



# tariff table for atb “sahibkar” debit cards

Tariff table for ATB  
"Sahibkar" debit cards

N°	Service tariffs	
1	Card terms	1 year / 2 years / 3 years
2	Card currency	AZN / USD / EUR
3	Card maintenance fee	1 year - 15 AZN 2 years - 25 AZN 3 years - 35 AZN
<b>4</b>	<b>Card to Card service through the Bank's Mobile Bank, ATMs and the Bank's website</b>	
5	Transfers from bank's debit and salary cards to cards issued by the bank	Free
6	Transfers to the other cards*	0.30% (min.: 0.6 AZN/USD/EUR)
7	Card to Card service (from other sources)*	0.30% (min.: 0.6 AZN/USD/EUR)
8	Commission for conversion (non-cash exchange) - based on the exchange rate set for all transactions with the Bank's payment cards	0%
9	Supplementary (additional) card cost	50% of the tariff value of main card**
10	If the card is lost or unusable	100% of the tariff value
11	Additional payment for urgent issuance of cards (within 1 business day)	10 AZN
12	If the card has become unusable for client reasons***	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	0.5 AZN
17	Erase PIN service (in case of missing/loss PIN-code)	2 AZN
18	Changing the card status (closing, activation) and unblocking card	0 AZN
19	Unblocking an incorrectly entered PIN code	0 AZN
20	Mobile Bank service fee	0 AZN
21	Fee for non-cash "Unique" type transactions (domestic)	1.50% (min. 1 AZN/USD/EUR)
22	Fee for non-cash "Unique" type transactions (abroad)	1.50% (min. 6 AZN/USD/EUR)
23	Quasi-Cash transactions (transfers, credit payments, gambling, etc.)	0 AZN
24	Fee for services in case of unreasonable objections to payments	0.1% of the amount (minimum 10 AZN - maximum 50 AZN)
25	Entering the card into the international "stop list" in case of loss	20 AZN
26	Sending cards or PIN-envelopes by post mail (within Baku city)***	10 AZN
27	Sending cards or PIN-envelopes by mail (to other regions of the country)****	20 AZN
28	Sending cards or PIN envelopes by mail (to abroad)****	60 AZN

\* The mentioned tariffs come into force from 15.11.2023

\*\* Issuing second card connected to the same account. This condition is implemented only when the card holder is a different person. If the value of the additionally ordered card above the value of the main card, its cost is paid fully. World Elite and VISA Infinite cards can be ordered as an additional card only if the main card is of the same type.

\*\*\* New card issues is subject to withdrawal of unusable card from the client. The service terms of the new card will be the same as of the old / unusable card.

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

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N°	Commission fee for cash withdrawals	ATB "Sahibkar" debit cards
29	For transactions at ATMs of Azer-Turk Bank OJSC	0.5% (min. 1 AZN/USD/EUR)
30	For transactions at POS-Cash terminals of Azer-Turk Bank OJSC	0.5% (min. 1 AZN/USD/EUR)
31	For transactions at ATMs and POS-Cash terminals of other banks within country	1% (min. 2 AZN/USD/EUR)
32	For transactions at ATMs located outside of Azerbaijan (in abroad)	1.5% (min. 3.5 AZN/USD/EUR)
33	For "Cash advance" transactions carried out at POS-Cash terminals located outside of Azerbaijan (in abroad)	1.5% (min. 6 AZN/USD/EUR)
34	Daily limit for cash withdrawals from ATMs	In accordance with the requirements of the legislation

**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. Simplified tax in the amount of 1.00% is levied on cash withdrawal operations in accordance with the legislation.