



To individuals in "ABB" OJSC
on the provided banking services

TARIFF SCHEDULE

№	Service	Tariffs	
		Transactions in national currency	Transactions in foreign currency
1	Account opening		
1.1	Opening a current account	free	
2	Issuance of documents on the account		
2.1	Issuance of account statements	free	
2.2	Providing account details	free	
2.3	Issuing a reference (per reference)	10 AZN	

2.4	Issuing a copy of other bank and financial documents (for each document)	10 AZN
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Note on point 2.2: to the support fund for the support of the families of the injured and martyrs in connection with the protection of the territorial integrity of the Republic of Azerbaijan ("YASHAT" Fund) does not apply to the submitted references.

Note on point 2.3: In accordance with the Bank's internal rules

3	Information about operations carried out on the account	
3.1	SMS notification on the current account	free
3.2	E-mail notification on the current account	free
4	Acceptance of cash	
4.1	Among the branches and departments located in the cities of Baku, Sumgayit and Khirdalan receiving cash on accounts	free For Russian rubles - 2%
4.2	Acceptance of cash to the account at the branch where the account was opened	
4.3	Acceptance of cash to the account in the department where the account was opened	
4.3.1	In other cases	

Notes on points 4.1 - 4.3:

a) The commission fee for Russian rubles is applied to the internal accounts of the Bank or to the client's current account when making inward transactions by accepting bills denominated in Russian rubles (except for cash currency exchange transactions).

4.4	Acceptance of cash by individual for the purpose of paying off a loan formalized in "ABB" OJSC	free	
4.5	Acceptance of cash funds to card accounts	free	
4.6	Acceptance of cash for payment of services (also the payment of GPP) rendered by "ASAN service"/"ASAN kommunal" service centers	0.40 AZN	-
4.7	Acceptance of cash for tax and customs payments, state duty and other payments to the state budget through the Government Payment Portal (GPP)	0.15% (min. 0.40 AZN, max. 15 AZN)	-
4.8	Acceptance of cash for other payments made through GPP	free	-
4.9	Acceptance and exchange of metal coins (if more than 10 AZN)	5%	-
5	Disbursement of cash		
5.1	Withdrawing cash from the account and DigiCari account (except for card accounts) ** Clause 8 of the decision of the Board of Directors of Bank "ABB" No. 36, dated 13.09.2024, is considered invalid.	0.5%	0.6%

5.1.1	Cash disbursement of funds for consumer loans from the current account	free	free
5.1.2	Disbursement of funds from DigiHesab Max accounts	free	free
5.2	Transfer of funds received in cash, including through the Bank's payment terminals, from that account:		
5.2.1	In the branches and departments located in the cities of Baku, Khyrdalan and Sumgait:		
5.2.1.1	From accounts opened in branches and departments located in Baku, Khyrdalan and Sumgait cities	free	
5.2.1.2	From accounts opened in other branches and departments	0.5%	0.6%
5.2.2	In other branches and departments:		
5.2.2.1	From accounts at the branch where the account was opened	free	
5.2.2.2	From the accounts in the departments where the account was opened	free	
5.2.2.3	In other cases	0.5%	0.6%

Notes on points "5.2.1.1, 5.2.2.1, 5.2.2.2": Funds received in cash, regardless of the form of receipt, will be withdrawn in cash in the same amount without applying a commission fee from 01.01.2023. (The withdrawal of the balance available in the current account as of 01.01.2023 must be carried out without charging a service fee) (Cash receipts include funds received through Bank ABB branches/departments, Bank ABB payment terminals, and Bank ABB ATMs.)

5.3	Transfer of funds received from salary or pension cards through the "Automatic payment" service for the purpose of paying off a loan formalized by an individual at "ABB" OJSC	free	
5.4	Repayment of term deposit received in cash (through cash desk, bank payment terminals and ATMs). (When the initial term specified in the deposit agreement expires, and in the case where the contract is terminated before the initial termination date specified in the deposit agreement.)	free	
5.5	Refund of funds received in the MXS for the purpose of refunding VAT paid for residential and non-residential premises purchased in cashless form by individuals from persons engaged in building construction activities	free	
5.6	Repayment of a term deposit received in non-cash mode:		
5.6.1	Repayment of funds when the initial period stipulated by the deposit agreement expires	free	
5.6.2	In case of termination of the contract before the initial end date stipulated by the deposit contract:		
5.6.2.1	Refund of funds received from other banks or via intra-bank transfer ** and non-cash currency exchange **(Until the automation of service fee collection in the system is completed, a service fee shall also be charged when funds transferred between the client's own accounts are withdrawn in the ** part)	0.5%	0.6%
5.6.2.2	Reimbursement of funds in other cases	free	
5.7	Payment of interest on time deposit	free	
5.8	Issuance of incoming funds by urgent money transfer systems	free	
5.9	Provision of life savings insurance funds	0.2%	0.2%

5.9.1	Providing funds received through money transfers or bank accounts (including funeral expenses, other allowances, insurance payments, financial assistance, etc.) for the benefit of individuals who lost their lives or were injured while serving for the territorial integrity of the Republic of Azerbaijan, as well as for their family members and wounded servicemen	free	-
6	Transfers		
6.1	Interbank transfers:		
6.1.1	Transfers between current accounts in the client's own name between branches and departments located in Baku, Sumgayit and Khyrdalan	free	
6.1.2	Transfers between current accounts in the customer's own name within the branch		
6.1.3	Transfers between current accounts in the customer's own name within the sub-branch		

Note on points 6.1.1 - 6.1.3: Applicable also to transfers from a current account to a card account.

