

## Charges and Fees on issuance of payment cards by Bank ABB

1	Annual fees for issuance of payment cards (AZN, main and extra cards)								
1.1	Visa payment system								
	Period	VISA Internet Card	VISA Classic	VISA Business Sahibkar Card (Sahibkart)	VISA Business (corporate and business)	VISA Business Gold (corporate and business)	VISA Gold <sup>1</sup>	VISA Platinum <sup>1</sup>	VISA Infinite <sup>1</sup>
1.1.1	1 year	4	10	-	15	30	30	50	200
1.1.2	2 year	6	15	-	30	60	45	75	300
1.1.3	2 year	8	20	-	45	90	60	100	400
1.2	Mastercard payment system								
	Period	MC Web-Card	MC Standard	MC Business Sahibkar Card (Sahibkart)	MC Business (corporate and business)	MC Gold	MC Platinum <sup>1</sup>	MC Yuventus Platinum <sup>2</sup>	MC World Elite <sup>1</sup>
1.2.1	1 year	4	10	-	15	30	50	-	300
1.2.2	2 year	6	15	-	30	45	75	-	450
1.2.3	2 year	8	20	10	45	60	100	30	600
1.3	UnionPay payment system								
	Period	UnionPay Classic	UnionPay Gold	UnionPay Platinum					
1.3.1	1 year	10	30	50					
1.3.2	2 year	15	45	75					
1.3.3	2 year	20	60	100					
1.4	American Express payment system								
	Period	American Express Green Card <sup>3</sup>	American Express Gold Card <sup>3</sup>	American Express Platinum Card <sup>3</sup>					
1.4.1	1 year	-	-	-					
1.4.2	2 year	-	-	-					
1.4.3	2 year	120	300	1200					

1 - Cardholders of this card type are provided with the "Lounge Key" service under the special terms depending on the payment card's duration. The terms are set by international payment system and the customer may be charged for using the service.

2 - Mastercard Platinum Juventus cards are issued only for 3-year period and its full service fee is prepaid by the client at the time of order.

AmEx cardholders are provided with an extra Mastercard card as a gift ( AmEx Green - MC Standard, AmEx Gold - MC Gold, AmEx Platinum - MC Platinum). If the client applies for reissuance a new card, it is issued as per current charges and fees.

In addition, the purchase of VISA Electron, VISA PrimeCard Gold, VISA PrimeCard Platinum cards has been suspended since 02.03.2020.

1.5	On TamKart Debet cards top up. <sup>4</sup>						
	Period	TamKart VISA Classic	TamKart MasterCard Standard	TamKart VISA Gold	TamKart MasterCard Gold	TamKart VISA Platinum	TamKart MasterCard Platinum
1.5.1	5 year	500	500	2000	2000	5000	5000

4 - TamKart Debet products will be provided to individuals free of charge when they are received in accordance with the currency of the payment card (AZN/USD/EUR), with 1 unit for each currency.

2	Cash withdrawal fees			
	Receipt of funds	Visa (Internet, Electron, Classic, Gold, Platinum, Business), MasterCard (Web-Card, Maestro, Standard, Gold, Platinum, Business), Union Pay (Classic, Gold, Platinum) cards	American Express cards, Visa Infinite, MC World Elite, PrimeCard, Visa and MC cards with grace period	Salary, social, student, MC Juventus Platinum and other cards of Bank ABB with no commission fee for cash withdrawals
2.1	Cash withdrawal from ATMs and POS terminals of Bank ABB	1% min. 1 AZN/USD/EUR/GBP	1.5% min. 2 AZN/USD/EUR/GBP	0% <sup>5</sup>
2.2	Cash withdrawal from ATMs and POS terminals of other banks in Azerbaijan (served by Azericard)	1.5% min. 2 AZN/USD/EUR/GBP	2% min. 2 AZN/USD/EUR/GBP	1.3% min. 2 AZN/USD/EUR/GBP
2.3	Cash withdrawal from ATMs of other banks in Azerbaijan and abroad (not served by Azericard)	1.5% min. 3.5 AZN/USD/EUR/GBP	2% min. 3.5 AZN/USD/EUR/GBP	1.5% min. 3.5 AZN/USD/EUR/GBP
2.4	Cash withdrawal from POS terminals of other banks in Azerbaijan and abroad (not served by Azericard)	1.5% min. 6 AZN/USD/EUR/GBP	2% min. 6 AZN/USD/EUR/GBP	1.5% min. 6 AZN/USD/EUR/GBP

5 - It is also applied for cash withdrawal from card accounts at service points where a card account was opened, in case of loss, theft or unavailability (except for the credit limit).

6 - Withdrawal of credit limit in cash from salary card - 1.0% (min. 1 AZN/USD/EUR/GBP), withdrawal of the credit limit from cards with grace period - 1.5% (min. 2 AZN/USD/EUR/GBP).

