

## 4. PAYMENT CARDS

### 4.1. Conditions for the obtaining payment cards by individual clients

The type of cards	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)
4.1.1. Debit cards service fee <sup>1,3</sup>						
• Visa internet	8 AZN	6 AZN	-	-	-	-
• MC Debit	8 AZN	6 AZN	10 AZN	8 AZN	12 AZN	10 AZN
• MC Standard/Visa Classic	10 AZN	8 AZN	12 AZN	10 AZN	15 AZN	12 AZN
• Xalqkart Petrol MC World	-	-	-	-	15 AZN	-
• Xalqkart Cashback Visa Rewards	-	-	-	-	15 AZN	-
• MC Gold/Visa Gold	20 AZN	15 AZN	25 AZN	20 AZN	30 AZN	25 AZN
• Visa Platinum	30 AZN	20 AZN	35 AZN	25 AZN	40 AZN	30 AZN
• World MC Black Edition <sup>2</sup>	150 AZN	150 AZN	250 AZN	250 AZN	300 AZN	300 AZN
• Visa Infinite	200 AZN	200 AZN	300 AZN	300 AZN	400 AZN	400 AZN
4.1.2. Minimum deposit requirement <sup>3</sup> for debit card account <sup>7</sup>						
• Visa internet	Baku/Sumgait: 50 AZN/USD/EUR/GBP, Other:25 AZN/USD/EUR/GBP					
• MC Debit						
• MC Standard/Visa Classic	Baku/Sumgait: 100 AZN/USD/EUR/GBP, Other:50 AZN/USD/EUR/GBP					
• MC Gold/Visa Gold	Baku/Sumgait: 500 AZN/USD/EUR/GBP, Other:250 AZN/USD/EUR/GBP					
• Visa Platinum	Baku/Sumgait: 1000 AZN/USD/EUR/GBP, Other: 500 AZN/USD/EUR/GBP					
• World MC Black Edition <sup>2</sup>	10 000AZN / 5 000 USD/EUR/GBP		15 000AZN / 10 000 USD/EUR/GBP		20 000AZN / 15 000 USD/EUR/GBP	
• Visa Infinite	15 000 AZN 10 000 USD/EUR/GBP		20 000 AZN 15 000 USD/EUR/GBP		25 000 AZN 20 000 USD/EUR/GBP	
4.1.3. Credit cards <sup>4</sup> service fee <sup>1</sup>						
• Visa internet	-		-		-	
• MC Debit	-		-		-	
• MC Standard/Visa Classic	0		0		-	
• Xalqkart Petrol MC World	0		0		-	
• Xalqkart Cashback Visa Rewards	0		0		-	
• MC Gold/Visa Gold	0		0		-	
• Visa Platinum	0		0		-	

• World MC Black Edition <sup>2</sup>	150 AZN	250 AZN	-
• Visa Infinite	200 AZN	300 AZN	-
According to the cooperation agreement concluded between “Xalq” Bank OJSC and “Xalq Hayat” Insurance Company OJSC on “Issuance of loans within the life insurance project”, on 1-3 year MC Standard / Visa Classic credit cards issued to the latter's customers - 20 AZN , MC Gold / Visa Gold credit cards - 40 AZN , Visa Platinum credit cards - 80 AZN / World MC Black Edition credit cards - 300 AZN one-time service fee is charged			
4.1.4. Deposit cards <sup>6</sup> service fee <sup>1</sup>			
• MC debit, Standard/Visa Classic	0	-	-

Note:

1. To get card on the day of order (urgent order) extra charge is 10 AZN.
2. World MasterCard Black Edition card is presented together with Priority Pass card.
3. Debit cards XalqKart Petrol and XalqKart Cashback can be purchased by one-time fee payment, other debit cards can be purchased by one-time fee payment or by making an initial deposit to the card account.
4. Credit owners will receive 3 months free small-sized (height min 40 mm – max. 150 mm) safe box service (except Main branch office and branch offices without safe boxes). This privilege is applied to the existing safe boxes at the branch office for the moment of client`s application.
5. Card for interest on deposits.

