN	Branches located in Baku and Absheron -		3 AZN	9 AZN		
Mastercard Platinum	50 AZN			80 AZN			20 AZN	10 AZN, Regional					
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	N/A					
Visa Sahibkar	8 AZN						10 AZN	Branches located in Baku and Absheron -					
Visa Business	30 AZN						10 AZN	10 AZN, Regional branches - 15 AZN					
Visa Business Gold	40 AZN			60 AZN			20 AZN						
Birbank biznes kredit kartı limiti üzrə	2.0% (min. 2 AZN)			4%*****						Not provided	0%		
Birbank Umico debit	no fee first card */subsequent cards - 10 AZN						5 AZN		10 AZN	1 AZN	3 AZN		
Birbank Umico Premium debit	50 AZN						20 AZN	Branches located in Baku and Absheron -		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		10 AZN, Regional branches - 15 AZN		1 AZN	3 AZN		
Birbank Miles installment	8			8	10	12							
Birbank Umico installment	25			25	40	50							
Birbank Umico Premium installment	8			8	10	12							
Birbank Cashback Platinum	25			25	40	50							
Birbank Cashback Infinite Premium	25			25	40	50							
Birbank Star						10							
Pension and salary cards	Contract based			Contract based			Contract based						
Social aid cards	no fee			no fee									
Digital cart***	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.

**** 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.

***** 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 capital 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	Funds transfers from card to card at Kapital Bank ATMs					Card replenishment at the self-service terminals of K									
								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./	0.5% (min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.		2 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																						
Birbank ADV																						
Visa Infinite Miles debit																						
Birbank Premium Cashback debit																						
Mastercard World Elite Miles debit																						
Birbank Umico debit																						
Birbank Umico Premium debit																						
Visa Electron													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)	0.2% (min 0.50 AZN/USD/EUR)	0.5% (min 1.50 AZN/USD/EUR)	1.5% (min 3 AZN/USD/EUR)	
Mastercard Standart																						
Visa/Mastercard Gold																						
Visa/Mastercard Platinum																						
"TalabaPlus" scholarship card																						
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)	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%											
Visa Sahibkar																						
Visa Business																						
Visa Business Gold																						
Pension and salary cards																						
Social aid cards																						
Birbank Cashback installment*																						
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%	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 bank 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. (MCC: 6012, 6038, 6040, 6050, 6051).

Tariffs for other services and transactions		
Transaction type and service	Birbank Cashback debit/installment, Birbank Miles debit/installment, BirKart Black debit, BirKart QDV, BirKart installment, BirKart Cashback installment, Visa Infinite Miles debit, Birbank Premium Cashback debit, Mastercard World Elite Miles debit, Birbank Umico Digital Card debit/installment, Birbank Umico Premium debit/installment, Visa Electron, Mastercard Standart, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Sahibkar, 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.
PIN code unblock fee	Via Other Channels	1 AZN equ.
	Via "Birbank"	0 AZN equ.
	Via "IVR"	0 AZN equ.
	Via Other Channels	2 AZN equ.
Support or closure account in the operational system (account without an active card for more than 1 year)	Monthly 1 AZN equ. (starting from 15.04.2025, it will be 5 AZN equ.)	
"BirBank" service enrollment fee	no fee	
"SMS Banking" service enrollment fee*	Monthly 3 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.

**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).