6.1.4	Other interbank transfers	(min. 1 AZN - max. 50 AZN)	0.05% (min. 1 USD/EUR/GBP/for other currencies 1 USD equiv.- max. 50 USD/EUR/GBP/ for other currencies 50 USD equiv.)
6.1.5	Making changes to the payment documents and accepting the request for the return of the payment order after the execution of the transfer		free
6.2	Intra-country transfers:		
6.2.1	Transfers through LVPCSS (Low-Value Payment Clearing and Settlement System)	0.1% (min. 1 AZN - max. 50 AZN)	-
6.2.2	Transfers through AZIPS	0.15% (min. 2 AZN - max. 100 AZN)	-
6.2.3	Intra-country foreign currency transfers	-	0.1% (min. 1 USD/EUR/GBP/for other currencies 1 USD equiv. - max. 50 USD/EUR/GBP/for other currencies 50 USD equiv.)
6.2.4	Investigation of executed transfer	10 AZN	10 USD/EUR/GBP/for other currencies 10 USD equiv.

6.2.5	Making changes to the payment documents and accepting the request for the return of the payment order after the execution of the transfer	5 AZN	5 USD/EUR/GBP/for other currencies 5 USD equiv.
6.3	Transfers outside the country:		
6.3.1	Funds transfer service fee	-	0.3% (min. 30 USD/EUR/GBP/for other currencies 30 USD equiv. - max. 500 USD/EUR/GBP/for other currencies 500 USD equiv.)
6.3.2	Service fee for urgent transfer of funds (exchange date - current business day)	-	0.5% (min. 50 USD/EUR/GBP/for other currencies 50 USD equiv. - max. 600 USD/EUR/GBP/for other currencies 600 USD equiv.)
6.3.3	Service fee for fund transfers if the service fees of intermediary banks are charged by the recipient	-	0.2% (min. 10 USD/EUR/GBP/for other currencies 10 USD equiv. - max. 400 USD/EUR/GBP/for other currencies

			400 USD equiv.)
6.3.4	Service fee for urgent fund transfers in case if the service fees of intermediary banks are charged by the recipient (date of exchange - current business day)	-	0.4% (min. 20 USD/EUR/GBP/for other currencies 20 USD equiv. - max. 500 USD/EUR/GBP/for other currencies 500 USD equiv.)
6.3.5	Service Fee for Car Purchase Fund Transfer (including related transportation costs)	-	0.4% (min. 150 USD/EUR/GBP/for other currencies 150 USD equiv. - max. 500 USD/EUR/GBP/for other currencies 500 USD equiv.)

6.3.6	Service Fee for Car Purchase Fund Transfer (including related transportation costs) (value date- on the current business day)	-	0.6% (min. 200 USD/EUR/GBP/for other currencies 200 USD equiv. - max. 700 USD/EUR/GBP/for other currencies 700 USD equiv.)
6.3.7	Transfer to clients of "MBA-Moscow" bank	-	0.6% (min. 200 USD/EUR/GBP/for other currencies 200 USD equiv. - max. 700 USD/EUR/GBP/for other currencies 700 USD equiv.)
6.3.8	Checking the executed transfer, making changes to the payment documents after the transfer has been executed, and accepting the request for the return of the payment order	-	50 USD/EUR/GBP/for other currencies 50 USD equiv.
7	Rental of deposit safes (VAT included)		
7.1	Small (up to 0-20,000 cub. cm) (monthly rent)		30 AZN

7.2	Medium (20.000 cub.cm - 60.000 cub.cm) (monthly rent)	55 AZN
7.3	Large (60.000 cub.cm and larger) (monthly rent)	75 AZN
7.4	Penalty for the loss of the safe deposit box key, damage to the safe deposit box/Forced opening of the safe deposit box in accordance with the Bank's internal regulations, as well as for the storage of items in the safe deposit box in general	120 AZN
7.5	Penalty for loss/uselessness of special plastic card intended for electronic deposit boxes	20 AZN
7.6	Access to deposit room (twice per day)	free
7.7	Each additional visit to the deposit room (more than twice a day)	50 AZN
7.8	Time spent in the deposit room per visit	20 minutes - free

Note on points 7.1 - 7.3: The limit of safety deposit boxes rented by a customer is defined as a maximum of 3 (three) safes of any size. This limit is not applicable for the Bank's privileged and special privileged customers.

8	Exchange operations (conversion)	
8.1	Cash currency exchange (as per cash exchange rate of Bank ABB)	free
8.2	Cashless currency exchange (according to cashless exchange rate of Bank ABB)	free

8.3	Non-cash currency exchange for the purpose of terminating the term deposits placed in national currency before the expiration date stipulated by the relevant deposit agreement and placing them in a term deposit in foreign currency	0.3%	-
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Note on point 8.3: applies to time deposits in national currency placed until 06.03.2020.

9 Electronic banking and other services	
9.1	Connecting to the Internet Bank service free
9.2	Connecting to the Mobile Bank service free