

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			e cards with a validity the period of validity range
	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		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	10 AZN	1 AZN		3 AZ N	
Birbank Miles debit	50 AZN			80 AZN			20 AZN			3 AZN		9 AZ N	
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													
"TelabaPlus" scholarship card	0 AZN						10 AZN			N/A			
Visa Sahibkar	8 AZN						10 AZN			Branches located in Baku and Absheron - 10 AZN			
Visa Business	30 AZN						10 AZN						
Visa Business Gold	40 AZN			60 AZN			20 AZN				-		-
Birbank biznes kredit karti limitli izziz	2,0%(min. 2 AZN)			4%*****						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	Branches located in Baku and Absheron - 10 AZN, Regional branches - 15 AZN	10 AZN	1 AZN		3 AZ N	
Birbank Umico Premium debit	50 AZN						20 AZN			3 AZN		9 AZ N	
Birbank Cashback installment	for 1 year	for 2 years	for 3 years	for 1 year	for 2 years	for 3 years							
	8			8	10	12							
Birbank Miles installment	25			25	40	50							
Birbank Umico installment	8			8	10	12							
Birbank Umico Premium installment	25			25	40	50							
Birbank Cashback Platinum	25			25	40	50							
Birbank Cashback Infinite Premium	-			-	-	600				1 AZN		3 AZ N	
Birbank Star	-			-	10		5 AZN			-		-	
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, 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. 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						Card replenishment at the self-service terminals of K	
	At ATMs of Kapital Bank	At POS-terminals of Kapital Bank	Withdrawal from structural units of Kapital Bank	*****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 ATMs and Anipay*****/ transfer to current	To other domestic cards / to current 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.		0.5% (min 1 AZN/USD/EUR)		2 AZN/USD/EUR	1.5% (min 3.50 AZN/USD/EUR)			0%	0% - within the limit**5000 AZN equ./ 0.5%(min 1 AZN/USD/EUR) - over the limit 5000 AZN equ.				
Birbank Miles debit														
BirKart Black debit														
BirKart GOV														
Visa Infinite Miles debit														
Birbank Premium Cashback debit														
Mastercard World Elite Miles debit														
Birbank Umico debit														
Birbank Umico Premium debit														
Visa Electron														
Mastercard Standard														
Visa/Mastercard Gold	1%(min 1 AZN/USD/EUR)		1% (min 1 AZN/USD/EUR)						0.2%(min 0.50 AZN/USD/EUR)	0.5%(min 1.50 AZN/USD/EUR)			0%	
Visa/Mastercard Platinum														
"TelabaPlus" scholarship card	0%													
Visa Business Digital	0.5%(min 1													
Visa Sahibkar	1.5%(min													
Visa Business	0.5%(min 1 AZN/USD/EUR)													
Visa Business Gold														
Pension and salary cards	0%													
Social aid cards														
Birbank Cashback 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 Cashback Platinum takait														
Birbank Cashback Infinite Premium takait														
Birbank Miles installment*														
Birbank Umico installment*														
Birbank Umico Premium installment*														
BirKart installment*														
BirKart Cashback installment*														
Birbank Star	1%				1%	1%	1%	1%	1%	1%	1%	1%	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. 3%). 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 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 receipts.

****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 Standart, Visa/Mastercard Gold, Visa/Mastercard Platinum, Visa Sahibkar, Visa Business, Visa Business Gold, Pension and salary cards,Social aid cards	Digital Cart debit/installment, Birbank Umico Premium debit/installment, Visa Election, Digital Card
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 4 years)		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 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).