



For banking services rendered
by ABB OJSC to legal entities,
entrepreneurs and credit institutions
Fee and Charge Schedule

Service type	Charges and fees			
Opening of current account				
	Regarding transactions conducted through Digital Channels		Regarding transactions executed through "MXS" (Customer Service Structures)	
	Local currency	Foreign currency	Local currency	Foreign currency
Opening of current account	free		For legal entities - 100 AZN For individual entrepreneurs - 50 AZN	
Document issuance on an account				
Issuance of account statements	free			
Issuance of copies of bank and financial documents, including statements' (per document)	Current year - 2 AZN; previous years - 10 AZN			
Issuance of reference	10 AZN			

Notifying about account transactions				
SMS notification	free			
E-mail notification	free			
Cash Disbursement and Receipt				
Withdrawing cash from the account	0.5%	0.6%		
Acceptance of cash on account through bank cash desks	free			
Receiving cash to the customer's account in another branches or sub-branches	0.05% (min. 1 AZN, max. 50 AZN)	0,05% (min. 1 USD equiv., max. 50 USD equiv.)		
Acceptance and exchange of unusable banknotes	5%			
Receiving and Exchanging Metal Coins (for amounts exceeding 100 AZN)	5%			
Checkbook for receiving cash (25 pages)	6 AZN			
Collection of cash and valuables	in accordance with the agreement			
"E-Manat" payment terminals				
Depositing cash into the account	Up to 15 000 AZN- free of charge Over 15 000 AZN - 0.25%			
Limit of daily deposit to the account	15 000 AZN (by customer number)			
ADM payment terminals				
Customer (Payer) Payments via the 'ADM KorpOn' Terminal for the Benefit of Legal Entities and Individual Entrepreneurs	0.25%			
"ADM Mpay" terminal rental fee	2 000 AZN (excl. VAT)			
"ADM Halal-P" terminal rental fee	2 000 AZN (excl. VAT)			
Transfers				
Intrabank transfers				
Transferring funds to customer accounts within a single branch or sub-branch office	free			
Transfer to customer's account in other branch/subbranch	0.02% (min. 1 AZN max. 20 AZN)	0.02% (min. 1 USD, EUR, GBP/for other currencies 1 USD eq.- max. 20 USD ,EUR, GBP/for other currencies 20 USD eq.)	0.05% (min. 1 AZN max. 50 AZN)	0.05% (min. 1 USD, EUR, GBP/for other currencies 1 USD eq.- max. 50 USD ,EUR, GBP/for other currencies)

Other intrabank transfers	0.05% (min.1 AZN - max. 50 AZN)	0.05% (min. 1 USD, EUR, GBP/for other currencies 1 USD eq.- max. 50 USD ,EUR, GBP/for other currencies 50 USD eq.)	0.1% (min. 1 AZN - max. 100 AZN)	0.1% (min. 1 USD, EUR, GBP/for other currencies 1 USD eq.- max. 100 USD ,EUR, GBP/for other currencies 100 USD eq.)
Transfers within the Republic				
Transfers via Instant Payment System	0.1% (min. 1 AZN – max. 50 AZN)		0.1% (min. 1 AZN – max. 50 AZN)	
Transfers via LVPCSS	0.1% (min. 1 AZN – max. 50 AZN)	-	0.2 % (min. 3 AZN - max. 250 AZN)	-
Transfers via AZIPS	0.15% (min. 3 AZN – max. 100 AZN)	-	0.25 % (min. 3 AZN - max. 350 AZN)	-
GPP transfers	0.15% (min.1 AZN - max. 50 AZN)	-	0.15% (min.3 AZN - max. 250 AZN)	-
Domestic Currency Transfer (via the local intermediary bank's correspondent account at the ABB)	-	0.25% (min. 25 USD, EUR, GBP/for other currencies 25 USD eq.- max. 400 USD ,EUR, GBP/for other currencies 400 USD eq.)	-	0.3% (min. 30 USD, EUR, GBP/for other currencies 30 USD eq.- max. 600 USD ,EUR, GBP/for other currencies 600 USD eq.)
Investigation of executed transfer		10 AZN		10 USD equiv.
Making changes in the payment documents after the execution of the transfer		5 AZN		5 USD equiv.
Processing Request for Payment Order Refund		5 AZN		5 USD equiv.
International Fund Transfers				
Transfer (also if the local intermediary bank does not have a correspondent account in Bank ABB)	-	0.3% (min. 30 USD, EUR, GBP/for other currencies 30 USD eq.- max. 500 USD ,EUR, GBP/for other currencies 500 USD eq.)	-	0.5% (min. 40 USD, EUR, GBP/for other currencies 40 USD eq.- max. 600 USD ,EUR, GBP/for other currencies 600 USD eq.)

Urgent transfer (provided the exchange date is the current business day)	-	0.5% (min. 40 USD, EUR, GBP/for other currencies 40 USD eq.- max. 600 USD ,EUR, GBP/for other currencies 600 USD eq.)	-	0.6% (min. 45 USD, EUR, GBP/for other currencies 45 USD eq.- max. 650 USD ,EUR, GBP/for other currencies 650 USD eq.)
Transfers to ABB-Moscow Bank Clients	-	0.20% (min. 10 USD eq. - max. 400 USD eq.)	-	0.20% (min. 10 USD eq. - max. 400 USD eq.)
Investigation of executed transfer (foreign bank service fee may be added)	-			50 USD equiv.
Making changes to payment documents after the transfer has been processed	-			50 USD equiv.
Receiving a request for the reversal of an already executed payment order.	-			10 USD equiv.
Exchange operations (conversion)				
Currency exchange transactions conducted using the bank's established buying and selling rates		Free		0.3%
Digital Banking				
Connecting to the Internet Bank service				Free
Obtaining InternetBank password calculator (keys): When the number of keys is one or two A Single fee for each extra key beyond two				Free 30 AZN
InternetBank password calculator (mobile phone) or Asan Imza				Free
ABB Business API				
Connecting to the ABB Business API service				Free

1 - In accordance with the requirements of "Instruction on implementation of archival work in the banking system of the Azerbaijan Republic".

