Payment card Service Tariffs Tariffs are valid from 01.07.2025													
	Payment for services for main and supplementary card *****						Card replacement fee	Fee for the urgent card		Card physical damage insur			
Card type	For persons with non-resident status for 1 year				For persons with resident status for 3 year			issuance service	branch to another	1 free replacement of the cards with a validity period of 1	3 free replacements of th period of 3	e cards with a validity the period of validity rance	
Birbank Cashback debit	no fee	no fee first card "/subsequent cards - 15 AZN no fee first two cards"				o cards*/subsequent cards - 15 AZN	5 AZN	Branches located in		1 AZN 3 AZ N		N	
Birbank Miles debit	50 AZN 80 AZN				80 AZN	20 AZN	Baku and Absheron -		3 AZN	9 AZ N			
Mastercard Platinum	50 AZN 80 AZN					20 AZN	10		JAEN .	7.62			
Visa İnfinite 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	10 AZN				
Birbank Premium Cashback debit	1								IVALI				
"TelebePlus" scholarship card	0 AZN							N/A	1				
Visa Sahibkar	8 AZN							Branches located in	1				
Visa Business	30 AZN						10 AZN	Baku and Absheron - 10 AZN,					
Visa Business Gold	40 AZN 60 AZN						20 AZN	10 AZN,					
Birbank biznes kredit kartı limiti üzrə	2.0% (min. 2 AZN)	2.0% (min. 2 AZN) 4%*****								Not provided		0%	
Birbank Umico debit	no fee	no fee first card */subsequent cards - 10 AZN			no fee	first two cards*/subsequent cards - 10 AZN	5 AZN			1 AZN	3 AZ		
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	1	Branches located in Baku	1					
Birbank Umico installment	8]		8	10	12	5 AZN	and Absheron - 10 AZN,	10 AZN				
Birbank Umico Premium installment	25		25	40	50	J ALL	Regional branches - 15 AZN	10.020					
Birbank CashBack Platinum	25		25	40	50				1 AZN	3 AZ			
Birbank Cashback İnfinite Premium									600	I AZN	3 AZ	N	
Birbank Star			·		10								
Pension and salary cards			Contract based			Contract based	Contract based						
Social aid cards													
Digital cart***	no fee				no fee								

To the war in 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 ass et and liability management committee).

Top) on the principle dues of the date (principle) of periods with a find-rescent status and on the sasts of a power or amoney, and two cases for persons with rescent status, except for a separate given care. As a continuous principle and a separate for the season of the sasts of a power or amoney, and two cases for persons with rescent status, except for a separate given care for a power or amoney, and two cases for persons with rescent status, except for a separate given care for a power or amoney, and two cases for persons with rescent status, except for a separate given care for a power or amoney, and two cases for persons with rescent status, except for a separate given care for a power or amoney, and though a power or amoney, and the cases for amoney and the cases for amoney a

nal 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.

					Cash withdrawal fees						Card tran	sfers fee		
	At ATMs of Kapital	At POS-	Withdrawal from structural units of	****Financial		At ATMs of foreign banks	At the other domestic		Funds transfers from card to card at Kapital Bank ATMs and Anipay*****/transfer to current				Card replenishment at the self-service terminals of	
Card type	Bank	terminals of Kapital Bank	Kapitalbank	Transactions	From domestic other ATMs		banks branches	At the foreign banks	To the Kapital Bank card account / to current	To other domestic cards / to current account******	To the foreign bank card account	Cash in funds to the card***	ĸ	
ank Cashback debit		Bank											•	
ank Miles debit			i											
art Black debit			i							0% - within the				
irt ƏDV	0% - within the limit**	10000 AZN	i							limit**10000 AZN equ./ 1%				
nfinite Miles debit	equ./		1% (min 1 AZN/USD/EUR)		2 AZN/USD/EUR		1			(min 1 AZN/USD/EUR) -				
nk Premium Cashback debit	1% (min 1 AZN/USD over the limit 10000		i							over the limit 10000 AZN				
ercard World Elite Miles debit	Over the limit 10000	AZN equ.	i				í			equ.			9%	
ank Umico debit			i											
ank Umico Premium debit			i	1	l P				0%		i			
Electron				1		1.5% (min		1.5% (min 7.50						
stercard Standart			i				1.5% (min 5 AZN/USD/EUR)	AZN/USD/EUR)			1.5% (min 3 AZN/USD/EUR)			
/Mastercard Gold	1% (min 1 AZN/USI	D/EUR)	1% (min 1 AZN/USD/EUR)			AZN/USD/EUR)								
Mastercard Platinum			i											
baPlus" scholarship card	0%			1	1.5% (min 3.50 AZN/USD/EUR)				0,2% (min 0,50 AZN/USD/EUR)	0.5% (min 1.50 AZN/USD/EUR)			1% (min 1AZN)	
Business Digital	0.5% (min 1	1.5% (min	i										(
Sahibkar		min 1 AZN/U	SD/FUR)	-										
Business	0.5% (min 1 AZN/USD/E			1									0%	
Business Gold		. ,	i											
ion and salary cards	0%		i										1% min. 1 AZN/USD/EUR	
al aid cards			i											
nk Cashback installment*			-											
ank CashBack Platinum taksit														
sank Cashback Infinite Premium taksit												I		
ank Miles installment*					1	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)	I		
ank Umico installment*			1,5% (min. 2 AZN)		2% (min 3.50 AZN)							I		
ank Umico Premium installment*					1							I		
Kart installment*									I			I		
Cart CashBack installment*									I			I		
ank Star	1%				1%	1%	1%	1%	1%	1%	1%	1	0%	
	1% /m	n 1 AZN/US									179		0%	

		Tariffs for other services and transactions								
Transaction type and service		Bitson Courbook dobbitstalment (Birkant Miss debbitstalment (Birkant Miss debbitstalment (Birkant Miss debbitstalment (Birkant Miss debbitstalment) (Mastercant Mont) (Birkant Miss debbitstalment) (Mastercant Mont) (Mastercant Mo								
	Via "Birbank"	0 AZN cqu.								
PIN code change	Via "IVR"	0.50 AZN equ.	1							
	Via Other Channels	1 AZN equ.								
	Via "Birbank"	0 AZN equ.								
PIN code unblock fee	Via "IVR"	0 AZN equ.	1							
	Via Other Channels	2 AZN equ.	1							
upport of closed account in the operational system (account without an tive card for more than 1 year)		Monthly 1 A 201 equ. (starting from 15.04.2025, it will be 5 A 201 equ.)								
BirBank* service enrollment fee		no fee								
"SMS Banking" service enrollment fee*		Monthly 3 A2N equ.								
"3D secure" service enrollment fee		no fee								
"Unique" transactions (betting/gambling) domestically	and internationally	3% (min 5 AZNUSDIEUR)								
Transactions (Top up and debits) in USD/EUR currenc in AZN currency **(purchases, cash withdrawal, card- card, Cash-in, etc.)		Kapital Bank payment card exchange rate								
Transactions with USD/EUR card accounts made in of foreign currencies	ner	International payment system exchange rate + 0.5%								

[&]quot;The service is provided free of charge for pension cards, social aid cards, Visa Platinum cards and above.

"If the transaction currency differs from USDEUR, 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).