



tariff table
for atb card credit



Tariff table for
ATB CARD Credit

Service Tariffs		
1	Card maintenance fee	3 years - 0 AZN
2	Currency	AZN
3	Card to Card service via atb360 mobile application, pay.atb.az, atb.az/c2c *	0%
4	Card to Card service (other ways)*	0.15% (min. 0.60 AZN)
5	Limit on cash-in transactions through terminals both belonging and not belonging to the Bank	10 times a day 30 times a month
6	Replenishing the balance of the debit card owned by the bank through www.pay.atb.az*	0%
7	Replenishing the card's balance through "MilliÖn" / "E-manat"	1%
8	Replenishing balance through the atb360 mobile application with other bank cards	0%
9	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
10	Commission for conversion (non-cash exchange) - based on the exchange rate set for all transactions with the Bank's payment cards	0%
11	If the card is lost or rendered unusable	15 AZN
12	If the card has become unusable for reasons beyond the control of the client **	0 AZN
13	SMS notification service	for free
14	PIN Change service	0 AZN
15	Erase PIN service (in case of missing/loss PIN-code)	2 AZN
16	Changing the card status (closing, activation) and unblocking card	0 AZN
17	Unblocking an incorrectly entered PIN code	0 AZN
18	Mobile banking service	0 AZN
19	Fee for services in case of unreasonable objections to payments	0.1% of the amount (min. 10 AZN - max. 50 AZN)
20	Entering the card into the international "stop list" in case of loss	20 AZN
21	"Quasi-cash" (transfers, loan payments, etc.)	1.5% (min. 1 AZN)
22	"Unique" (lotteries, gambling, cryptocurrency operations)	1.5% (min. 6 AZN)
23	Sending cards or PIN-envelopes by mail (to Baku)***	10 AZN
24	Sending cards or PIN-envelopes by mail (to other regions of the republic)***	20 AZN
25	Sending cards or PIN envelopes by mail (abroad)***	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.

*** Cards and PIN envelopes are sent separately



Tariff table for
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Commission fee for cash withdrawals		
27	Bank's ATMs and POS-terminals	0%
28	other ATMs and POS-terminals	1% (min. 0.60 AZN)
29	cash withdrawal abroad	2% (min. 4 AZN)

Loan terms		
30	The currency of the loan	AZN
31	Loan term	36 months
32	Loan amount	min. 500 AZN – max. 10 000 AZN
33	Unsecured loan amount	min. 500 AZN – max. 5 000 AZN
34	Interest rates	20%

Penalty rate – In case of delay in payments, a penalty of 5% per annum may be imposed on the overdue principal amount.

Interest accrued on the principal part of the amount used on the credit line must be paid monthly (interest payments must be made between 1-5 days of each month), and the principal debt must be repaid by the end of the term.

Requirements		
35	Age limit	20 – 60
36	Workplace	Any person with official income
37	Work experience	A total of 12 months, at least 6 months at the last place of work
38	Net official income	min. 500 AZN
39	Net official income of the guarantor	min. 500 AZN



Cashback interest on credit cards		
38	income on debit balance*	5.5% annual
39	education	3%
40	electronics	2%
41	restaurants and culinary	2%
42	clothes and accessories	1.5%
43	online	1%
44	gas stations	1%
45	healthcare	1%
46	grocery	0.5%
47	Abroad**	1%
48	Payments at Temu and Trendyol***	2%
49	Utility payments through the atb360****	1%
50	other payments	1%

* Payment is made to the customer's credit card every month at a rate of 5,5% per annum on the debit balance (maximum amount for the calculation of interest is AZN 35,000 (thirty five thousands) AZN)
** The limit of the total amount of cashback per category that can be earned during the month is 50 AZN
*** The limit of the total amount of cashback per category that can be earned during the month is 50 AZN
**** The limit of the total amount of cashback per category that can be earned during the month is 20 AZN

Note:
1. Cashback is calculated only for AZN transactions within Azerbaijan, and for payments made in any currency abroad.
2. 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