Service type	Tariffs
Bank guarantee services	
Provision of guarantees (Intra-Republic Tender/Bond guarantee)	0.3% (min. 50 AZN/USD/EUR)
Provision of guarantees (Other)	0.3% (min. 100 AZN/USD/EUR)
Adjustment of Terms (Intra-Republic Tender/Bond guarantee)	50 AZN/USD/EUR
Adjustment of Terms (Other)	100 AZN/USD/EUR

Increase in Amount (Intra-Republic Tender/Bond guarantee) ²	0.3% (min. 50 AZN/USD/EUR)
Increase in Amount (Other) ²	0.3% (min. 100 AZN/USD/EUR)
Establishing a Guarantee with a Counter Guarantee from Another Bank	0.3% (min. 150 AZN/USD/EUR)
Increasing the Guarantee Amount Established on Another Bank's Counter-Guarantee ²	0.3% (min. 150 AZN/USD/EUR)
Advising of a Guarantee (Intra-Republic)	0.1% (min. 50 AZN/USD/EUR - max. 300 AZN/USD/EUR)
Advising of a Guarantee (Outside the Republic)	0.1% (min. 50 AZN/USD/EUR - max. 500 AZN/USD/EUR)
Acceptance, Verification, and Payment of Guarantee Documents	0.1% (min. 100 AZN/USD/EUR - max. 500 AZN/USD/EUR)
Cancellation of the Guarantee upon the Principal's Request	50 AZN/USD/EUR
Letter of credit	
Opening a letter of credit	0.3% (min. 100 AZN/USD/EUR)
Modifying the Terms	100 AZN/USD/EUR
Increasing the Amount ²	0.3% (min. 100 AZN/USD/EUR)
Advising of a Letter of Credit	0.1% (min. 100 AZN/USD/EUR - max. 500 AZN/USD/EUR)
Transfer of (transferable) Letter of Credit	0.2% (min. 100 AZN/USD/EUR - max. 500 AZN/USD/EUR)
Receipt and verification of provided documents	0.1% (min. 100 AZN/USD/EUR - max. 500 AZN/USD/EUR)
Payment	0.1% (min. 100 AZN/USD/EUR - max. 500 AZN/USD/EUR)
Cancellation Letter of credit upon the Principal's Request	100 AZN/USD/EUR
Collection	
Acceptance of documents for collection	0.1% (min. 100 AZN/USD/EUR)
Modifying the Terms	50 AZN/USD/EUR
Other	
Sending and forwarding of information and transaction requests unrelated to ABB OJSC	100 USD
Free Return of "Guarantee" and "Letter of Credit" documents	100 AZN/USD/EUR
Issuance of copies and duplicates for lost documents (per document set)	100 AZN
Local postal services (per set of documents)	10 AZN
Foreign postal services (per set of documents)	70 USD

2 - Calculated for the increased sum.

Commission for servicing operations in other currencies is assessed in the AZN equivalent at the official exchange rate determined by the Central Bank of the Republic of Azerbaijan on the day of the transaction.

Card transactions		
Service type	Tariffs	
Transferring Funds to Salary Cards	0.8%	0.8%

Annual service fee for issuance of payment cards (in AZN)									
MasterCard Debit	VISA Classic / MC Standard	VISA Gold / MC Gold	VISA Platinum / MC Platinum	VISA Business / MC Business	VISA Business Gold	Visa Business Platinum	Visa Corporate Platinum	Custom card (VISA Electron)	SahibKart
1 year service cost - 10	1 year service cost - 10	1 year service cost - 30	1 year service cost - 50	1 year service cost - 15	1 year service cost - 30	1 year service cost - 30	1 year service cost - 30	1 year service cost - 10	3 years service cost - 10

- The service fee is paid in advance, based on the card issuance period.

Commission fees for other services	
Urgent card issue (only for branches and sub-branches of the Bank in Baku, Sumgayit, Khirdalan and Ganja)	10 AZN
PIN-change service	1 AZN
Restoring blocked PIN	Free
SMS-notification	1 AZN per month (including VAT)
Reissuing a new card, irrespective of the card's validity, in cases of card damage or forgotten PIN code	5 AZN
In the event the card becomes unusable due to factors beyond the customer's control (such as a damaged magnetic stripe, unreadable chip, or invalidated card insert or PIN envelope), the payment card will be renewed	Free
Issuing a new card in case of loss or theft of the payment card	In accordance with the bank's current rates, which vary depending on the type of card.

- Cards issued before 14:00 on business days will be ready on the same day.
- SMS notifications are complimentary for VISA Gold/MC Gold, VISA Platinum/MC Platinum payment cards.
- Details on other fees can be found in the "TARIFF" table for payment cards at "ABB" OJSC.

Service Type	Tariffs
Rental of deposit safes (Baku city / Region)	
Small (up to 0-20,000 cub. cm) (monthly rent)	30 AZN / 20 AZN (VAT included)
Medium (20.000 cub.cm - 60.000 cub.cm) (monthly rent)	50 AZN / 30 AZN (VAT included)
Large (60.000 cub.cm and larger) (monthly rent)	70 AZN / 50 AZN (VAT included)
Access to deposit rooms	Once (per day)
Penalty for a Lost or Disabled Safe Deposit Box Key (including VAT)	120 AZN
Penalty (including VAT) for loss/rendering unusable a special plastic card intended for electronic deposit boxes	20 AZN

