

Payment card Service Tariffs													Tariffs are valid from 01.07.2025					
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		3 free replacements of 1 period of 3					6 cards with a validity the period of validity range	
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 AZN						
Birbank Miles debit	50 AZN			80 AZN			20 AZN			3 AZN		9 AZN						
Mastercard Platinum	50 AZN			80 AZN			20 AZN											
Visa Infinite Miles debit																		
Mastercard World Elite Miles debit	Included in Private Banking package / 600 AZN only for clients meeting one of the VIP criteria****						no fee	no fee										
Birbank Premium Cashback debit							10 AZN	N/A										
"TelebePlus" scholarship card	9 AZN						10 AZN											
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 kartı limiti ödə	2.0% (min. 2 AZN)			4%*****						Not provided				0%				
Birbank Unico 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 AZN						
Birbank Unico Premium debit	50 AZN						20 AZN			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												
	8			8	10	12												
Birbank Miles installment	25			25	40	50												
Birbank Unico installment	8			8	10	12	5 AZN											
Birbank Unico Premium installment	25			25	40	50												
Birbank CashBack Platinum	25			25	40	50												
Birbank Cashback Infinite Premium	-			-	-	600				1 AZN	3 AZN							
Birbank Star	-			-	-	10				-								
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, card ordered with a promo code, commission-free card provided on the basis of the ass et 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 plication 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.																		
***** 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.																		

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 Unico Sanbluer, Visa Business, Visa Business Gold, Person and baby cards, Social card cards	Digital Card
PIN code change	Via "Birbank"	0 AZN equ.	+
	Via "iWR"	0.50 AZN equ.	
	Via Other Channels	1 AZN equ.	
PIN code unblock fee	Via "Birbank"	0 AZN equ.	
	Via "iWR"	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 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 (petting/gambling) domestically and internationally		3% (min 5 AZN/USD/EUR)	
Transactions (top up and debit) 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).