

The logo consists of the lowercase letters "atb" in a bold, white, sans-serif font, centered within a dark purple rounded rectangle.The logo features the lowercase letters "atb" in a bold, dark purple, sans-serif font, with the word "card" in a smaller, dark purple, sans-serif font directly below it. Both are centered within a yellow rounded rectangle.

**tariff table  
for atb card credit  
(without grace  
period)**



## Tariff table for ATB CARD Credit

Service Tariffs		
1	Card maintenance fee	3 years - 0 AZN
2	Currency	AZN
3	Card to Card service via ATB360 mobile application, pay.atb.az, atb.az/c2c *	0%
4	Card to Card service (other ways)	0.15% (min. 0.60 AZN)
5	Replenishing the balance of the debit card owned by the bank through www.pay.atb.az	0% within a month. max number of entries: 20
6	Replenishing the card's balance through "MilliÖn" / "E-manat"	0% within a month. max number of entries: 20
7	Replenishing balance through the atb360 mobile application with other bank cards	0% within a month. max number of entries: 20
8	Card to Card operations through the atb360 mobile application on cards of other banks located abroad	1.5% (min. 3 AZN/USD/EUR/GBP) monthly limit – 17,000 AZN and its foreign currency equivalent
9	Commission for conversion (non-cash exchange) - based on the exchange rate set for all transactions with the Bank's payment cards	0%
10	If the card is lost or rendered unusable	15 AZN
11	If the card has become unusable for reasons beyond the control of the client **	0 AZN
12	SMS notification service	for free
13	PIN Change service	0 AZN
14	Erase PIN service (in case of missing/loss PIN-code)	2 AZN
15	Changing the card status (closing, activation) and unblocking card	0 AZN
16	Unblocking an incorrectly entered PIN code	0 AZN
17	Mobile banking service	0 AZN
18	Fee 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	"Quasi-cash" (transfers, loan payments, etc.)	1.5% (min. 1 AZN)
21	"Unique" (lotteries, gambling)	1.5% (min. 6 AZN)
22	Sending cards or PIN-envelopes by mail (to Baku)***	10 AZN
23	Sending cards or PIN-envelopes by mail (to other regions of the republic)***	20 AZN
24	Sending cards or PIN envelopes by mail (abroad)***	60 AZN

\* Max. amount during the month. 20,000 AZN or its foreign currency equivalent.  
Min. transaction amount 1 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



Cashback and income on debit balance		
25	Income on debit balance*	5.5% annual
26	cashback**	0.5%

\* Payment is made to the customer's credit card every month at a rate of 5.5% per annum on the debit balance (maximum amount for the calculation of interest is AZN 25,000 (twenty five thousands) AZN)

\*\* Non-cashback transactions: utility payments, mobile operator payments, government payments, loan payments, transport payments, insurance payments, card to card transactions, unique cash transactions, quasi cash transactions. Cashback payments are for domestic payments only and are not made for payments in foreign currency

**Note:** The maximum amount of cashback that can be earned during the month is 200 AZN



## Tariff table for ATB CARD Credit

### Commission fee for cash withdrawals

27	Bank's ATMs and POS-terminals	0%
28	other ATMs and POS-terminals	1% (min. 0.60 AZN)
29	cash withdrawal abroad	2% (min. 4 AZN)

### Loan terms

30	The currency of the loan	AZN
31	Loan term	36 months
32	Loan amount	min. 500 AZN – max. 10 000 AZN
33	Unsecured loan amount	min. 500 AZN – max. 5 000 AZN
34	Interest rates	20%

**Penalty rate** – In case of delay in payments, a penalty of 5% per annum may be imposed on the overdue principal amount.

Interest accrued on the principal part of the amount used on the credit line must be paid monthly (interest payments must be made between 1-5 days of each month), and the principal debt must be repaid by the end of the term.

### Requirements

35	Age limit	20 – 60
36	Workplace	Any person with official income
37	Work experience	A total of 12 months, at least 6 months at the last place of work
38	Net official income	min. 500 AZN
39	Net official income of the guarantor	min. 500 AZN