

### Is it possible to refund VAT via QR code?

Yes, by reading the "QR code" on the receipt through the portal or ABB mobile app. In the window that opens confirming the VAT refund, the information is checked for compliance with the State Tax Service database, the consumer is informed, and the receipt confirmation is immediately shown in the "ƏDV geri al" card section.

### How could ABB's non-client purchase cards belonging to the Bank ABB?

Non-clients can order a card from the official website of the Bank ABB.

### What is the ABB mobile app?

ABB mobile app is a mobile banking service delivered by the Bank ABB for the use of its customers and non-customers.

### How can clients of Bank ABB purchase cards belong to the ABB?

Clients of the Bank ABB can order a card from the ABB mobile or from the official website.

### What are the transfer limits for ABB mobile?

Transfer type	Limit amount without OTP (in AZN equivalent)	Daily limit amount (in AZN equivalent)	Monthly limit amount (in AZN equivalent)
Between my own cards and accounts within the bank	20000	20000	30000
To another ABB customer's card or account	0	3000	10000
To another ABB customer's same card or account	750	7500	10000
To the card or account of another bank customer	0	3000	10000
To the same card or account of another bank customer	500	5000	10000
Foreign card	0	1000	10000
AniPay transfer	0	3000	10000
Second AniPay transfer	500	5000	10000
CashByCode	1000	1000	10000

### I am using the "ƏDV geri al" service through another web portal and mobile app. Will the accumulated bonuses be transferred to the ABB's "ƏDV Geri Al" card?

No, the accumulated funds will not be transferred to your new card. The funds accrued from different portals and apps remain on relevant portals and apps.

### How to use the "ƏDV geri al" service?

First, register on edvgerial.abb-bank.az through portal or by logging in ABB mobile application. Next, activate your free-of-charge ƏDV card by entering your FIN, date of birth, and your phone number. Now, you are ready to go to scan the QR codes and benefit from the tax refund.

### Are there any requirements for ordering a card through ABB mobile?

Client needs a valid identity document for ordering card through ABB mobile.

### What is the next step after downloading the app?

After downloading the application, you need to register.

- If you are an ABB client
- Enter your card number or PIN (FIN) code;
- Enter the mobile phone number that is the same one in our Bank records;
- Agree with terms of use;
- Insert the OTP code received via SMS;
- Set a passcode to access the mobile app;
- Your registration to the mobile app is complete.

If you are not an ABB client

- Enter PIN (FIN) code;
- Include date of birth;
- Enter an active mobile phone number;
- Agree with terms of use;
- The client is identified with the OTP code;
- Set a password to access the mobile application.

Your mobile application registration is complete.

### How to use the "ƏDV geri al" service?

First, register on edvgerial.abb-bank.az through portal or by logging in ABB mobile app. Next, activate your free-of-charge ƏDV card by entering your PIN, date of birth, and your phone number. Now, you are ready to go to scan the QR codes and benefit from the tax refund.

### How to register on the portal?

- Enter PIN code, date of birth, and mobile number;
- Once the identification is made with the OTP code received on the phone, set a password for accessing the portal, thus the registration on the portal ends and an "ƏDV geri al" card is automatically generated;
- It is also possible to register to the portal directly from the ABB mobile application;
- Only people over 18 years old can register on the portal.

### How to activate "ƏDV geri al" card in ABB mobile?

- Select "ƏDV geri al" card in the "Cards" section;
- Agree with the terms of using the "ƏDV geri al" service;
- Confirm the information for the "ƏDV geri al" portal registration;
- Confirm the information provided by you with the OTP code and the customer is identified;
- Set a password for the "ƏDV geri al" portal;
- Your "ƏDV geri al" card is activated.

### How can I download the ABB mobile application?

You can download it from the Play Store for Android devices and the Apple Store for iOS devices.

### To which section of the ABB mobile application does client need to go for ordering a card?

Client needs to enter to go to the "Other" section of the ABB mobile application and then to the "Cards" section for ordering a card.

### What information do I need for the login?

To access the portal, you must enter the PIN code of your identity document or the mobile phone number that you used when registering, as well as the password created during registration.