3	Fees for "Cash by code" service			
		Visa (Internet, Electron, Classic, Gold, Platinum, Business), MasterCard (Web-Card, Maestro, Standard, Gold, Platinum, Business), Union Pay (Classic, Gold, Platinum) cards	American Express cards, Visa Infinite, MC World Elite, PrimeCard, Visa and MC cards with grace period	Salary, social, student, MC Juventus Platinum and other cards of Bank ABB with no commission fee for cash withdrawals
3.1	Transfer of funds: - in the territory of the Republic of Azerbaijan (min. amount 10 AZN or its equivalent; max. amount 1 000 AZN or its equivalent)	1.3% min. 1.5 AZN/USD/EUR/GBP	1.6% min. 2.5 AZN/USD/EUR/GBP	0.15% min. 0.5 AZN/USD/EUR/GBP from credit limit (Bank ABB and other banks) 1.65% min. 2 AZN/USD/EUR/GBP

4	Fees for "Unique" (gambling) and "quasi-cash" (e-wallet, etc.) operations <sup>7</sup>			
	Type of operation	Visa (Internet, Electron, Classic, Gold, Platinum, Business), MasterCard (Web-Card, Maestro, Standard, Gold, Platinum, Business), Union Pay (Classic, Gold, Platinum) cards	American Express cards, Visa Infinite, MC World Elite, PrimeCard, Visa and MC cards with grace period	Salary, social, student, MC Juventus Platinum and other cards of Bank ABB with no commission fee for cash withdrawals
4.1	"Unique" (gambling) and "quasi-cash" (e-wallet, etc.) operations at the merchants served by Bank ABB	1% (min. 1 USD equiv.)	1.5% (min. 1 USD equiv.) AMEX (min. 2 USD ekvivalenti)	0%
4.2	"Unique" (gambling) and "quasi-cash" (e-wallet, etc.) operations at the merchants served by "Azericard" LLC in Azerbaijan	1.5% (min. 3.5 USD equiv.)	2% (min. 3.5 USD equiv.)	1.5% (min. 3.5 USD equiv.)
4.3	"Unique" (gambling) and "quasi-cash" (e-wallet, etc.) operations at the merchants not served by "Azericard" LLC in Azerbaijan and abroad	1.5% (min. 5 USD equiv.)	2% (min. 5 USD equiv.)	1.5% (min. 5 USD equiv.)

7 Note 1: Operations on MMC codes 6012,6050 and 6051 by American Express, Visa Infinite, Mastercard World Elite, Visa Prime Gold, Visa Prime Platinum cards and Visa Platinum, Visa Gold, Visa Classic, Visa Business, Visa Gold Business and MC Platinum, MC Gold, MC Standard, MC Business with a grace period are restricted;

Note 2: For all Visa, Mastercard, Mastercard Debet and Maestro cards, except the cards listed above: - in country "unique" and "quasi-cash" operations (MCC 4929, 6529, 6530, 6534) omission 1% (min. 1 AZN equiv.) - in country operations with the MCC codes 6050 and 6051 does not be charged.

5	Fees for card to card transactions <sup>8</sup>			
	Type of transaction	Visa (Internet, Electron, Classic, Gold, Platinum, Business), MasterCard (Web-Card, Maestro, Standard, Gold, Platinum, Business), Union Pay (Classic, Gold, Platinum), "smak haqqi". Salary, social, student, MC Juventus Platinum and other cards of Bank ABB with no commission fee for cash withdrawals	American Express cards	Visa Infinite, MC World Elite, PrimeCard, Visa and MasterCard cards with a grace period
5.1	Transfer to payment cards serviced by "Azericard" LLC (CardTransfer)	0.3% min. 0.6 AZN/USD/EUR/GBP	1.6% min. 0.8 AZN/USD	1.2% min. 0.6 AZN/USD/EUR/GBP
5.2	Transfer to other domestic financial institutions (daily limit - AZN 2 000)	0.3% min. 1.60 AZN/USD/EUR/GBP	1.6% min. 1.60 AZN/USD	1.2% min. 1.6 AZN/USD/EUR/GBP
5.3	Transfer to foreign financial institutions (Mastercard MoneySend, Visa Direct: daily limit - 1 000 AZN)	1% (min. 3 USD equiv.)	---	1.5% (min. 3 USD equiv.)
5.4	Transfer by cardholders of domestic financial institutions to cardholders of other local financial institutions (Mastercard MoneySend, Visa Direct: daily limit - 2 000 AZN)	0.5% (min. 1.5 USD equiv.)	0.5% (min. 1.5 USD equiv.)	0.5% (min. 1.5 USD equiv.)
5.5	Transfer by cardholders of domestic financial and credit institutions to cardholders of foreign financial institutions (Mastercard MoneySend, Visa Direct: daily limit - 1 000 AZN)	1.2% (minimum 4 USD equiv.)	1.2% (minimum 4 USD equiv.)	1.2% (minimum 4 USD equiv.)

