



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 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% Over 10 000 AZN - 0.5% 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 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 30 times a month
12	Replenishing card balance with terminals that do not belong to the bank	bank's commission on replenishing: 0% 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:**
- Monthly limit on online transactions: 100,000 AZN or its foreign currency equivalent
  - It is not possible to replenish account atb360 mobile application and pay.atb.az page with cards belonging to foreign banks



atb card (azn) rates

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% 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% 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% 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:

- 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.



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	Abroad**	1%
49	Payments at Temu and Trendyol***	2%
50	Utility payments through the atb360****	1%
51	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).

\*\* The limit of the total amount of cashback per category that can be earned during the month is 50 AZN

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\*\*\*\* The limit of the total amount of cashback per category that can be earned during the month is 20 AZN

Notes:

- Cashback is calculated only for AZN transactions within Azerbaijan, and for payments made in any currency abroad.
- The maximum amount of cashback that can be earned during the month is 200 AZN

Operations not included in the CashBack program:

- Mobile operator payments
- Government payments
- Loan payments
- Card to Card
- Unique cash
- Transport
- Insurance
- Quasi cash