### How can I use the refunded VAT amount?

You can transfer the amount of VAT collected on the card to payment cards issued by domestic banks or use it for various payments (mobile, utility, internet, TV, etc.).

### What happens after the receipt is added if the time passed since the receipt was created is less than 90 minutes?

If the receipt is added less than 90 minutes after its creation, the client will be notified as "This receipt is not in the system and will be automatically checked again" and after displaying in the system, it will be automatically transferred to the "Added receipts" section.

### What is "Pending" status on a receipt?

If 30 calendar days have not been passed since the date of issue of the receipt, the request for VAT refund is stored in section "Added receipts" with "Pending" status while fiscal ID of the receipt being entered into the portal.

### What is "Canceled" status on a receipt?

After 30 calendar days from the date of issue of the receipt, the receipt status is automatically re-checked through the integrated database. If the receipt is not valid, it is stored in section "Added receipts" with "Canceled" status.

### What is the "Refunded" status on a receipt?

In case if 30 calendar days have passed since the date of the receipt, the VAT amount is immediately transferred into the consumer's card and stored in section "Added receipts" with "Refunded" status as soon as the fiscal ID of the receipt is entered into the portal.

### What is fiscal ID?

Fiscal ID is a unique 12 digits identifier of each cash register receipt. This fiscal code is encoded into a QR code for more comfortable operation, which can be scanned by mobile phones or QR readers easily.

### How can I register for the ABB mobile application?

ThABBe mobile application supports 2 types of registration: by PIN and card number.

- When choosing registration by PIN, enter your PIN and mobile phone number registered with the bank. If the entered data are correct, the next dialog box opens, where you will need to enter the one-time password sent to your phone number. If you enter the correct password, the next dialog box opens, where a 4-digit password is assigned to access the mobile application, and you can log into the system;
- When choosing registration by card number, enter 16 digits specified on the front card side and your mobile phone number registered with the bank. If the entered data are correct, the next dialog box opens, where you will need to enter the one-time password sent to your phone number. If you enter the correct password, the next dialog box opens, where a 4-digit password is assigned to access the mobile application, and you can log into the system.

### When I log in, the error message "Invalid authentication data" is displayed. What does it mean?

This error message may appear for the below reasons:

- Incorrect PIN;
- Incorrect card number;
- The mobile phone number entered is not tied to the PIN.

### When registering or logging into the application, the one-time password is not sent to my mobile phone number.

If the one-time password is not sent to the mobile phone number specified, this should be reported to the bank's Call Center. After considering the issue, you will be provided with detailed information. The one-time password is valid for 120 seconds. After 120 seconds, the "Get a new password" button is activated. By clicking this button, you can get a new password. However, this opportunity can be used only 3 times. After 3 attempts, the user will be redirected to the login page.

The one-time password may not be sent for several reasons:

- If the number was transferred (when switching from one operator to another);
- While being abroad (roaming);
- In case of any other technical problems.

### What should I do if the phone number I intend to use with the mobile application does not match the number registered with the bank?

You can register for the mobile application only by the mobile number registered with the bank. To register by a different number, you should change the mobile number specified in the bank.

To do this:

- You can change the mobile phone number required for registration by contacting the bank;
- You can change the number through the ATM by selecting the "Registration for mobile banking" section.

### What should I do if I forget the 4-digit PIN code assigned to log into the system during registration?

After clicking the "I forgot my PIN code" button in the PIN code entry dialog box, log into the system by entering your PIN and mobile phone number and set a new PIN code.

### Can I access the account if the mobile device does not recognize my Touch ID or Face ID?

If the mobile device does not recognize your Touch ID or Face ID, you can log in using a PIN code. After correctly entering the 4-digit PIN code, you can access the mobile application.

### Which transactions can be conducted in Mobile Banking?

- Payments to mobile operators, payments for utility and other services;
- Transfers between your card and accounts;
- Transfer to another person's account;
- Intra-bank transfers to another person's account;
- Repayment of existing loans.

### The mobile application requires updating. What should I do?

When the bank updates the mobile application version, you will be notified. The reason for an update may be introducing additional functions and/or improving the current functionality. If automatic updating is not installed, you should download the new version of the application through the Apple Store or Play Market.

