

Payment card Service Tariffs										Tariffs are valid from 16.05.2025			
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		For persons with resident status for 3 year					1 free replacement of the cards with a validity period of 1	of 3	of 3	
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					
Birbank Miles debit	50 AZN		80 AZN		20 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			0 AZN		10 AZN			N/A					
"TelabaPlus" scholarship card			8 AZN		10 AZN								
Visa Sahibkar			30 AZN		10 AZN			Branches located in Baku and Absheron - 10 AZN,					
Visa Business			40 AZN		60 AZN								
Visa Business Gold			40 AZN		60 AZN								
Birbank biznes kredit karti limiti ızza	2,0%(min. 2 AZN)				4%*****					Not provided		0%	
Birbank Umico debit	no fee first card /subsequent cards - 10 AZN						5 AZN						
Birbank Umico Premium debit	50 AZN												
Birbank Cashback installment		for 1 year	for 2 years	for 3 years	for 1 year	for 2 years	for 3 years						
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			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 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. Application without having to come to the bank physically.

\*\*\*\*Criteria for VIP clients, determined by the procedures for organizing work with VIP clients.

\*\*\*\*\*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.

\*\*\*\*\*For Farmer/Farmer business cards, a commission of 10 AZN is charged for urgent card orders in Baku and Absheron branches and 15 AZN in regional branches.

Card type	Cash withdrawal fees							Card transfers fee					
	At ATMs of Kapital Bank	At POS-terminals of Kapital Bank	Withdrawal from structural units of Kapitalbank	****Financial Transactions	From domestic other ATMs	At ATMs of foreign banks	At the other domestic banks branches	At the foreign banks	Funds transfers from card to card at Kapital Bank ATM and Anipay*****/transfer to current	To other domestic cards / to current 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													
Birbank Miles debit													
BirKart Black debit													
BirKart GOV													
Visa Infinite Miles debit	0% - within the limit** 5000 AZN equ/		0.5% (min 1 AZN/USD/EUR)							0% - within the limit**5000 AZN equ/ 0.5%(min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.			
Birbank Premium Cashback debit	0.5%(min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.												
Mastercard World Elite Miles debit													
Birbank Umico debit					2 AZN/USD/EUR								
Birbank Umico Premium debit						1.5% (min 3.50 AZN/USD/EUR)							
Visa Electron			1% (min 1 AZN/USD/EUR)										
Mastercard Standard													
Visa/Mastercard Gold	1%(min 1 AZN/USD/EUR)												
Visa/Mastercard Platinum													
"TelabaPlus" scholarship card	0%												
Visa Business Digital	0.2%(min 1	1.5%(min											
Visa Sahibkar	0.5%(min 1	0.5%(min 1											
Visa Business	0.5%(min 1	0.5%(min 1											
Visa Business Gold													
Pension and salary cards													
Social aid cards													
Birbank Cashback installment*													
Birbank Cashback Platinum takit													
Birbank Cashback Infinite Premium takit													
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)	1.5%(min. 2 AZN)	2%(min 3.50 AZN)		
Birbank Umico installment*													
Birbank Umico Premium installment*													
BirKart installment*													
BirKart Cashback installment*													
Birbank Star			1%		1%	1%	1%	1%	1%	1%	1%		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. 3%). The assigned commission is specified in the loan contract.

\*\*Monthly limit includes cash withdrawals from Kapital Bank ATM/POS or by QR code, money transfers to other domestic cards/ current account 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, pension/ social, agro, duty, local 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).

\*\*\*\*\*The relevant tariffs do not apply to the following cards: (Visa Sahibkar, Visa Business Digital, Visa Business Gold, Visa Business, Birbank business credit card)

Tariffs for other services and transactions

Transaction type and service		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 Mastercard Standard, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Sahibkar, Visa Business, Visa Business Gold, Pension and salary cards, Social aid cards	Digital Card debit/installment, Birbank Umico Premium debit/installment, Visa Election, Digital Card
PIN code change	Via "Birbank"	0 AZN equ.	
	Via "TVR"	0.50 AZN equ.	
	Via Other Channels	1 AZN equ.	
PIN code unblock fee	Via "Birbank"	0 AZN equ.	
	Via "TVR"	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 4 weeks)		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/US\$/EUR)	
Transactions (top up and debits) in USD/EUR currencies from card accounts in AZN currency (**purchases, cash withdrawal, card-to-card, Cashin, 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).