

**atb**

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card

debit

tariff table for  
azn atb card



## atb card (azn) rates

| Service Tariffs |   |   |
|-----------------|---|---|
| 1               | Card terms  | 5 years   |
| 2               | Maximal number of cards   | 1 piece   |
| 3               | Card currency   | AZN   |
| 4               | Card maintenance fee  | digital card - free<br>physical card - 15 AZN   |
| 5               | Service fee for renewing an expired card  | extending an expired atb Card as a digital card linked to the same account through the atb360 app is free of charge, collecting a printed version of the same card from the Bank - 15 AZN |
| 6               | Card to Card service via ATB360 mobile application, pay.atb.az, atb.az/c2c *  | Up to 10 000 AZN per month (inclusive) - 0%<br>Over 10 000 AZN - 0.5%<br>Min. transaction amount 1 AZN  |
| 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<br>Replenishing balance through the atb360 mobile application with other bank cards* | 0%  |
| 11              | Limit on cash-in transactions through terminals both belonging and not belonging to the Bank  | 10 times a day<br>30 times a month  |
| 12              | Replenishing card balance with terminals that do not belong to the bank   | bank's commission on replenishing: 0%<br>replenishing service fee by other sides: 1%  |
| 13              | If the card has become unusable for reasons beyond the control of the client ***  | 0 AZN   |
| 14              | Initial minimum balance requirement on the card account   | 0 AZN   |
| 15              | Lower limit of insurance deposit amount   | 0 AZN   |
| 16              | SMS notification service  | 1 AZN   |
| 17              | PIN Change service  | 0 AZN   |
| 18              | Changing the card status (closing, activation) and unblocking card  | 0 AZN   |
| 19              | Unblocking an incorrectly entered PIN code  | 0 AZN   |
| 20              | Mobile banking service  | 0 AZN   |
| 21              | Additional card cost ****   | 15 AZN  |
| 22              | If the card is lost, damaged or reordered after cancellation by customer  | 15 AZN  |
| 23              | Additional payment for urgent issuance of cards (within 1 business day)   | 10 AZN  |
| 24              | Erase PIN service (in case of missing/loss PIN-code)  | 2 AZN   |
| 25              | "Quasi-cash" (transfers, loan payments, etc.)   | 0%  |
| 26              | "Unique" (lotteries, gambling, cryptocurrency operations)   | 1.5% (min. 6 AZN)   |
| 27              | Fee for services in case of unreasonable objections to payments   | 0.1% of the amount (min. 10 AZN - Max. 50 AZN)  |
| 28              | Entering the card into the international "stop list" in case of loss  | 20 AZN  |
| 29              | Sending cards or PIN-envelopes by mail (to Baku)*****   | 10 AZN  |
| 30              | Sending cards or PIN-envelopes by mail (to other regions of the republic)*****  | 20 AZN  |
| 31              | Sending cards or PIN envelopes by mail (abroad)*****  | 60 AZN  |
| 32              | Card to Card service (other ways)*  | 0.15% (min. 0.60 AZN)   |

\* The total limit of outgoing and incoming C2C transactions: daily limit - 15 times, monthly limit - 60 times.

\*\*\* 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.

\*\*\*\* Receipt of an additional card related to the same account is allowed only by presenting the child's birth certificate of his / her minor children (or adopted children).

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

### 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



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| Commission fee for cash withdrawals |   | ATB CARD Debit AZN  |
|-------------------------------------|---|---|
| 31                                  | For transactions carried out at ATMs of Azer-Turk Bank OJSC   | up to 20,000 AZN (including) per month - 0%<br>over 20,000 AZN - 0.5% |
| 32                                  | For transactions carried out at POS-terminals of Azer-Turk Bank OJSC                                    | up to 20,000 AZN (including) per month - 0%<br>over 20,000 AZN - 0.5% |
| 33                                  | For transactions carried out at ATMs and POS-terminals of other banks in Azerbaijan                     | up to 1,000 AZN per month - 0%<br>for the part over 1,000 AZN - 1.5%  |
| 34                                  | For transactions carried out at ATMs located outside of Azerbaijan                                      | 1.5% (min. 3.50 AZN)  |
| 35                                  | For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan              | 1.5% (min. 6 AZN)   |
| 36                                  | Foreign currency Cash-out from Bank's ATMs by cards issued in national currency                         | 1% (min. 0.5 AZN)   |
| 37                                  | Foreign currency Cash-out from Bank's POS-terminals by cards issued in national currency                | 1% (min. 1 AZN)   |
| 38                                  | 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:

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.



| Cashback and income on debit balance |                          |             |
|--------------------------------------|--------------------------|-------------|
| 39                                   | Income on debit balance* | 5.5% annual |
| 40                                   | Gas stations             | 1%          |
| 41                                   | Online                   | 1%          |
| 42                                   | Electronics              | 2%          |
| 43                                   | Restaurants and Culinary | 2%          |
| 44                                   | Clothes and accessories  | 1.5%        |
| 45                                   | Grocery                  | 0.5%        |
| 46                                   | Education                | 3%          |
| 47                                   | Healthcare               | 1%          |
| 48                                   | Other payments           | 1%          |

\* Daily interest is calculated on the debit balance in AZN currency at an annual rate of 5.5% 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 35,000 (thirty-five thousand) manats).

### Notes:

1. The CashBack program is for domestic payments only.
2. CashBack is not credited when paying in foreign currency
3. The maximum amount of cashback that can be earned during the month is 200 AZN

### 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