

**atb**

**atb**  
card

debit

tariff table  
for atb card  
in foreign  
currency



## Tariff table for atb card in foreign currency

Service Tariffs		
1	Card to Card service via ATB360 mobile application, pay.atb.az, atb.az/c2c *	0%
2	Card to Card" service – from the foreign banks to atb card debit	2%
3	Commission for conversion (non-cash exchange) - based on the exchange rate set for all transactions with the Bank's payment cards	0%
4	Replenishment of the balance of the Bank's debit card through www.pay.atb.az. Replenishing balance through the atb360 mobile application with other bank cards	0%
5	Replenishing the card balance through MilliOn / E-manat**	bank's commission on replenishing: 0% replenishing service fee by MilliÖN / E-manat: 1%
6	In the event that the card has become unusable for reasons beyond the control of the client ***	0 AZN
7	Lower limit of insurance deposit amount	0 AZN
8	SMS notification service	0 AZN
9	PIN Change service	0 AZN
10	Changing the card status (closing, activation) and unblocking card	0 AZN
11	Unblocking an incorrectly entered PIN code	0 AZN
12	Mobile banking service	0 AZN
13	If the card is lost or rendered unusable	15 AZN
14	Additional payment for urgent issue of cards (within 1 business day)	10 AZN
15	Erase PIN service (in case of missing/loss PIN-code)	2 AZN
16	"Quasi-cash" (transfers, loan payments, etc.)	0%
17	"Unique" (lotteries, gambling)	1.5% (min. 6 USD/EUR)
18	Tariffs for services in case of unreasonable objections to payments	0.1% of the amount (min. 10 AZN - max. 50 AZN)
19	Entering the card into the international "stop list" in case of loss	20 AZN
20	Sending cards or PIN-envelopes by mail (to Baku)****	10 AZN
21	Sending cards or PIN-envelopes by mail (to other regions of the republic)****	20 AZN
22	Sending cards or PIN envelopes by mail (abroad)****	60 AZN
23	Card to Card service (other ways)	0.15% (min. 0.60 USD/EUR)

\* Max. amount during the month. 20,000 AZN or its foreign currency equivalent.

Min. transaction amount 1 AZN

\*\* Max. amount during the month. 15,000 AZN

\*\*\* A new card is issued subject to the transfer of an invalid card from the client. The service terms of the new card is the same as the service terms of the old card.

\*\*\*\* Cards and PIN envelopes are sent separately

### Notes:

1. The cost of the card is converted upon the rates set by the bank and paid in foreign currency
2. Monthly limit on online transactions: 100,000 AZN or its foreign currency equivalent
3. It is not possible to replenish account through ATB360 mobile application and pay.atb.az page with cards emitted by foreign banks



### Tariff table for atb card in foreign currency

Commission fee for cash withdrawals		ATB CARD Debet USD/EUR
24	For transactions carried out at ATMs of Azer-Turk Bank OJSC	1% (min. 0.50 USD/EUR)
25	For transactions carried out at POS-terminals of Azer-Turk Bank OJSC	1% (min. 1 USD/EUR)
26	For transactions carried out at ATMs and POS-terminals of other banks in Azerbaijan	1% (min. 2 USD/EUR)
27	For transactions carried out at ATMs located outside of Azerbaijan	1.5% (min. 3.50 USD/EUR)
28	For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan	1.5% (min. 6 USD/EUR)

#### Notes:

1. At the request of the client, the commission for services and goods can be paid in any currency accepted by the bank in accordance with the tariffs. For such cases, the exchange rate for all transactions carried out by the Bank's payment cards is taken as a basis.
2. Settlements for card transactions are made on the basis of the exchange rate established for all transactions made with the Bank's payment cards.
3. Monthly cash withdrawal limit from ATMs: max. foreign currency equivalent of 20,000 AZN



Cashback		
29	Gas stations	1%
30	Online	1%
31	Electronics	2%
32	Restaurants and Culinary	2%
33	Clothes and accessories	1.5%
34	Grocery	0.5%
35	Education	3%
36	Healthcare	1%
37	Other operations	1%

#### Notes:

1. The CashBack program is for domestic payments only.
2. CashBack is not credited when paying in foreign currency

#### Operations not included in the CashBack program:

- Utility payments
- Mobile operator payments
- Government payments
- Loan payments
- Card to Card
- Unique cash
- Transport
- Insurance
- Quasi cash