



salary

# tariff table for azn atb card



tariff table for  
atb card salary

	Service Tariffs	
1	Card terms	3 years
2	Card currency	AZN
3	Card maintenance fee	10 AZN
4	Card to Card service via atb 360 mobile application, pay.atb.az, atb.az/c2c *	0%
5	Card to Card service – from the foreign banks to atb card debit	2%
6	Card to Card (MC Moneysend) transactions made through Mastercard payment cards issued by bank through atb 360 mobile app to Mastercard payment cards of other banks located outside the country	1.5% (min. 3 AZN/USD/EUR/GBP) daily limit – 850 AZN and foreign currency equivalent (max. 3 transactions) monthly limit – 8,500 AZN and foreign currency equivalent (max. 10 transactions)
7	Commission for conversion (non-cash exchange) - based on the exchange rate set for all transactions with the Bank's payment cards	0%
8	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%
9	Replenishing the card balance through MilliOn/E-manat**	bank's commission on replenishing: 0% replenishing service fee by MilliÖN/E-manat: 1%
10	If the card has become unusable for reasons beyond the control of the client ***	0 AZN
11	Initial minimum balance requirement on the card account	0 AZN
12	Lower limit of insurance deposit amount	0 AZN
13	SMS notification service	1 AZN
14	PIN Change service	0 AZN
15	Changing the card status (closing, activation) and unblocking card	0 AZN
16	Unblocking an incorrectly entered PIN code	0 AZN
17	Mobile banking service	0 AZN
18	Additional card cost ****	15 AZN
19	If the card is lost or rendered unusable	15 AZN
20	Additional payment for urgent issuance of cards (within 1 business day)	10 AZN
21	Erase PIN service (in case of missing/loss PIN-code)	2 AZN
22	"Quasi-cash" (transfers, loan payments, etc.)	0%
23	"Unique" (lotteries, gambling)	1.5% (min. 6 AZN)
24	Fee for services in case of unreasonable objections to payments	0.1% of the amount (min. 10 AZN - Max. 50 AZN)
25	Entering the card into the international "stop list" in case of loss	20 AZN
26	Sending cards or PIN-envelopes by mail (to Baku)*****	10 AZN
27	Sending cards or PIN-envelopes by mail (to other regions of the republic)*****	20 AZN
28	Sending cards or PIN envelopes by mail (abroad)*****	60 AZN
29	Card to Card service (other ways)	0.15% (min. 0.60 AZN)

\* Max. amount during the month. 20,000 AZN or its foreign currency equivalent.  
Min. transaction amount 1 AZN

\*\* Max. amount during the month. 15,000 AZN

\*\*\* 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		Tariffs
30	For transactions carried out at ATMs of Azer-Turk Bank OJSC*	0%
31	For transactions carried out at POS-terminals of Azer-Turk Bank OJSC*	0%
32	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%
33	For transactions carried out at ATMs located outside of Azerbaijan	1.5% (min. 3.50 AZN)
34	For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan	1.5% (min. 6 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.
- Monthly cash withdrawal limit from ATMs: max. foreign currency equivalent of 20,000 AZN



Cashback and income on debit balance		
35	Income on debit balance*	5,5% annual
36	Gas stations	1%
37	Online	1%
38	Electronics	2%
39	Restaurants and Culinary	2%
40	Clothes and accessories	1.5%
41	Grocery	0.5%
42	Education	3%
43	Healthcare	1%
44	Abroad**	1%
45	Payments at Temu and Trendyol***	2%
46	Utility payments through the atb360****	1%
47	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
- \*\*\* 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

Notes:

- Cashback is calculated only for AZN transactions within Azerbaijan, and for payments made in any currency abroad.
- Interest income is not accrued on balances less than 1 AZN.

Operations not included in the  
CashBack program:

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