

9. PLASTIC CARDS.

9.1. Tariffs on card operations.

Type of card	Annual fee (main card)	Annual fee (supplementary card)	Annual fee for 2 years (main card)	Annual fee for 2 years (supplementary card)	Annual fee for 3 years (main card)	Annual fee for 3 years (supplementary card)
9.1.1. Debit cards ¹ service fee ⁷						
• Visa internet	8 AZN	6 AZN	-	-	-	-
• MC Debit/Visa Electron	8 AZN	6 AZN	10 AZN	8 AZN	12 AZN	10 AZN
• MC Standard/Visa Classic	12 AZN	10 AZN	22 AZN	20 AZN	32 AZN	30 AZN
• MC Gold/Visa Gold	35 AZN	30 AZN	45 AZN	40 AZN	60 AZN	50 AZN
• Visa Platinum	60 AZN	45 AZN	90 AZN	75 AZN	120 AZN	100 AZN
• World MC Black Edition ²	150 AZN	150 AZN	250 AZN	250 AZN	350 AZN	350 AZN
• MC Business/Visa Business	0	0	0	0	0	0
9.1.2. Minimum deposit requirement ³ for debit card account ⁷						
• Visa internet	Baku/Sumgayit: 50 AZN/USD/EUR/GBP, Other: 25 AZN/USD/EUR/GBP					
• MC Debit/Visa Electron	Baku/Sumgayit: 50 AZN/USD/EUR/GBP, Other: 25 AZN/USD/EUR/GBP					
• MC Standard/Visa Classic	Baku/Sumgayit: 100 AZN/USD/EUR/GBP, Other: 50 AZN/USD/EUR/GBP					
• MC Gold/Visa Gold	Baku/Sumgayit: 500 AZN/USD/EUR/GBP, Other: 250 AZN/USD/EUR/GBP					
• Visa Platinum	Baku/Sumgayit: 1000 AZN/USD/EUR/GBP, Other: 500 AZN/USD/EUR/GBP					
• World MC Black Edition ²	10 000AZN / 5 000 USD/EUR/GBP		15 000AZN / 10 000 USD/EUR/GBP		20 000AZN / 15 000 USD/EUR/GBP	
• MC Business/Visa Business	0					
9.1.3. Credit cards ⁴ service fee ¹						
• Visa internet	-	-	-	-	-	-
• MC Debit/Visa Electron	-	-	-	-	-	-
• MC Standard/Visa Classic	0	0	-	-	-	-
• MC Gold/Visa Gold	0	0	-	-	-	-
• Visa Platinum	0	0	-	-	-	-
• World MC Black Edition ²	150 AZN	150 AZN	250AZN	250AZN	-	-
• MC Business/Visa Business	0	0	0	0	-	-

9.1.4. Salary cards ⁵ service fee ¹						
• MC debit, Standard/Visa Electron, Classic	Baku/Sumgayit: 8 AZN Other: 3 AZN	-	Baku/Sumgayit: 10 AZN Other: 5 AZN	-	Baku/Sumgayit: 12 AZN Other: 7 AZN	-
• MC Gold/Visa Gold	10 AZN	-	12 AZN	-	15 AZN	-
• Local salary cards	By agreement	-	By agreement	-	By agreement	-

9.1.5. Deposit cards⁶ service fee¹

• MC debit, Standard/Visa Electron, Classic	0	0	-	-	-	-
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Note:

- To get card on the day of order (urgent order) extra charge is 10 AZN.
- World MasterCard Black Edition card is presented together with Priority Pass card.
- Initial deposit is not required for OJSC Xalq Bank and OJSC Xalq Sigorta employees (exception Visa Platinum and World MasterCard Black Edition cards).
- Credit owners will receive 3 months free small-sized (height min 40 mm – max. 150 mm) safe box service (except Bash branches without safe boxes). This privilege is applied to the safe boxes at the branches for the moment of client's application/
- Service fee for funds transferred to salary card accounts:
 - Service of cash withdrawal operations with cards without commission fees provided only by ATM of Xalq Bank- 0.5%;
 - Services of cash withdrawal operations with cards without commission fees for the ATMs owned by OJSC Xalq Bank, including ATMs owned by other banks is determined by the agreement between the parties (the Bank and the legal entity / individual entrepreneur).
- Card for interest on deposits.
- Debit cards can be purchased by paying annual service fee or depositing initial deposit amount/.