## 4.2. Conditions for the obtaining payment cards by individual clients

The type of cards	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)
4.2.1. Corporate cards service fee <sup>1</sup>						
• MC Business/Visa Business – debit	0	0	0	0	0	0
• MC Business/Visa Business – credit	0	0	0	0	0	0
4.2.2. Entrepreneurship cards service fee <sup>1</sup>						
• MC Business/Visa Business – debit	10	10	12	12	15	15
• MC Business/Visa Business – credit	10	10	12	12	15	15
4.2.3. Salary cards service fee <sup>1</sup>						
• MC debit, Standard/Visa Classic	0	-	0	-	0	-
• MC Gold/Visa Gold	0	-	0	-	0	-
• Local salary cards	0	-	0	-	0	-

Note:

1. To get card on the day of order (urgent order) extra charge is 10 AZN.

### 4.3. Payment cards services

The list of services	Visa internet	MC Debit/Visa Electron, MC Standard/Visa Classic, MC Gold/Visa Gold, Visa Platinum, World MC Black Edition, MC Business/Visa Business, Visa Infinite, Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards
4.3.1. Acceptance of Card to Card transfer <sup>1</sup> <ul style="list-style-type: none"> <li>Payment cards owned by Halk Bank OJSC</li> <li>To payment cards of local banks:</li> <li>To payment cards of foreign banks:</li> </ul>		Free of charge  0.5 %, min. 0.20 AZN/USD/EUR/GBP 1 %, min. 5 AZN/ 3USD/EUR/GBP
4.3.2. Cancellation of card in case of card loss, theft, damage or in other cases <ul style="list-style-type: none"> <li>by salary cards (for a new term)</li> <li>for other cards (card expiration date)</li> </ul>		10 AZN  Free of charge
4.3.3. Using of cards in shopping centers and service points	-	0 %
4.3.4. Objection of an unreasonably written off amount		20 AZN
4.3.5. Changing of card status (temporarily blocking, activation, unblocking of PIN-code)		Free of charge
4.3.6. Change of PIN-code (for each change)	-	0.50 AZN
4.3.7. Creating a PIN code (PIN Set)	-	Free of charge
4.3.8. Deleting a PIN code (Erase PIN)	-	2 AZN
4.3.9. Payment of customs duties of Azerbaijan Republic		0.2 %, min. 0.40 AZN/USD/EUR/GBP

4.3.10. Utilities payment	Free of charge
4.3.11. Mobile services payment	Free of charge
4.3.12. "Unique" transactions (casino) <sup>5</sup>	5 %, min. 6 AZN/6 USD/5 EUR/GBP
4.3.13. SMS notifications subscription <sup>2,3</sup>	0.60 AZN (per month) <sup>6</sup>
4.3.14. Mobile Banking subscription	Free of charge
4.3.15. Cash to any card via Cash-in ATM <sup>4</sup>	Free of charge
4.3.15-1. For crediting funds transferred on the basis of payment order to salary and deposit card accounts	0.5 %, min. 0.20 AZN/USD/EUR

Note:

1. Card to Card service are not provided for the corporate and entrepreneurs. 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 Azericell 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. Those operations can only be performed at ATMs served in AzeriCard.
5. This operation is not available for salary, corporate and business cards.
6. World MasterCard Black Edition and Visa Infinite cards are connected to the SMS notification and Mobile Banking free of charge.
7. Cash inflows and outflows in GBP currency are not carried out in the branches, ATMs and POS-terminal networks of OJSC "Xalq" Bank.
8. 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. Service fees are not charging on allowance, insurance payments, financial support and other such kind of payments transferred by state organizations in connection with the transfer of funds from the relevant current account of the employer to the salary card accounts of employees, as well as the deceased or injured military clients or their family member during military operations. For the crediting funds to salary and deposit cards on "Card to Card" operations the service fee is 0.5 %, min. 0.20 AZN/USD / EUR.

The list of services

MC Debit/Visa Electron, MC  
Visa internet Standard/Visa Classic, MC Gold/Visa  
Gold, Visa Platinum, World MC Black  
Edition, MC Business/Visa Business, Visa

Infinite, Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards		
4.3.16. Cash withdrawal on plastic cards issued by Xalq Bank <sup>5</sup>		
<ul style="list-style-type: none"> <li>From Xalq Bank ATM and branches<sup>1,7,8</sup></li> <li>From other banks ATM and branches<sup>2</sup></li> <li>From ATM of international banks<sup>3</sup></li> <li>From branches of international banks<sup>3</sup></li> </ul>	-	0.5 %, min. 0.4 AZN/USD/EUR/GBP
	-	1.5 %, min. 1.6 AZN/2 USD/1.6 EUR/GBP
	-	1.5 %, min. 3.5 AZN/3.5 USD/3 EUR/GBP
	-	1.5 %, min. 6 AZN/6 USD/5 EUR/GBP
4.3.17. Commission fee for cash withdrawal by foreign bank cards at Xalq Bank POS terminals		1.5 %
4.3.18. Commission for transfer of funds on Cash by code10 via ATM or Mobile Banking <sup>5,4</sup>		
<ul style="list-style-type: none"> <li>Via ATM:</li> </ul> If money were transferred and withdrawn in ATM of the same bank (money sender's card is charged)		1 %
<ul style="list-style-type: none"> <li>Via Mobile Banking:</li> </ul> If money withdrawn in Xalq Bank's ATM (money sender's card is charged)		
<ul style="list-style-type: none"> <li>Via ATM:</li> </ul> If money were transferred and withdrawn in ATM of other bank (money sender's card is charged)		1.5 %
<ul style="list-style-type: none"> <li>Via Mobile Banking:</li> </ul> If money withdrawn in ATM of other bank (money sender card is charged)		

