



## **TARIFFS for Operations with Correspondent Banks at “Xalq” Bank OJSC**

Service name	Commission
1.Opening of a correspondent account 1.1. Minimum balance on the correspondent account	Free Not required
2. Opening of a credit account	Free
3. Opening of a deposit account	Free
4. Carrying out cash operations on the account (deposit/withdrawal)	On a contractual/negotiated basis
5. Non-cash funds credited to the correspondent account	Free
6. Execution of payment orders: 6.1. For resident banks: <ul style="list-style-type: none"><li>• Intra-bank transfers</li><li>• Interbank transfers (MT200/202):<ul style="list-style-type: none"><li>✓ USD and other freely convertible currencies</li><li>✓ EUR</li></ul></li></ul>	Free  0,1%, min. 20 USD; max.100 USD

<p>6.2. For non-resident banks:</p> <ul style="list-style-type: none"> <li>• Intra-bank transfers</li> <li>• Interbank transfers (MT200/202): <ul style="list-style-type: none"> <li>✓ AZN</li> <li>✓ USD and other freely convertible currencies</li> <li>✓ EUR</li> </ul> </li> <li>• Commercial transfers (MT103): <ul style="list-style-type: none"> <li>✓ AZN</li> <li>✓ USD and other freely convertible currencies</li> <li>✓ EUR</li> </ul> </li> </ul> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. When clause 6.1 of these Tariffs, specifically the paragraph “Interbank transfers (MT200/202),” is applied together with clause 4, the service fee is determined on a contractual (negotiated) basis.</li> <li>2. Commercial transfers in foreign currency are carried out solely for the execution of payment orders of individuals and legal entities who are customers of “Xalq” Bank OJSC.</li> </ol>	<p>0,1%, min. 20 EUR; max.100 EUR</p> <p>Free</p> <p>0,1%, min. 10 AZN; max. 100 AZN 0,1%, min. 20 USD; max. 100 USD 0,1%, min. 20 EUR; max.100 EUR</p> <p>0,15%, min. 2 AZN; max. 170 AZN Free Free</p>
<p>7. Currency conversion operations</p>	<p>Free</p>
<p>8. Modification, addition, or cancellation of payment terms:</p> <ul style="list-style-type: none"> <li>✓ AZN</li> <li>✓ USD and other freely convertible currencies</li> <li>✓ EUR</li> </ul>	<p>10 AZN 10 USD 10 EUR</p>
<p>9. Issuance of account-related documents</p>	<p>Pulsuz</p>

10. Sending account statements via SWIFT: • MT 950 • MT 900/910	Free Free
<b>11. For Loro correspondent banks:</b> 11.1. Opening of a precious metals account 11.2. Initial deposit amount on the precious metals account 11.3. Maintenance of the current precious metals account  <i><b>Note:</b>* The commission is calculated daily on the account balance in USD equivalent based on the Central Bank's exchange rate and the annual interest rate. The commission amount accrued during the month is debited from the client's USD account on the last business day of the month.</i>	Free Not required XAU 0.11 % Annual * XAG 0.27 % Annual XPT 0.11 % Annual XPD 0.12 % Annual

**Note:**

- Operations with correspondent banks are provided by “Xalq” Bank OJSC (hereinafter – the “Bank”) based on the currently effective “Tariffs for Operations for Individuals and Legal Entities at Xalq Bank OJSC.”
- All operations of the Bank are governed by the applicable legislation of the Republic of Azerbaijan in this field, the normative acts of the Central Bank of the Republic of Azerbaijan, and the internal rules of the Bank.
- The Bank reserves the right to change the current tariffs without prior notice to correspondent banks.
- The Bank shall not be liable for errors, delays, or other consequences that may arise in cases of incorrect interpretation of these Tariffs.
- If a client's instruction requires additional work or unusual responsibility, including causing unexpected expenses related to the maintenance of correspondent banks' LORO accounts by the Bank, the Bank has the right to charge an additional commission.