8 - Commission fee for transfers to the account of the credit limit for a grace period of salary cards

6	Fee from the recipient's card within card to card transactions <sup>9</sup>		
		Visa (Internet, Electron, Classic, Gold, Platinum, PrimeCard, Infinite, Business), MasterCard (Web-Card, Maestro, Standard, Gold, Platinum, World Elite, Business), Union Pay (Classic, Gold, Platinum), American Express, cards with a grace period olan Visa ve MasterCard kartları	Salary, social, student, MC Juventus Platinum and other cards of Bank ABB with no commission fee for cash withdrawals
6.1	For funds deposited to a card account at branches and sub-branches of Bank ABB, through the POS-credit service, Cash-in ATMs, payment terminals and the Cash to any card service (without a card)	0%	0%
6.2	Fee for transferring funds to a card account (does not apply to funds received through "Granat" urgent money transfers)	0%	0.5% <sup>9</sup>

9 - No commission fee is charged for remittances or bank receipts (funeral and other benefits, insurance payments, financial assistance, etc.) in favor of an individual and his family members, as well as wounded servicemen in connection with the martyrdom of an individual in the battles for the liberation of the Karabakh economic region and surrounding areas of the Republic of Azerbaijan.

7	Postage fee for Visa Infinite/MC World Elite/Visa PrimeCard/American Express Card payment cards (in AZN) <sup>10</sup>	
7.1	Delivery of cards or PIN envelopes via post (Baku)	AZN 10
7.2	Delivery of cards or PIN envelopes via post (other regions of Azerbaijan)	AZN 20
7.3	Delivery of cards or PIN envelopes via post (international)	Charge for Bank's partner postal courier service + 10 AZN

10 - Card and PIN envelopes are delivered separately.

8	Commission fee for other services	
8.1	Urgent card issue (only for branches and sub-branches of the Bank in Baku, Sümğayit, Xırdalan and Ganja)	AZN 10
8.2	Restoring blocked PIN	free
8.3	PIN change service	AZN 1
8.4	PIN Erase (restoring forgotten PIN code) service (for each operation)	AZN 2
8.5	SMS-notification service	AZN 0.40 monthly
8.6	Limited SMS-notification service for pension cards	AZN 0.10 monthly
8.7	Cash withdrawal at Bank ABB branches by cardholders of other financial institutions (min. amount per POS terminal - 100 USD, max. 5 000 USD)	1.5%
8.8	Chargeback service fee	For domestic operation 5 AZN For foreign operations 20 AZN
8.9	Adding card to the international "stop-list" based on customer's claims of payments <sup>11</sup>	Arbitration inquiry 20 AZN If the arbitration is lost 900 AZN
8.10	Issuance of a new card in case of damage or forgotten PIN code of current card regardless of the card expiration date <sup>12</sup>	AZN 5
8.11	Issuance of a new card in case of damage of previous card for reasons other than customer's fault (magnetic strip demagnetization, unreadable chip, as well as annual unavailability of a card or an envelope with a PIN-code)	free
8.12	Issuance of a new card in case of loss and theft <sup>14</sup>	Gold, Platinum ve Premium cards 10 AZN Other cards 5 AZN
8.13	Issuance of a new Priority Pass card in the case of loss, damage or theft	USD 20 or equiv.
8.14	Activation of "3D Secure SMS" registration	free

<sup>11</sup> "SMS-notification" service is free until 01.01.2023

<sup>12</sup> - Cards ordered before 14:00 on business days, will be ready on the same day.

<sup>13</sup> - Free for Visa Gold/MC Gold, Visa Platinum/MC Platinum, AmEx Green, Visa PrimeCard Gold, AmEx Gold, Visa PrimeCard Platinum, Visa Infinite/MC World Elite, AmEx Platinum Card, MC Juventus Platinum

<sup>14</sup> - In order to start the procedure, taking into account the solvency of the client, the insurance deposit is deducted at the time of application and the costs are covered by the client in case of loss of the process in the future.

<sup>15</sup> - Due to the martyrdom of an individual in the battles for the liberation of the Karabakh economic region and surrounding areas of the Republic of Azerbaijan, his family members, as well as wounded servicemen are not charged for the service of pension and social benefits payment cards.

9	Fees for "ƏLA card"	
9.1	Service fee:	
9.2	Pensioners and "Corporate retail" segment	free
9.3	Other customers	AZN 10
9.4	Other fees	as per current charges and fees of the Bank

10	Interest rates on loans by credit cards			
10.1	Loan types by cards	Currency	Interest rates	
			in credit limit	above credit limit
10.2	For cards with grace period	AZN	28%	56%
		Foreign currency	22%	44%
10.3	For cards without grace period	AZN	24%	48%
		Foreign currency	18%	36%