9.2. Plastic card services.

Service name	Visa internet	MC Debit/Visa Electron, MC Standard/Visa Classic, MC Gold/Visa Gold, Visa Platinum, World MC Black Edition, MC Business/Visa Business
9.2.1. Acceptance of Card to Card ¹⁰ transfer ¹		0.5 %, min. 0.20 AZN/USD/EUR/GBP
9.2.2. Cancellation of card in case of card or PIN-code loss		free
9.2.3. Retail transactions	-	0 %
9.2.4. Chargeback		20 AZN
9.2.5. Change of card status (temporarily block, card activation, PIN-code unblock)		2 AZN
9.2.6. PIN-code change (for every change)	-	1.5 AZN
9.2.6-1. PIN Set	-	free
9.2.6-2. Erase PIN	-	5 AZN
9.2.7. Payment of customs duties of Azerbaijan Republic		0.2 %, min. 0.40 AZN/USD/EUR/GBP
9.2.8. Utilities payment		free
9.2.9. Mobile services payment		free
9.2.10. "Unique" transactions (casino, gambling)		5 %, min. 6 AZN/6 USD/5 EUR/GBP
9.2.11. SMS notifications ² subscription ³		1.18 AZN (monthly) ⁹

9.2.12. Mobile Banking subscription ³		free
9.2.13. Cash to any card via Cash in ATM ⁴		free
9.2.14. Commission for transfer of funds on Cash by code via ATM or Mobile Banking ¹⁰		
• From Xalq Bank ATM and branches ⁵	-	0.5 %, min. 0.4 AZN/USD/EUR/GBP
• From other banks ATM and branches ⁶	-	1.5 %, min. 1.6 AZN/2 USD/1.6 EUR/GBP
• From ATM of international banks ⁷	-	1.5 %, min. 3.5 AZN/3.5 USD/3 EUR/GBP
• From branches of international banks ⁷	-	1.5 %, min. 6 AZN/6 USD/5 EUR/GBP
9.2.15. Commission fee for cash withdrawal by foreign bank ⁷ cards at Xalq Bank Pos terminals		1.5 %
9.2.16. Currency conversion if transaction currency differs from card account currency		
In Azerbaijan:		
• ATM and POS Cash		
• Cash-in		
• Cash by Code		
• Cash to Any Card		0.5 %
• Card to Card		
• Online loan payment		
• Operations in trade centers		0.5 %
Out of Azerbaijan:		
• ATM və POS Cash		
• Online loan payment		0.5 %
• Operations in trade centers		
9.2.17. Commission ⁸ for transfer of funds on Cash by code ¹⁰ via ATM or Mobile Banking		
• Via ATM: If money were transferred and withdrawn in ATM of the same bank (money sender's card is charged)		1 %
• Via Mobile Banking: If money withdrawn in Xalq Bank's ATM (money sender's card is charged)		
• Via ATM: If money were transferred and withdrawn in ATM of other bank (money sender's card is charged)		1.5 %
• Via Mobile Banking: If money withdrawn in ATM of other bank (money sender card is charged)		

Note:

1. Service fee is charged while depositing via “Card to Card” service to salary and deposit cards.
2. SMS notifications subscription is available for Xalq Bank cardholders who are Azercell Telecom, Bakcell and Azerfon (including Azerfon-Vodafone) subscribers. No fee is charged by mobile operator while using SMS notifications
3. In case a card is stolen, lost or faulty and new card is re-ordered, SMS notifications, Internet Bank and Mobile Banking subscriptions for the new card is extra charged.
4. These services are available for cards, issued by banks served by AzeriCard.
5. There is no fee for salary and deposit card.
6. ATMs and bank branches served in AzeriCard.
7. ATMs and branches of local banks nor served by AzeriCard, as well as foreign banks.
8. Withdrawal through Cash by code service is free of charge. Maximum limit for this service is 500 AZN/USD.
9. World MasterCard Black Edition card is connected to the SMS notification and Mobile Banking free of charge.
10. This operation is not available for MC Business/Visa Business cards.
11. 27 USD service fee is charged for Visa Platinum Card Holder for the use of the respective halls including “Lounge Key“ program (per customer and for any person traveling with him/her)

9.3. Plastic card limits

Type of card	Maximum daily operating limit per card			Maximal amount of credit card
	Cashless settlement at trade outlets	Cash advance in branches of local and foreign banks	Cash withdrawal via ATM	
• Visa internet	-	-	-	-
• MC Debit/Visa Electron	5000 AZN/USD/EUR/G BP	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/ GBP	-
• MC Standard/Visa Classic	5000 AZN/USD/EUR/G BP	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/ GBP	5000 AZN/USD/EUR
• MC Gold/Visa Gold	10000 AZN/USD/EUR/G BP	5000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/ GBP	15000 AZN/USD/EUR
• Visa Platinum	25000 AZN/USD/EUR/G BP	10000 AZN/USD/EUR/GBP	7500 AZN/USD/EUR/ GBP	25000 AZN/USD/EUR
• World MC Black Edition	50000 AZN, 30000 USD/EUR/GBP	30000 AZN, 15000 USD/EUR/GBP	15000 AZN, 7500 USD/EUR/GBP	50000 AZN, 30000 USD/EUR
• MC Business/Visa Business	25000 AZN/USD/EUR	5000 AZN/USD/EUR	5000 AZN/USD/EUR	10000 AZN/USD/EUR

Note:

Daily maximal “Unique” transaction (casino, gambling) is 100 000 AZN/USD/EUR.

