



salary

# tariff table for azn atb card

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Service Tariffs		
1	Card terms	3 years
2	Card currency	AZN
3	Card maintenance fee	10 AZN
4	Card to Card service via atb360 mobile application, pay.atb.az *	Up to 5,000 AZN per month (inclusive) - 0% Above 5,000 AZN 1% (min. 1 AZN)
5	Card to Card service – from the foreign banks to atb card debit	2%
6	Card to card transactions made to payment cards of other banks located outside the country via the atb360 mobile application*	1.5% (min. 3 AZN/USD/EUR/GBP) monthly limit – 17,000 AZN and its equivalent in foreign currency
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	Limit on the number of top-ups made via the Bank's terminals and third-party terminals	10 times per day, 30 times per month
	Card top-up via third-party payment terminals and the m10 e-wallet	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)

\* Total number limit for outgoing and incoming C2C transactions: daily limit – 15 transactions, monthly limit – 60 transactions

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\*\*\* 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
2. It is not possible to replenish account ATB360 mobile application 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*	Up to AZN 20,000 per month (inclusive) – 0% Above AZN 20,000 – 0.5%
31	For transactions carried out at POS-terminals of Azer-Turk Bank OJSC*	Up to AZN 20,000 per month (inclusive) – 0% Above AZN 20,000 – 0.5%
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)
35	Cash withdrawal in foreign currency from the Bank's ATMs	1% (min. 0.5 AZN)
36	Foreign currency cash withdrawal via the Bank's POS terminals	1% (min. 1 AZN)
37	Foreign currency cash withdrawal from ATMs and POS terminals of other banks within the country	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,
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.



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Cashback and income on debit balance		
38	Income on debit balance*	Up to AZN 1,000 – 8% per annum Up to AZN 30,000 – 5.5% per annum
39	SOCAR gas stations **	0 – 150 AZN (inclusive) – 1% 151 – 300 AZN – 3% (applies only to amounts over 150 AZN) Above 300 AZN – 6% (applies only to amounts over 300 AZN)
40	Restaurants (domestic and international) **	0 – 150 AZN (inclusive) – 1% 151 – 300 AZN – 3% (applies only to amounts over 150 AZN) Above 300 AZN – 6% (applies only to amounts over 300 AZN)
41	Araz supermarket chain **	0 – 150 AZN (inclusive) – 1% 151 – 300 AZN – 3% (applies only to amounts over 150 AZN) Above 300 AZN – 6% (applies only to amounts over 300 AZN)
42	Temu & Trendyol **	0 – 150 AZN (inclusive) – 1% 151 – 300 AZN – 3% (applies only to amounts over 150 AZN) Above 300 AZN – 6% (applies only to amounts over 300 AZN)

\* Interest on the balance of debit cards in AZN is calculated on a daily basis and accumulated on the last business day of the month. The accrued interest is credited to the card between the 1st and 5th days of the following month, and the customer is notified via SMS (the minimum balance eligible for interest accrual is AZN 500, and the maximum balance is AZN 30,000).

\*\* The customer can earn a maximum of AZN 15 cashback per category per month, with a total monthly cashback limit of AZN 60

**Notes:**

1. Cashback is calculated only for AZN transactions within Azerbaijan, and for payments made in any currency abroad.
2. Under the Cashback program, the total monthly cashback that can be earned is limited to AZN 200
3. Interest income is not accrued on balances less than 1 AZN