

atb

atb
card

Credit (grace period)

tariff table
for atb card



Tariff table for ATB CARD Credit

Service Tariffs		
1	Card maintenance fee	Regardless of the term of the credit line, the payment card is presented as a gift for a period of 3 years
2	Card to Card service	2% (min. 1 AZN)
3	Commission for conversion (non-cash exchange) - based on the exchange rate set for all transactions with the Bank's payment cards	0%
4	If the card is lost or rendered unusable	15 AZN
5	If the card has become unusable for reasons beyond the control of the client *	0 AZN
6	SMS notification service	0 AZN
7	PIN Change service	0 AZN
8	Erase PIN service (in case of missing/loss PIN-code)	2 AZN
9	Changing the card status (closing, activation) and unblocking card	0 AZN
10	Unblocking an incorrectly entered PIN code	0 AZN
11	Mobile banking service	0 AZN
12	"Quasi-cash" (transfers, loan payments, etc.)	4% (min. 1.00 AZN/USD/EUR)
13	"Unique" (lotteries, gambling)	4% (min. 6.00 AZN/USD/EUR)
14	Tariffs for services in case of unreasonable objections to payments	0.1% of the amount (min. 10 AZN - max. 50 AZN)
15	Entering the card into the international "stop list" in case of loss	20 AZN
16	Sending cards or PIN-envelopes by mail (to Baku)**	10 AZN
17	Sending cards or PIN-envelopes by mail (to other regions of the republic)**	20 AZN
18	Sending cards or PIN envelopes by mail (abroad)**	60 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

Cash withdrawal fee		ATB CARD Credit Grace period of up to 40 days
19	For transactions carried out at ATMs of Azer-Turk Bank OJSC	2% (min. 1 AZN)
20	For transactions carried out at POS-terminals of Azer-Turk Bank OJSC	2% (min. 1 AZN)
21	For transactions carried out at ATMs and POS-terminals of other banks in Azerbaijan	2% (min. 1 AZN)
22	For transactions carried out at ATMs located outside of Azerbaijan	3% (min. 4 AZN)
23	For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan	3% (min. 4 AZN)
24	Daily limit for cash withdrawals from ATMs	2,000 AZN

Notes:

- 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.
- Settlements for card transactions are made on the basis of the exchange rate established for all transactions made with the Bank's payment cards.



Tariff table for ATB CARD Credit



Cashback and income on debit balance

25	Income on debit balance*	5% annual
26	Gas stations	1%
27	Online	1%
28	Electronics	2%
29	Restaurants and Culinary	2%
30	Clothes and accessories	1.5%
31	Markets	0.5%
32	Education	3%
33	Healthcare	1%
34	Other operations	1%

* Payment is made to the customer's credit card every month at a rate of 5% per annum on the debit balance of credit cards with a grace period of up to 40 days in the national currency (maximum amount for the calculation of interest is AZN 25,000 (twenty five thousands) AZN)

Notes:

- The CashBack program is for domestic payments only.
- CashBack is not credited when paying in foreign currency
- CashBack is credited when paying in national currency with foreign currency cards

Loan terms

35	The currency of the loan	AZN
36	Loan term	12 months / 24 months / 36 months
37	Loan amount	min. 500 AZN – max. 20 000 AZN
38	Unsecured loan amount	min. 500 AZN – max. 5 000 AZN
39	Grace period	Up to 40 days

Interest rates

40	Up to 12 months	26%
41	Up to 24 months	27%
42	Up to 36 months	28%

Requirements

43	Age limit	20 – 60
44	Workplace	any person with official income
45	Work experience	12 months total, at least 6 months at the last place of work
46	Net official income	min. 1 000 AZN
47	Net official income of the guarantor	min. 500 AZN

Notes: In case of delay in payments, a penalty of 5% per annum may be imposed on the overdue principal amount.

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