

Card	TamGənc Visa
Card type	Combo: front side of the card is debit, back side is a credit card. In the future if customer applies for opening credit limit, credit limit will be activated on that card.
Currency	AZN/USD/EUR (credit limit is available only in AZN)
Service fee	10 AZN For clients celebrating their birthdays – Free* * Card is free of charge for those who order the card in branches within 30 days from their 18th birthday.
Period	Up to 5 years
SMS notification	Free
Commission fee for income on card	0%
Interest on balance	6% per annum is calculated on the balance on the card registered via ABB Mobile, transferred to the card account at the end of each month (only applies to AZN currency). Note: interest on the balance is calculated on the part of the funds up to a maximum of AZN 3,000. There is no minimum balance requirement.
Cashback	On debit side: <ul style="list-style-type: none"> On 5942, 7994, 4121, 4112, 7991, 5815 MCCs - 5% On each payment - 1% On credit side: <ul style="list-style-type: none"> For one-time payments made via ABB POS terminals and e-commerce service -2% For one-time payments via POS terminals and e-commerce services of other banks -1% Note: Cashback is not available on utility payments, mobile operator payments, tax/customs, government and insurance service payments, payments to the financial institutions, credit payments, KartTransfer, Unique cash, Quasi cash payments. The maximum amount of cashback calculated during the month with the same card is 300 AZN.
Commission for inter-card transfers on the debit side	All cards : <ul style="list-style-type: none"> 0% (per month - up to 2000 AZN and equivalents) 1%, min. 1 AZN (per month - up to 2000 AZN and more)
Cash withdrawal on debit side	Domestic all ATMs and POS terminals: <ul style="list-style-type: none"> 0% (per month - up to 5000 AZN and equivalents) 1%, min 1AZN (per month - from 5000 AZN and equivalents)
Commission for withdrawing the credit line	1.5% (min. 2 AZN)
Credit limit	300 - 15 000 AZN
Credit limit duration	Up to 36 months
Grace period	Up to 60 days (till the end of the next month from the billing period)
Annual interest rate during the grace period	0%
Annual interest rate on the credit line	24%
Credit line cashing limit	50% of the credit line
Cash-in via payment terminals and ABB cash-in ATMs, ABB Mobile and bank's branches	Free
Card account statement	Free
Certificate of no debt	10 AZN