9-2. World MasterCard Black Edition

Service	Fee
9-2.1. "MasterCard Global Assistance": <ul style="list-style-type: none">• Blocking cards (if card lost, stolen or spoiled) abroad• Urgent replacement of the card abroad• Urgent withdrawal of funds abroad• Retail payments when card is lost or stolen abroad	35 EUR 148 EUR 95 EUR 125 EUR
9-2.2. Minimum desposit payment	250 AZN 150 USD/EUR/GBP
9-2.3. Using VIP lounge with Priority Pass (for cardholder and every accompanying person)	30 USD
9-2.4. Issuance of new Priority Pass card (when card is lodt, stolen or spoiled)	15 AZN
Qeyd: <ol style="list-style-type: none">1. Customer can use "MasterCard Global Assistance" service by calling telephone numbers mentioned at www.mastercard.com.2. Customer can use "MasterCard Concierge" service by calling +7 499 270 35 00. Fees for this call depend on mobile operator.3. "MasterCard Concierge" service is free of charge, cardholder pays only for services ordered via Concierge.4. MasterCard provides "MasterCard Global Assistance" and "MasterCard Concierge" services.	

11-3. "XALQBANK-ONLINE" – internet banking services

11-3.1. For individual customers

11-3.1.1. Registration	Free of charge
11-3.1.2. Annual subscription fee	Free of charge

<p>11-3.1.3. Operations:</p> <p>11-3.1.3.1. With current accounts</p> <p>11-3.1.3.2. With plastic cards</p> <p>11-3.1.3.3. Transfers from/to current account to/from card account¹</p> <p>11-3.1.3.4. Exchange²</p> <p>11-3.1.3.5. Other operations</p> <ul style="list-style-type: none"> • Account statements • Activation and deactivation of SMS notification • Blocking plastic card • PIN code reset <p>• 11-3.1.3.6. Execution of payment orders in national currency:</p> <ul style="list-style-type: none"> • Local payment orders • In favor of the customer who has accounts in other banks: <ul style="list-style-type: none"> - Accounts for Baku / Sumgait branches - Accounts for regional branches 	<p>According to the Bank tariffs</p> <p>According to the bank's rates</p> <p>Free of charge</p> <p>According to the Bank tariffs</p> <p>According to the Bank tariffs</p> <p>Free of charge</p> <p>0,15% min.– 1 AZN, max –100 AZN</p> <p>0,12% min.– 1 AZN, max –100 AZN</p>
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Note:

1. Transfers to salary cards and deposit cards are not available.
2. Cashless exchange operations are available only operation days between 10:00-16:00 with daily limit of 1000 USD and its equivalent.
3. Maximum amount of one-time payment for individuals is 25 000 AZN.

11-3.2. For legal entities and entrepreneurs

11-3.2.1. Registration	Free of charge
11-3.2.2. Annual subscription fee	Free of charge
11-3.2.3. Registration fee for additional user	Free of charge
<p>11-3.2.4. Operations:</p> <p>11-3.2.4.1. Operations with current accounts</p> <p>11-3.2.4.2. Transfers from account to corporate card and visa versa</p> <p>11-3.2.4.3. Transfer to salary card</p>	<p>Accordance tariffs</p> <p>Free of charge</p> <p>Accordance tariffs</p>

<p>11-3.2.4.4. Other operations</p> <ul style="list-style-type: none"> • Account statements • Activation and suspension of SMS notification service for plastic card • Blocking plastic card • PIN code reactivation 	<p>Accordance tariffs</p>
<p>11-3.2.4.5. Execution of payment orders in national currency:</p> <ul style="list-style-type: none"> • Local payment orders • In favor of the customer who has accounts in other banks: 	<p>Free of charge</p>
<p>Accounts for Baku / Sumgait branches</p>	<p>0,15% min–2 AZN, max–120 AZN</p>
<p>Accounts for regional branches</p>	<p>0,12% min–2 AZN, max–120 AZN</p>

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 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.