

Tariffs on services of “Azer Turk Bank” OJSC Charges and fees for the issuance and maintenance of payment cards



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Azər Türk Bank
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Charges and fees for the issuance and maintenance of payment cards

Fees for issuance of payment cards (in AZN)								
Type of service	MasterCard Debet <small>(only in frames of salary cards project)</small>	VISA Electron <small>(only in frames of salary cards project)</small>	MC Standard/ VISA Classic	MC/ VISA Gold	MC Business	MC/ Visa Platinum	Visa Infinite	MC World Elite
Fees (prepaid)								
Annual maintenance	9	10	15	30	30	50	250	400
2-year maintenance	15	16	20	45	45	75	375	600
3-year maintenance	21	22	35	60	60	100	500	800
Extra charge for emergency card issuance (during 1 work day)							10 AZN	
Charge for issuance of duplicate card							50% from the cost of main card*	
New card issuance in the case of loss or damage**							100% from the cost of the card	
New card issuance in the case of damage due to the fault of the client							0	
Minimum card balance requirements							0	
Minimum insurance deposit limit for debit cards							0	

*In case of requesting a duplicate linked to the account of main card. This applies only if the holder transfers the rights of usage to the third party. If the type of duplicate card is superior to the main card, the fee should be paid fully. Ordering duplicates for "World Elite" and "VISA Infinite" cards is possible only if duplicate will be of the same type.

**If the card is damaged not due to the fault of the client, the new card is provided after the client returns to the Bank the damaged card. The validity period of the new card will be identical to the previous card's period.

Tariffs	
Conversion (non-cash exchange) – non-cash retail operations and other card operations in foreign currency held another foreign currency, carried out based on the exchange rate of the Central Bank of the Azerbaijan Republic*	0.5%
Cash withdrawal operations in the foreign currency from cards in the national currency, money transfers (Kart Transfer, Card to Card, Money Send, Cash by Code), e-wallet account replenishment, loan payments, account replenishment by cash through ATMs (Cash-In, Cash to any Card) and gambling **	4.00%
Cash withdrawal operations in the national currency from cards in the foreign currency, money transfers (Kart Transfer, Card to Card, Money Send, Cash by Code), e-wallet account replenishment, loan payments, account replenishment by cash through ATMs (Cash-In, Cash to any Card) and gambling**	4.00%
SMS Notification service (monthly)	1,18 AZN
PIN-change service (one-time fee)	0.50 AZN
"Kart Transfer" service (money transfer)	0.15% (min.: 0.60 AZN/USD/EUR)
"Kart Transfer" service (transfers onto salary and deposit cards)	1.00 % (мин.: 0.80 AZN/USD/EUR)
"Pos Credit", "Cash to Card" и "Cash to Any Card" services (transfers onto salary and deposit cards)	1.00 % (min.: 0.80 AZN/USD/EUR)
Fee for non-cash "Unique" operations (within the country)	1.5 % (min.: 1.00 AZN/USD/EUR)
Fee for non-cash "Unique" operations (international)	1.5 % (min.: 6.00 AZN/USD/EUR)
Access to the "MobilBank" service	Free
Access to the "Internet Banking" service	Free
Changing the card status (blocking, activation) and card unblocking	Free
Restoring blocked PIN code	Free

Commission for non-justified claims of payments	0.1% of the amount (min. 10 AZN – max. 50 AZN)
Adding card to the international "stop-list" after it was lost	20 AZN
Delivery of cards or PIN envelopes via post (International) ***	60 AZN
Delivery of cards or PIN envelopes via post (other regions of Azerbaijan)***	20 AZN
Delivery of cards or PIN envelopes via post (Baku)***	10 AZN

*Withholding of the commission from the client's card account is carried out based on the exchange rate of the Central Bank of the Azerbaijan Republic for the date of the write-off.

**Bank's daily operating limit for these types of transactions is equivalent of 1,000 AZN.

*** Cards and PIN envelopes delivered separately.

Commissions for cash withdrawal operations with plastic cards	Other cards	Salary cards	Deposit cards
Withdrawing cash from the ATMs of the "Azer Turk Bank" OJSC	1.0 % (min. 0.50 AZN/USD/EUR)	0% (0.5 % paid by company)	0%
Withdrawing cash from the POS-terminals the "Azer Turk Bank" OJSC	1.0 % (min. 1.00 AZN/USD/EUR)	0% (0.5 % paid by company)	0%
Withdrawing cash from the ATMs and POS-terminals of other banks within the country	1.0% (min. 2.00 AZN/USD/EUR)	Based on mutual agreement	1.0% (min. 2.00 AZN/USD/EUR)
Withdrawing cash from the ATMs abroad	1.5% (min. 3.50 AZN/USD/EUR)	1.5% (min. 3.50 AZN/USD/EUR)	1.5% (min. 3.50 AZN/USD/EUR)
Cash Advance operations with POS-terminals held abroad	1.5% (min. 6.00 AZN/USD/EUR)	1.5% (min. 6.00 AZN/USD/EUR)	1.5% (min. 6.00 AZN/USD/EUR)
Daily limit on cash withdrawal operations with ATMs	2000 AZN/USD/EUR	2000 AZN/USD/EUR	2000 AZN/USD/EUR

Installing and maintaining POS-terminals		
Type of service	National currency	Foreign currency
Monthly maintenance fee (if monthly turnover do not exceed 3000 AZN)	30 AZN	-
Monthly maintenance fee (if monthly turnover exceed 3000 AZN)	0	-
Insurance deposit	0	-
Disbursement of cash, received by operations with POS-terminals	0.50%	-
Commissions for receipt of cards as payment method	National currency	Foreign currency
For non-cash retail operations (for issuers)	0%	0%
For inter-bank non-cash operations (for acquirers)	1%	1%
For operations with cards of other banks (for acquirers)	Based on mutual agreement (depends on the type of accepting cards)	
Cash Advance operations with cards of other financial institutions (on terms that daily limit on cash withdrawal operations for each card is 2,000 AZN/USD/EUR)	1,50 %	1,50 %

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