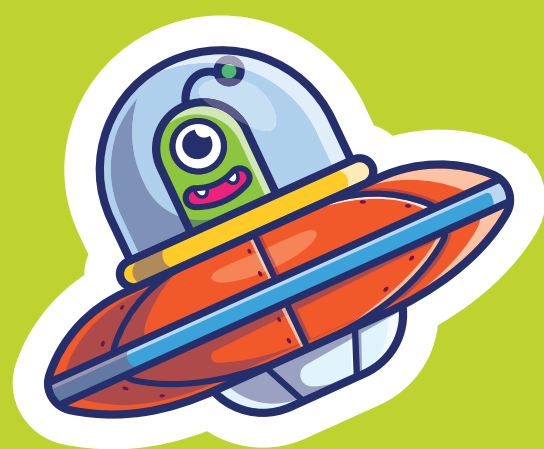


atb

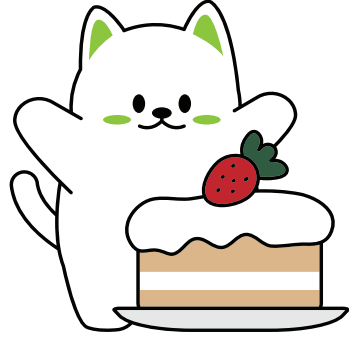


atb
card



junior card tariff table





junior card tariff table

Service tariffs		
1	Card terms	5 years (under the condition of not exceeding the age of 18)
2	Age limit	6 to 16 years
3	Maximum number of cards	1 (per child)
4	Card currency	AZN
5	Card maintenance fee	0 AZN
6	Card to Card service via ATB360 mobile application, pay.atb.az, atb.az/c2c *	0%
7	"Card to Card" service – from the foreign banks to atb card debit	2%
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	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%
11	Card balance increase**	via bank terminals: 0% via other terminals: up to 200 AZN per month - 0%, over AZN 200 per month: 1% (service fee charged by MilliÖN/E-manat)
12	If the card has become unusable for reasons beyond the control of the client ***	0 AZN
13	Initial minimum balance requirement on the card account	0 AZN
14	Lower limit of insurance deposit amount	0 AZN
15	SMS notification service	1 AZN
16	PIN Change service	0 AZN
17	Changing the card status (closing, activation) and unblocking card	0 AZN
18	Unblocking an incorrectly entered PIN code	0 AZN
19	Mobile banking service	0 AZN
20	If the card is lost or rendered unusable	15 AZN
21	Additional payment for urgent issuance of cards (within 1 business day)	10 AZN
22	Erase PIN service (in case of missing/loss PIN-code)	0 AZN
23	"Quasi-cash" (transfers, loan payments, etc.)	0%
24	"Unique" (lotteries, gambling)	1.5% (min. 6 AZN)
25	Fee for services in case of unreasonable objections to payments	0.1% of the amount (min. 10 AZN - Max. 50 AZN)
26	Entering the card into the international "stop list" in case of loss	20 AZN
27	Sending cards or PIN-envelopes by mail (to Baku)	10 AZN
28	Sending cards or PIN-envelopes by mail (to other regions of the republic)	20 AZN
29	Sending cards or PIN envelopes by mail (abroad)	60 AZN
30	Card to Card service (other ways)	0.15% (min. 0.60 AZN)

* 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

Notes:

1. Monthly limit on online transactions: 100,000 AZN or its foreign currency equivalent
2. It is not possible to replenish account ATB360 mobile application and pay.atb.az page with cards belonging to foreign banks





junior card tariff table

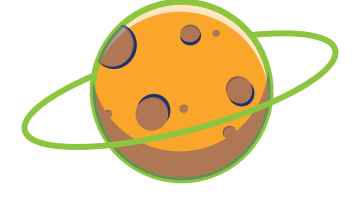


Commission fee for cash withdrawals		Tariffs
31	For transactions carried out at ATMs and POS-terminals of Azer-Turk Bank OJSC	a maximum of 200 AZN per month (including) - 0%, For amounts over AZN 200 - 1.5%
32	For transactions carried out at ATMs located outside of Azerbaijan	1.5% (min. 3.50 AZN)
33	For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan	1.5% (min. 6 AZN)
34	Foreign currency Cash-out from Bank's ATMs by cards issued in national currency	1% (min. 0.5 AZN)
35	Foreign currency Cash-out from Bank's POS-terminals by cards issued in national currency	1% (min. 1 AZN)
36	Foreign currency Cash-out from ATMs & POS-terminals of other banks by cards issued in national currency	1% (min. 2 AZN)

* When funds are cashed in 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.
- Monthly cash withdrawal limit from ATMs: max. foreign currency equivalent of 20,000 AZN



Cashback and income on debit balance		
37	Debet qalıgına gəlir*	6% annual
38	Bookstores, cinemas and theaters	5%
39	Electronics and entertainment centers	3%
40	Play market and App store	2%
41	Toys	2%
42	Other payments	0%

* Daily interest is calculated on the debit balance in AZN currency at an annual rate of 6% and total monthly amount is added to the card between the 1st and 5th of each following month. Info will be sent via SMS (the maximum amount for interest calculation is 5000 (five thousand) manats).

Notes:

- The CashBack program is for domestic payments only.
- CashBack is not credited when paying in foreign currency
- Monthly cashback limit - min. 1 AZN, max. 50 AZN

