

Tariffs on Kapital bank payment cards

Tariffs are valid from 07 November 2018

Type of card	Visa Virtual [1]	Pension and salary cards	Social aid cards	Maestro / Visa Electron	Mastercard Standard / Visa Classic	Visa Business	Visa Business Gold	Mastercard Gold / Visa Gold	Mastercard Platinum / Visa Platinum	Visa Infinite / Mastercard World Elite	
Payment for services for main card											
1 year	n/a	contract based*		8	15	20	40	40	50	300	
2 years	n/a	contract based*		12	20	30	60	60	80	500	
3 years	n/a	contract based*		15	25	40	80	80	100	600	
Payment for services for extra card											
1 year	1	n/a		4	8	10	20	20	25	150	
2 years	n/a	n/a		6	10	15	30	30	40	250	
3 years	n/a	n/a		8	12	20	40	40	50	300	
Other com											
Lost and unusable card replacement fee [2]	n/a	contract based*		5	10	contract based*		20		no fee	
Urgent card issuance extra fee	n/a	n/a		Branches located in Baku — 10 AZN, Regional branches — 15 AZN [3]							no fee
Card delivery from one branch to another	n/a			10 AZN							
PIN code change fee	n/a			1.00 AZN/USD/EUR							
"BirBank" service enrollment fee				no fee							
"SMS Info" enrollment fee				0.10 AZN per SMS				no fee			
"SMS Banking" enrollment fee				Option 1: 0.10 AZN per SMS	Option 2: 5 AZN annually						
"Emergency Cash Disbursement" (Cash issue in case of a card loss within 24 hrs)			n/a					Master Card - 100 EUR/ VISA - 180 USD [4]			
Unreasonable transaction dispute fee				10							
PIN code Unblock fee	n/a			2							
Support of closed account in the operational system [5]				1.00 AZN per month							
Cash withdrawal fee											
Kapital bank's offices and ATMs	n/a	0%		1% (min. 1.00 AZN/USD/EUR)							
Other banks' ATMs	n/a			1,5% (min. 3.50 AZN/USD/EUR)							
Other banks' offices (resident banks)	n/a			1,5% (min. 5.00 AZN/USD/EUR)							
Other banks' offices (non-resident banks)	n/a			1,5% (min. 7.50 AZN/USD/ EUR)							

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Commission on payment transactions											
Pos purchases and e-commerce shopping transactions		0%									
"Unique" transactions (betting/gambling)		3% (min. 5.00 AZN/USD/EUR)									
Cash-by-Code [6]		1% (min. 1.00 AZN)		n/a							1% (min. 1.00 AZN)
Money transfer fees at Kapital Bank ATM network (card-to-card)	To Kapital Bank card accounts	0,2% (min. 0.50 AZN/USD/EUR)									
	To resident banks' card accounts	0.5% (min. 1,50 AZN/USD/EUR)									
	To non-resident banks' card accounts	1,5% (min. 3 AZN/USD/EUR)									
	Receipt of money	0%	1% (min. 1.00 AZN/USD/EU)	n/a							0%
Cash deposit at the offices, ATMs and self-service terminals of Kapital Bank (cash-in) (7)		0%	1% (min. 1.00 AZN/USD/EU)	n/a							0%
Tax and customs duty payments at POS terminals within the country		0,2% (min. 0,50 AZN)									
Fines, government payments and other government transfers at POS terminals within the country		0,5% (min. 0,30 AZN)									
Tax, customs, government duties and other payments to the government balance through www.apus.az		0,15% (min. 0,40 AZN, max.15.00 AZN)									
Conversion	* Transactions with AZN account made in foreign currency (purchase and sale, card-to-card, cash withdrawal, etc.)	Kapital Bank payment card exchange rate									
	* AZN card account top up with foreign currency (cash-in, etc.)	Kapital Bank payment card exchange rate									
	* Transactions with USD/EUR account made in AZN currency (purchase and sale, card-to-card cash issue, etc.)	Kapital Bank payment card exchange rate									
	* USD/EUR card account top up with AZN currency (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%									

Trio card type [8]	Visa Gold Trio			Visa Platinum Trio			Visa Infinite Trio		
	Option 1	Option 2	Cash deposit	Option 1	Option 2	Cash deposit	Option 1	Option 2	Cash deposit
1 year	45	15	500 AZN equ.	60	20	2500 AZN equ.	350	100	10000 AZN equ.
2 years	65	20	800 AZN equ.	90	30	3000 AZN equ.	550	150	15000 AZN equ.
3 years	85	25	1000 AZN equ.	110	40	3500 AZN equ.	650	200	20000 AZN equ.
Lost and unusable card replacement fee [2]	30 AZN						no fee		
PIN code change fee	no fee								
Money transfers between own trio card accounts (card to card)	no fee								

[1] This card is ordered through Birbank for the period of 6 months, virtually without physical issuance.

[2] The reordered payment card expiration date must match the previous (prolonged) card expiration date.

[3] Requests for the issuance of payment cards for branches located in Baku, Absheron, Garadag, Sumgait and Gubadli submitted till 12:30 are fulfilled the same day. Requests submitted after 12:30 are fulfilled on the next business day. Requests submitted by regional branches are fulfilled on the next business day.

[4] According to the rules of international payment systems the maximum amount provided to clients is equal or in equivalent to 5000 USD.

[5] Payment card account is deemed to be closed if no transactions have been held through it during a year.

[6] The daily limit for cash-by-code transfers is min. 10 AZN and max. 1000 AZN. The daily limit must not exceed the amount of 1000 AZN.

[7] A commission of 1% (min. 1 AZN / USD / EUR) for account top-up is applied to Virtual Cards linked to the accounts related to mass project cards (salary, pension, social aid, agro project, unemployment aid, aid for refugees and etc.) and accounts dedicated to deposit interest income receipt.

[8] Service fees not mentioned in Trio card type table are billed according to the general payment card tariff rates