

Tariff Schedule for Banking Services for Individuals at Kapital Bank OJSC	
Type of service	Tariff
<b>1. Account opening and maintenance</b>	
Opening a current account (for residents)	free
Opening a current account (for non-residents) [1]	20 AZN
Opening a credit account	free
Opening a deposit account	free
Issuance of certified account statements [2]	When ordered via the Birbank mobile app (with delivery): 10 AZN
	Payment via POS-TERMINAL upon receipt at a local structural unit: 20 AZN / via Birbank mobile app: 20 AZN
Issuance of a loan debt certificate [2]	When ordered via the Birbank mobile app (with delivery): 30 AZN
	Payment via POS-TERMINAL upon receipt at a local structural unit: 40 AZN / via Birbank mobile app: 40 AZN
Issuance of account verification documents [3]	When ordered via the Birbank mobile app (with delivery): 10 AZN
	Payment via POS-TERMINAL upon receipt at a local structural unit: 20 AZN / via Birbank mobile app: 20 AZN
Issuance of duplicates and copies of archived documents	10 AZN
Subscription to the Birbank service	free
<b>2. Cash transactions</b>	
Acceptance of metallic currency (for amounts exceeding 100 AZN)	3%
Cash withdrawal from third-party bank cards via POS terminals at Kapital Bank's local structural units	1.5%
Cash disbursement [4]	0.8%
Cash-in-transit service for valuables (one-time)	5 AZN for each kilometer of travel + 100 AZN service charge
Cash-in-transit service for valuables in Baku and across Azerbaijan (long-term)	As agreed
<b>3. Transfers</b>	
Intrabank transfers [5]	0.1% (min. 1 AZN/USD/EUR/GBP – max. 150 AZN/USD/EUR/GBP)
Domestic transfers [6]	0.1% (min. 1 AZN / 10 USD/EUR/GBP – max. 250 AZN / 150 USD/EUR/GBP)
International transfers [6]	0.3% (min. 30 USD/EUR/GBP – max. 500 USD/EUR/GBP)
Alteration of transfer details, investigation, modification, and cancellation of processed transfers [6]	10 AZN / 60 USD
<b>4. Currency exchange operations</b>	
Cashless currency exchange operations	free
<b>5. Express money transfers</b>	
Express money transfers	According to the tariffs of the express money transfer network
<b>6. Other operations</b>	
Keeping closed accounts in the operating system [7].	free
<b>7. Payments to the state budget</b>	
Tax and customs payments, state duties, and other payments to the state budget	0.1% (min. 1 AZN – max. 100 AZN)
<b>8. Rental of safe deposit boxes</b>	
Monthly safe deposit box service fee	Based on size: 20, 30, 40, 45, 55, 60, 75, 400 AZN
Storage fee for the safe deposit box	100 AZN
Fine for replacement of a safe key in the event of theft, loss, or damage of one key	30 AZN
Fine for replacement of a safe key (if both keys or the safe lock are damaged, lost, or stolen)	520 AZN

[1] No commission is charged to non-resident clients for opening current accounts when arranging deposits and savings accounts, ordering salary cards, or renting deposit safes.

[2] Statements and references issued due to incorrect client information caused by technical issues in the bank's operating system may be provided free of charge upon approval by the branch manager (approval must be documented via email and written request). When closing an advance credit facility and issuing a statement confirming the absence of debt, if the advance credit facility was not used by the client, the statement is issued free of charge. For VIP clients, statements of loan debt and certified account statements are provided free of charge.

[3] Applies to all account-related letters and statements. If the contract was not provided to the client at the time of signing, the first issuance of the original or a copy is free of charge. For VIP clients, supporting account documents are provided free of charge.

[4] Funds deposited in cash to an account at the same local structural unit (via the unit counter or POS-terminal) may be withdrawn from the same unit without withdrawal fees within one year of the deposit date. Funds that have been in a current account for one year or more prior to the withdrawal date may be withdrawn free of charge, regardless of whether they were deposited in cash or via wire transfer.

[5] Intra-bank transfers between the client's own accounts, as well as transfers to individual entrepreneurs (e.g., notary offices) based on a sale and purchase agreement for a mortgage loan, are free of charge.

[6] For transactions in other currencies, the fee is charged in the USD equivalent.

[7] For foreign transfers in non-standard currencies (currencies not provided by the bank), a 1% fee is charged due to potential conversion losses arising from exchange rate differences. If exchange rate differences occur during the transfer, a fee is applied. If the fee for conversion losses exceeds the actual exchange rate difference or if no difference arises, the fee is refunded to the client's current account.

[8] Excludes card accounts.

[9] For non-residents purchasing bonds, no fee is charged for opening a current account.

No withdrawal fee is charged when funds are credited to the current account after the subscription period during the bond issuance process. No fee is charged for monthly interest withdrawals received from bond investments.

Unless otherwise provided by law or internal bank policies, service fees paid by clients (tariff payments, commissions, service charges, fees, etc.) are non-refundable.