



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	<div>Current Account Opening</div> <div><b>For resident / non-resident</b> individuals (applies to all accounts within a single service)</div> <div>*Exceptions apply to transactions related to sales products (such as loans, deposits, etc.).</div>	<div>Via Digital Channels – Free of Charge</div> <div>Account opening at CSCs<sup>1</sup> – 10 AZN (resident) / 20 AZN (non-resident)</div>	

<sup>1</sup> CSD – Customer Service Division (Müştəri Xidmət Strukturu, i.e., branch / service network)

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)	
	• Issuance of an embassy certificate	Order via digital channels (with delivery) – 10 AZN *When obtained at MXS offices – 20 AZN
	• Issuance of a credit certificate	30 AZN
	• Issuance of other certificate	Order via digital channels (with delivery) – 10 AZN *When obtained at MXS offices – 20 AZN
2.4	Issuing a copy of other bank and financial documents (for each document)	10 AZN

**Note on points 2.3:**  
This does not apply to certificates submitted to the "YASHAT" Fund — the Support Fund for the Provision to Families of Martyrs and Those Wounded in Connection with the Defense of the Territorial Integrity of the Republic of Azerbaijan.

**Note on points 2.4:**  
According to the Bank’s internal regulations.

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	<div>free</div> <div>For Russian rubles - 2%</div>
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%

**Note on points 5.2.1.1, 5.2.2.1, and 5.2.2.2:**  
~~Funds deposited in cash may be withdrawn in the same amount in cash without any commission fee within 3 (three) years from the date of deposit, regardless of the account turnover. (Cash deposits refer to funds deposited through ABB branches/departments' cash desks or ABB payment terminals.)~~

Regardless of the method of deposit, funds deposited in cash may be withdrawn in the same amount in cash without any commission fee starting from 01.01.2023.  
(The available balance in the current account as of 01.01.2023 must be withdrawn without any service fee.)

(Cash deposits refer to funds deposited through ABB branches/departments' cash desks, ABB payment terminals, and 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	<b>Repayment of a term deposit received in non-cash mode:</b>	
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		

6.1.2	Transfers between current accounts in the customer's own name within the branch	free
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)	-
			0.1%

6.2.3	Intra-country foreign currency transfers	-	(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	<b>Transfers outside the country:</b>		
6.3.1	Funds transfer service fee	-	0.3% (min. 30 USD/EUR/GBP/other currencies – 30 USD equivalent; max. 500 USD/EUR/GBP/other currencies – 500 USD equivalent)



6.3.2	Service fee for urgent transfer of funds (exchange date - current business day)	-	0.5% (min. 50 USD/EUR/GBP/other currencies – 50 USD equivalent; max. 600 USD/EUR/GBP/other currencies – 600 USD equivalent)
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/other currencies – 10 USD equivalent; max. 400 USD/EUR/GBP/other currencies – 400 USD equivalent)
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/other currencies – 20 USD equivalent; max. 500 USD/EUR/GBP/other currencies – 500 USD equivalent)

6.3.5	Service Fee for Car Purchase Fund Transfer (including related transportation costs)	-	0.4% (min. 150 USD/EUR/GBP/other currencies – 150 USD equivalent; max. 500 USD/EUR/GBP/other currencies – 500 USD equivalent)
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/other currencies – 200 USD equivalent; max. 700 USD/EUR/GBP/other currencies – 700 USD equivalent)
6.3.7	Transfer to clients of "MBA-Moscow" bank	-	0.2% (min. 10 USD/EUR/GBP/other currencies – 10 USD equivalent; max. 400 USD/EUR/GBP/other currencies – 400 USD equivalent)

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/other currencies – 50 USD equivalent
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%	-

**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