

1. Transactions in manats

<p>1.1. Opening of current account Minimal balance on the account</p>	<p>Free n/a</p>
<p>1.3. Cash withdrawal from the account¹: 1.3.1. Money transferred to the account 1.3.2. Money transferred from individual customer's account in other division of the Bank² 1.3.3. Money deposited in cash³:</p> <ul style="list-style-type: none"> • If deposit and withdrawal carried out in the same calendar year • If deposit and withdrawal carried out in different calendar years <i>Note:</i> <p>1. <i>Cash withdrawal from the account is available only in the Bank's division where the account was opened.</i> 2. <i>These funds must be deposited in cash to the sender's account in the current calendar year.</i> 3. <i>Para.1.3.3. is not related to savings deposits. No fee is charged for saving deposit cash withdrawal (amount of the deposit and interest).</i></p>	<p>0,5 % min. 1 AZN 0,2 % Free 0.1% max.200 AZN</p>
<p>1.4. Outgoing payments:</p> <ul style="list-style-type: none"> • To customers holding accounts in the same as a sender division of the Bank • To customers holding account in different than sender division of the Bank • To customers holding account in other local bank 	<p>Free 1 AZN 0,2% (min. 1 AZN, max. 100 AZN)</p>
<p>1.5. Change of conditions or cancellation of payment</p>	<p>10 AZN²</p>

2. Transactions in foreign currency

2.1. Opening of current account Minimal balance on the current account	Free n/a
2.3. Cash withdrawal from the account: 2.3.1. Money transferred to the account 2.3.2. Money deposited in cash ³ : <ul style="list-style-type: none"> • If deposit and withdrawal carried out in the same calendar year • If deposit and withdrawal carried out in different calendar years Note: <ol style="list-style-type: none"> 1. Para 2.3.2. does not relate to savings deposits. No fee is charged for saving deposit cash withdrawal (amount of the deposit and interest). 2. Cash withdrawal from the account is available only in the Bank's division where the account was opened. 3. 1% commission fee is charged when the daily withdrawal is equal or exceeds 500 000 USD/EUR 	0,5 %, min. 1 USD/EUR Free 0.1%, max. 200 USD/EUR
2.4. Outgoing payments: <ul style="list-style-type: none"> • To customers holding accounts in the same as a sender division of the Bank • To customers holding account in different than sender division of the Bank • To customers holding account in other local bank • To customers holding account in a foreign bank: -Payments in USD and free currency -Payments in EUR 	Free 5 USD 10 USD 0,3 %, min. 20 USD; max. 300 USD 0,3 %, min. 25 EUR; max. 300 EUR
Note: Division of the Bank – Head office, branches, division	
2.5. Investigation of payments: <ul style="list-style-type: none"> • Up to 3 months • Up to 6 months • Over 6 months 	80 USD 110 USD 140 USD
Note: fee of foreign bank charged from customer additionally	
2.6. Change of conditions, amendment or cancellation of payment	50 USD
Note: fee of foreign bank charged from customer additionally	

10. FOREX OPERATIONS

10.1. Buying and selling currency on behalf of a customer ¹	0.5 %
10.2. Initial placement of SOCAR bonds: 10.2.1. Transfers to NDC clearing account 10.2.2. Cash out for returned funds from NDC clearing account: <ul style="list-style-type: none">• Cash deposits to customer's account• Cashless deposits to customer's account 10.2.3. Cash out for paid interests	Free of charge Free of charge 0,5 %, min. 1 USD Free of charge
Note: 1. <i>Currency risk during the international conversion is the responsibility of the customer</i> 2. <i>SOCAR – The State Oil Company of the Azerbaijan Republic”, NDC – National Depository Center of the Azerbaijan Republic.</i>	

12. OTHER CONDITIONS

12.1. All operations in Xalq Bank carried out in accordance with regulations of the Central Bank of Azerbaijan, as well as the internal rules of Xalq Bank.

12.3. The Bank has the right to change these Tariffs without any notice to customers and correspondent banks.

12.4. The Bank shall not be liable for any errors, delays and so on, obtained as a result of misinterpretation of these Tariffs.

12.5. If the execution of a customer's order requires extra responsibility or effort, the Bank is entitled for extra charging.

12.6. Operating hours of the branches and offices of the Bank:

12.6.1. Operating days of the Bank: All the branches: Monday - Friday

12.6.2. Operating time: Monday- Friday: All branches 09:30-17:00

12.6.3. Break: 13:00 - 14:00.

Note:

1. *All branches located in Baku operate without a break.*