

Kapital Bank OJSC's BirBank mobile application TARIFFS

Bank product type	Commission for transfers from card						
	To Kapital Bank card	To Kapital Bank account	To other domestic cards/ to current account***	To foreign bank card	Transfer by number		
DEBIT CARDS							
Birbank Cashback debit	0%	0%	0% - within the limit***10000 AZN equiv/ 1% (min. 1 AZN/USD/EUR) - over the limit 10000 AZN equiv.	1.5% (min. 3 AZN/USD/EUR)	0%		
Birbank Miles debit							
Birkart Black debit			0% - within the limit***4000 AZN equiv/ 0.5% (min. 1 AZN/USD/EUR) - over the limit 4000 AZN equiv.				
Birkart GOV							
Visa Infinite Miles debit			0.5% (min. 1.50 AZN/USD/EUR)				
Mastercard World Elite Miles debit							
Birbank Umico debit							
Birbank Umico Premium debit	0%	0%	0.5% (min. 1.50 AZN/USD/EUR)	1.5% (min. 3 AZN/USD/EUR)	0.2% (min 0.50 AZN/USD/EUR)		
Visa Electron							
Visa Gold							
Mastercard Platinum							
Visa Sahibkar	0.2% (min 0.50 AZN/USD/EUR)	0.2% (min 0.50 AZN/USD/EUR)					
Visa Business							
Visa Business Gold							

The monthly limit is set individually for each customer. This limit includes cash withdrawals from Kapital Bank's ATM/POS terminals, cash withdrawals via QR code, and money transfers to other domestic cards/current accounts within the country for all Birbank cards belonging to the customer. Detailed information about the limit can be found in the "Spending Limit" section of the Birbank application.

\*\*Qeyd olunan kartlara müvafiq tariflər şamil olunmur: (Visa Sahibkar, Visa Business Digital, Visa Business Gold, Visa Business, Birbank biznes kredit kart)

Bank product type	Commission for transfers from card							
	To Kapital Bank card			To Kapital Bank account	To other domestic cards/ to current account	Financial Transaction	To foreign bank card	Transfer by number
<b>INSTALLMENT CARDS</b>	Debet card	Salary card	Credit card					
Birbank Cashback installment	1.5% (min. 2 AZN )	0.5% (min. 1 AZN )	1.5% (min. 2 AZN )	1.5% (min. 2 AZN )	1.5% ( min. 2 AZN )	1.5% ( min.2AZN)	2% (min. 3,5 AZN )	1.5% (min. 2 AZN )
Birbank Miles Premium installment	1% ( min. 1 AZN )	0%	1% (min. 1 AZN )	1% ( min. 1 AZN )	1% (min. 1.50 AZN )		1.5% ( min. 3,50 AZN )	1% ( min. 1 AZN )
Birbank Star	1%	1%	1%	1%	1%	1%	1%	1%
Birbank Umico installment	1.5% ( min. 2 AZN )	0.5% (min. 1 AZN )	1.50% (min. 2 AZN )	1.5% ( min. 2 AZN )	1.5% ( min. 2 AZN )	1.5% ( min.2AZN)	2% ( min. 3,50 AZN )	1.5% ( min. 2 AZN )
Birbank Miles								
Birbank Cashback								
Birbank installment								
Birbank Umico Premium								
Birbank CashBack Platinum								
Birbank Cashback Infinite Premium								

\*Financial transactions include credit payments, money transfers, e-wallets and etc. (MCC: 6012, 6038, 6040, 6050, 6051)

Bank product type	Commission for transfers from card				
	To Kapital Bank card	To Kapital Bank account	To other domestic cards/ to current account	To foreign bank card	Transfer by number
<b>OTHER CARDS</b>					
Pension, salary and deposit cards**	0%	0%	0.5% (min. 1.50 AZN/USD)	1.5% (min. 3 AZN/USD)	0%
Social aid cards			0.5% (min. 1.50 AZN)	1.5% (min. 3 AZN)	
Digital cards			0.5% (min. 1.50 AZN/USD/EUR)	1.5% (min. 3 AZN/USD/EUR)	
Attached domestic bank cards***			0.5% (min. 1 AZN/USD/EUR)****	0.5% (min. 1 AZN/USD/EUR)****	

\*\*Funds receiving to salary, pension and deposit cards - 1% (min. 1 AZN/USD/EUR)

\*\*\*Money receiving via "Request funds from friends" transfer - 0.5% (min. 1.50 AZN/USD/EUR)

\*\*\*\*Funds receiving from other domestic cards - 0.5% (min. 1.5 AZN/USD/EUR)

\*\*\*\*\*Funds receiving from foreign bank cards - 1.5% (min. 3 AZN/USD/EUR)

Bank product type	Commission for transfers from account				
	To Kapital Bank card	To Kapital Bank account	To other domestic cards	To foreign bank card	Transfer by number
<b>Accounts</b>					
Kapital Bank account*	0%	0%	Impossible	Impossible	0%

\*Funds transferring to domestic bank account - 0.1% (min. 1 AZN)

Bank product type	Commission for transfers from bonuses				
	To Kapital Bank card	To Kapital Bank account	To other domestic cards	To foreign bank card	Transfer by number
<b>Bonuses</b>					
GOV geri al	0%	Impossible	1% (min. 1 AZN)*	Impossible	Impossible
Cashback			Impossible		

\*The commission for transfers from the "GOV geri al" bonuses to the following bank cards is 0%, and the minimum amount requirement for transfers is 1 AZN:

- PASHA Bank
- ABB
- Unibank
- Rabotabank
- Bank Respublika
- Expressbank
- Yelo Bank
- Premium Bank
- AFB Bank

Kəçürmə limitləri		
	Appointment	
	Domestic transactions	Foreign transactions
Sending funds		
Daily limit	4 000 AZN	1.00 USD
4 days limit	10 000 AZN	2.50 USD
Monthly limit	20 000 AZN	2.50 USD
Receiving funds		
Daily limit	25 000 AZN	10.00 USD
4 days limit	50 000 AZN	-
Monthly limit	100 000 AZN	25.00 USD

The maximum number of transactions between two identical cards is 25.  
Transfer from cards that are not connected to the «3D secure» service is impossible

Tariffs for other services and transactions		
Change the card's PIN code		Free of charge
Reset unsuccessful PIN code tries (unblocking card)		Free of charge
Digital card order		Free of charge