



tariff table for atb premium card



atb premium card rates

Service Tariffs		
1	Card type	MC World Black Edition Visa Infinite
2	Card terms	3 years
3	Card currency	AZN/USD/EUR/GBP
4	Card maintenance fee	300 AZN
5	The card is provided free of charge upon initial replenishment of the card account	3 years - min. 15,000 AZN/USD/ EUR/GBP Applies only to Mastercard World Black Edition card accounts
6	Card to Card service - transfer to cards issued by Bank through atb.az and ATB360 mobile application	0%
7	Card to Card service - transfer to cards issued by other banks in the country through atb.az website and ATB360 mobile application	0.5% (min. 1 AZN/USD/EUR/GBP)
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	Card to Card service (in other cases)	0.5% (min. 1 AZN/USD/EUR/GBP)
10	Commission for conversion	0.5%
11	Replenishment of the balance of the Bank's debit card through www.pay.atb.az, (Replenishment of cards of other banks through the ATB360 mobile application)	0%
12	Replenishing the card balance through MilliOn / E-manat*	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	2 AZN 10 AZN (non-resident)
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 ***	300 AZN
22	If the card is lost or rendered unusable	300 AZN
23	Additional payment for urgent issuance of cards (within 1 business day)	0 AZN
24	Erase PIN service (in case of missing/loss PIN-code)	0 AZN
25	"Quasi-cash" (transfers, loan payments, etc.)	4% (min. 1 AZN/USD/EUR/GBP)
26	"Unique" (lotteries, gambling, cryptocurrency operations)	4% (min. 6 AZN/USD/EUR/GBP)
27	Entering the card into the international "stop list" in case of loss	20 AZN
28	Sending cards or PIN-envelopes by mail (to Baku)****	10 AZN
29	Sending cards or PIN-envelopes by mail (to other regions of the republic)****	20 AZN
30	Sending cards or PIN envelopes by mail (abroad)****	60 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.
*** The purchase of an additional card connected to the same account is allowed upon presentation to the client himself and his close relatives
**** 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 premium card rates

Commission fee for cash withdrawals		ATB CARD Debet AZN
31	For transactions carried out at ATMs of Azer-Turk Bank OJSC	1% (min. 0.5 AZN/USD/EUR/GBP)
32	For transactions carried out at POS-terminals of Azer-Turk Bank OJSC	1% (min. 1 AZN/USD/EUR/GBP)
33	For transactions carried out at ATMs and POS-terminals of other banks in Azerbaijan	1.5% (min. 2 AZN/USD/EUR/GBP)
34	For transactions carried out at ATMs located outside of Azerbaijan	3% (min. 7 AZN/USD/EUR/GBP)
35	For "Cash advance" transactions carried out at POS-terminals located outside of Azerbaijan	3% (min. 12 AZN/USD/EUR/GBP)

- 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		
36	Income on debit balance*	5,5% annual
37	Gas stations	1%
38	Online	1%
39	Electronics	1%
40	Restaurants and Culinary	1%
41	Clothes and accessories	1%
42	Grocery	0.5%
43	Education	1%
44	Healthcare	1%
45	Abroad**	1%
46	Payments at Temu and Trendyol***	2%
47	Utility payments through the atb360****	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 100,000 (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.
 - The minimum amount 1 (one) AZN, maximum amount 200 (two hundred) AZN of cashback that can be earned during the month
 - 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