

The logo for Azer-Turk Bank (ATB) is displayed in white lowercase letters within a dark purple rounded rectangular box.

Approved by the decision of the Management
Board of Azer-Turk Bank OJSC
No. 5 dated April 09, 2019 (Protocol No. 25)

service fee tariffs for “azer-turk bank” open joint stock company

(for non-resident individuals)

valid from 01.04.2022

Baku - 2024

Tariffs for banking services
provided to individuals

N°	Service	Charges and fees			
		National currency		Foreign currency	
1	Bank account opening:				
1.1	Current account opening	100 AZN/USD/EUR/GBP 100 AZN on other currencies			
1.2	Loan account opening	free of charge			
1.3	Deposit account opening	free of charge (only in AZN, on the condition that the minimum accepted amount is 10,000 (ten thousand) AZN)			
1.4	Opening bank cards	100 AZN (debit and AZN only)			
2	Bank account maintenance:				
2.1	Issuance of account statements	free of charge			
2.2	Copy of previously issued banking and financial documents (for each copy)	5 AZN			
2.3	Issuance of letters and statements based on the appeal	10 AZN			
2.4	Sending electronic notifications of current account transactions (for each current account, monthly)	only credit transactions	only debit transactions	all transactions	only at the end of the day balance
2.4.1	SMS notification	1 AZN	1 AZN	1 AZN	1 AZN
2.4.2	SMS notification and e-mail	1 AZN	1 AZN	1 AZN	1 AZN
2.4.3	E-mail	free of charge	free of charge	free of charge	free of charge
3	Transactions with cash:				
3.1	Cash replenishment				
a	AZN, USD, EUR				
a1	if the funds are up to 500,000.00 AZN or the equivalent amount in USD / EUR	free of charge			
a2	If funds exceed 500,000.00 AZN or the equivalent amount of it in USD / EUR (taking into account the balance of funds deposited in cash at the moment of transaction)	0.2%			
a3	credit payments and card accounts (any amount)	free of charge			
a4	If the funds to current account in any currency are replenished not by the account holder, except of branches and sub-branches located in Baku (except for loan payments)	0.5%			
b	Cash receipts to the accounts with 500 EUR banknotes				
b1	credit card accounts (any amount)	free of charge			
b2	to individual debit card accounts during the day (up to 10,000 EURO)	free of charge			
b3	to individual debit card accounts during the day (for the amount exceeding 10,000 EURO)	0.8%			
b4	to other accounts	0.8%			
b5	Replacement of 500 EUR denomination banknotes with smaller denomination banknotes	0.8%			
b6	Cash currency exchange with 500 EUR denomination banknotes	0.8%			
c	Other currencies	based on mutual agreement			
3.2	Receipt of coins	4%, if it is more than 30 AZN (for the whole amount)			

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3.3	Cash withdrawal:	-	
a	Cash withdrawals of cash replenishments to the current account, or interests on deposits and loans	free of charge	
b	issuance of other cash, as well as cash disbursement of previously non-cash convertible funds	1%	
3.4	Issuance of issue money	0.2%	
3.5	Encashment	based on mutual agreement	
3.6	Cash withdrawal from payment card (without card use)	in accordance with the commission applied for cash withdrawal for transactions carried out at ATMs of "Azer-Turk Bank" OJSC according to the existing tariffs on payment cards	
4	Non-cash replenishment of accounts in USD/EUR/GBP		
a	if less than the amount of 100,000 USD/EUR/GBP	free of charge	
b	if the replenishment amount more than 100,000 USD/EUR/GBP	1.5% of full replenishment amount	
5	Non-cash currency exchange operations:	0.5%	
6	Money transfers:		
6.1	Transfers to the State Budget (transactions through HOP)	0.15% min. 0.40 AZN, max 15 AZN	
6.2	Public utilities and communication services payments	free of charge	
6.3	Transfers between accounts within the Bank	free of charge	
6.4	Transfers within the country	0.1% (min. 1 AZN, max 150 AZN)	*0.1% (min. 10 USD/EUR/GBP max. 150 USD/EUR/GBP)
6.5	Transfers within the country (urgent)	0.15% (min. 3 AZN, max 200 AZN)	-
6.6	International transfers*	up to 300 USD/EUR/GBP - 60 USD/EUR/GBP; for amount over 300 USD/EUR/GBP - 0.3% (min. 40 USD/EUR/GBP - max. 500 USD/EUR/GBP) on car purchases - 0.3% (min. 125 USD / EUR / GBP)	
6.7	Investigation of transfers made on the basis of the client's application, making changes and cancellation of payment documents	10 AZN	10 AZN + correspondent bank commission
6.8	For payment transactions made in "ASAN Service" Centers	0.40 AZN	

* In the case of outbound SWIFT transfers through foreign correspondent banks, if the condition that all commission fees for the transaction are attributed to the payer (OUR) is selected, the additional fee applied by the intermediary banks for the service is charged to the customer.