### Is any additional service fee charged for using Mobile banking?

The use of the mobile application is free of charge. However, the relevant service fee may be charged for transactions performed, according to the rates posted on the official Bank's website.

### What should I do to change the phone number I have registered in Mobile banking?

To change the phone number, you have registered in Mobile banking:

- You may apply to the nearest branch with your ID card and indicate the new phone number in the application. After the branch makes changes based on your application, you can log in to Mobile banking on a new phone number;
- You can change the number through the ATM by selecting the "Registration for mobile banking" section. After making changes, you can log in to Mobile banking by a new number.

### All my products are not displayed in Mobile banking.

If all banking products of the user are not displayed in Mobile banking, please contact the Bank's Call Center; your request will be forwarded to the appropriate department and answered.

### The text "You have exceeded the transaction limit set" is displayed during the transfer. What does it mean?

This error message may be displayed if you try to perform transactions exceeding the limit set for transfers and payments in Mobile Banking.

### How can I change the Passcode (shortcode) required to log in?

After clicking "I forgot my PIN code" on the login page, enter your PIN and mobile phone number, and set a new passcode.

### How can I block my card in Mobile banking?

After logging into your account in the mobile application, click on the appropriate card and temporarily block it by clicking "Block the card".

### Where can I see my loan information?

After logging into your account in the mobile application, pass to the appropriate loan section, then to the "Loan Information" subsection. This subsection displays all the loan data.

### Where can I see the Loan amortization schedule?

After logging into your account in the mobile application, pass to the appropriate loan section, then to the "Loan Amortization Schedule" subsection. This subsection displays the repayment schedule.

### Can I make extra payments on the loan in addition to the monthly amount set?

Yes, you can make extra payments on the loan in addition to the monthly amount set. In this case, the loan amortization amount for the next months will be reduced. You can make several payments for a month. These funds will be forwarded to repay the principal amount of the loan and the interests accrued as of the date of payment.

### How can I apply for a loan in Mobile banking?

After logging into your account in the mobile application, click on the "Apply" button in the "Loans" section. Choose the loan terms and fill in your application. The bank employee will contact you after analyzing the information specified in your application.

### How can I see the amount of debt on my TamKart in Mobile banking?

Log into your account in the mobile application and pass to the card data page by clicking on TamKart in the "Cards" section. Here you can see your TamKart loan information, including the amount of debt.

### How can I see my TamKart installment payment schedule in Mobile banking?

Log into your account in the mobile application and pass to the card data page by clicking on TamKart in the "Cards" section. In the "Payment Schedule" section, you can find both the installment payment schedule and the next amount due.

### How to make a monthly payment on TamKart in Mobile banking?

Log into your account in the mobile application and pass to the card data page by clicking on TamKart in the "Cards" section. From the 1st to the 10th day of each month, the "Pay Now" button will be active on this page to pay off debts for the current month. By clicking on this button, you can make the monthly payment.

### What is meant by a valid identity document?

Documents (identity card, permanent residence permit, temporary residence permit, etc.) are provided by the Republic of Azerbaijan, which have not expired.

### Could a client open a card for another person?

No, the client cannot open the card for another person.

### How many days and where can a client receive a card?

The card is prepared within 5 working days and is delivered to the branch that you have chosen.

### What is "Refer your friend"?

With "Refer your friend", you can earn Fayda points by inviting a friend who has not previously registered on ABB mobile.

### How much Fayda points will I earn by referring?

You will earn 2000 Fayda points for each friend you have invited.

### Who can benefit from "Refer your friend"?

"Refer your friend" applies to everyone.

### Are there any limitations on "Refer your friend" invitations?

No, there are no limitations.

### What is Fayda?

Fayda is a loyalty program of the ABB Bank. You can earn points for using the app, and easily redeem them for rewards, such as getting bank Products for free, or coupons to take advantage of other companies' offers.

### How can I get Fayda?

Now you can get Fayda every time when you make a payment via app. More ways to earn Fayda will be added in the future.

Look out for our special offers to take advantage of increased Fayda rates!

### How can I use Fayda?

You will be able to get bank cards for free, get coupons for discounts and free products from ABB's partners, and more!

Fayda cannot be exchanged for cash.