Tariffs for banking services provided to individuals

N°	Service	atb card debet
7	atb card debit (for non-residents):	
7.1	Card terms	max. 3 years
7.2	Maximum number of cards	3 pieces
7.3	Card currency	AZN
7.4	Card maintenance fee	1 year - 100 AZN / 2 years - 175 AZN / 3 years -250 AZN
7.5	Commission for conversion	0.5%
7.6	Card to Card service - transfer to cards issued by Bank through atb.az and atb360 mobile application	0%
7.7	Card to card through atb 360 (MC Money Send) (outside the country)	1.5% (min. 3 AZN/USD/EUR/GBP)*
7.8	Cashing out foreign currency from payment cards in national currency through Bank's ATMs	1% (min. 0.5 AZN)
7.9	Cashing out foreign currency from payment cards in national currency through Bank's POS-terminals	1% (min. 1 AZN)
7.10	Cashing out foreign currency from payment cards in national currency through ATMs and POS-terminals of other banks within the country	1% (min. 2 AZN)
7.11	Card to Card" service – from the foreign banks to atb card debit	2%
7.12	Card to card service (in other cases)	0.5% (min. 1 AZN)
7.13	Replenishing the debit card balance through MilliOn / E-manat*	bank's commission on replenishing: 0% replenishing service fee by MilliON / E-manat: 1%
7.14	If the card is lost or rendered unusable	1 year - 100 AZN / 2 years - 175 AZN / 3 years -250 AZN
7.15	SMS notification service	10 AZN
7.16	Additional payment for urgent issuance of cards (within 1 business day)	50 AZN
7.17	Quasi-Cash transactions (transfers, credit payments, etc.)	4% (min. 1 AZN)
7.18	"Unique" (lottery, gambling)	4% (min. 6 AZN)
7.19	For transactions carried out at ATMs of Azer-Turk Bank OJSC	1% (min. 1 AZN/USD/EUR)
7.20	For transactions carried out at POS-terminals of Azer-Turk Bank OJSC	1% (min. 1 AZN)
7.21	For transactions carried out at ATMs and POS-terminals of other banks in Azerbaijan	1.5% (min. 2 AZN)
7.22	For transactions carried out at ATMs located outside of Azerbaijan	3% (min. 7 AZN)
7.23	For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan	3% (min. 12 AZN)

* Daily limit - 850 AZN and equivalent foreign currency equivalent, (max. 3 operations), monthly limit - 8,500 AZN and equivalent foreign currency equivalent, (max. 10 operations)
 ** Max. amount during the month 15,000 AZN

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8	Safe deposit boxes transactions / Safe deposit boxes rental:		
8.1	Safe deposit boxes rental		
Sizes			Price for rental (prepayment, VAT included)
Height	Width	Depth	1 year
45 / 95 mm	295 mm	420 mm	400 AZN
125 / 145 mm	295 mm	420 mm	600 AZN
195 mm	295 mm	420 mm	800 AZN
295 / 395 mm	295 mm	420 mm	1000 AZN
445 / 495 mm	295 mm	420 mm	1200 AZN
595 mm	295 mm	420 mm	1400 AZN

8.2	Loss or damage to the key opening the deposit box, the cost of replacing the lock and the penalty	500 AZN				
8.3	For storing items at the cash register	1 month	1-3 months	3-6 months	6-12 months	Over 12 months
		20 AZN	55 AZN	110 AZN	200 AZN	700 AZN

N°	Service	Charges and fees	
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9	Transactions with checks:		
9.1	Check collection	3 % + postage payment	
9.2	Payments by checks (cash and non-cash)	0.7%	
10	Other operations:		
10.1	Maintenance of accounts in the operating system if the customer has not operated on the account for more than 12 (twelve) months and has an account balance	2 AZN/USD/EUR/GBP each month, equivalent to 2 USD in other currencies	
11	Postal expenditures:		
11.1	Sending financial and banking documents via mail to the third party under the customer request	In accordance with charges and fees of postal services	
12	Investigation of cases of fraud in out-of-country transfers:	2% + correspondent bank fee + international payment system's fee	

NOTE: Upon customer request, the payment can be made in any currency accepted by the Bank, according to its tariffs for charges and fees on products and services. For such cases carried operation is based on the exchange rate of the Central Bank of the Azerbaijan Republic for the date of the operation.