Note:

- The possibility of cash withdrawals and deposit funds on a plastic card is available in AZN/USD/EUR currencies in the branch and ATM network of Xalq Bank. No commission is charged cash withdrawals from salary and deposit cards.
- Operations served in Azericard processing center;
- Operations served abroad or within the country, but outside the Azericard processing center;
- Withdrawal through Cash by code service is free of charge. Maximum limit for this service is 500 AZN/USD.
- This service is not available for corporate cards. An additional 1% tax is deducting on cash withdrawals from entrepreneur cards.
- Cash inflows and outflows in GBP currency are not carried out in the branches, ATMs and POS-terminal networks of OJSC "Xalq" Bank.
- According to the cooperation agreement concluded between "Xalq" Bank OJSC and "Xalq Hayat" Insurance Company on "Issuance of loans within the life insurance Project" funds on credit cards issued to the customers, no commission is charged for cash withdrawal from branches and ATMs of Xalq Bank.
- According to the agreement "On the provision of loans within the project "Endowment Life Insurance " between OJSC "Xalq" Bank and OJSC "Insurance Company "Xalq Hayat", no commission is charged for withdrawal on issued credit cards at Xalq Bank ATMs and Branches.

The list of services	Visa internet MC Debit/Visa Electron, MC Standard/Visa Classic, MC Gold/Visa Gold, Visa Platinum, World MC Black Edition, MC Business/Visa Business, Visa Infinite
4.3.19. Conversion per transaction in a currency other than the card currency	
Operations in Azerbaijan: <ul style="list-style-type: none"> <li>• Operations via ATM və POS terminals</li> <li>• Cash-in</li> <li>• Cash by Code</li> <li>• Cash to Any Card</li> <li>• Card to Card</li> <li>• Online payment of loans</li> </ul>	0.5 %
<ul style="list-style-type: none"> <li>• Operations in trade points</li> </ul>	0.5 %
Operations abroad: <ul style="list-style-type: none"> <li>• Operations via ATM and POS terminals</li> <li>• Online payment of loans</li> <li>• Operations in trade points</li> <li>• Card to Card</li> </ul>	0.5 %

#### 4.4. Services available to World MasterCard Black Edition cardholders.

The type of services	Commission
4.4.1. “MasterCard Global Assistance” Service: <ul style="list-style-type: none"> <li>• Blocking a payment card abroad (if the card is lost, stolen or unusable)</li> <li>• Urgent card replacement abroad</li> <li>• Urgent cash withdrawal abroad</li> <li>• Possibility of making payment in case of loss and theft of the card abroad</li> </ul>	35 EUR 148 EUR 95 EUR 125 EUR
4.4.2. Priority Pass card provides the owner and accompanying persons with access to the business lounges in international airports (for each person)	30 USD

4.4.3. Issuance of a new Priority Pass card (if the card is lost, stolen or unusable)	15 AZN
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Note:

1. The cardholder can use the “MasterCard Global Assistance” service by contacting the numbers provided on the website [www.mastercard.com](http://www.mastercard.com).
2. The cardholder can use the services of “MasterCard Concierge” by calling + 7 499 270 35 00. The cost of the call depends on the tariffs of the operator.
3. Services of the “MasterCard Concierge” service are free, the cost of paid services is provided when ordering this service.
4. Services “MasterCard Global Assistance” and “MasterCard Concierge” are provided by MasterCard

#### 4.4-1. Services available to Visa Infinite cardholders.

The type of services	Commission
4.4-1.1 “Global Customer Assistance Services” (GCAS) service: <ul style="list-style-type: none"> <li>• Blocking a payment card abroad (if the card is lost, stolen or unusable)</li> <li>• Urgent card replacement abroad</li> <li>• Urgent cash withdrawal abroad</li> </ul>	35 USD 200 USD 175 USD
4.4-1.2. The use of the relevant lounges at airports included in the “Lounge Key” program for visa Infinite card holder (customer and accompanying person)	32 USD

Qeyd:

1. The customer may use the "Global Customer Assistance Services" service by contacting at +1 (303) 967 1096.
2. The customer can use the "Visa Concierge" service by contacting the virtual assistant through the appropriate messenger provided to him. Visa Azerbaijan chat bot allows Visa Infinite premium cardholders to get information about card's advantages from one source.
3. The using of the "Visa Concierge" service is free of charge. The pricing will be provided to customer for the paid services while service usage.
4. The "Global Customer Assistance Services" and "Visa Concierge" services are provided by Visa International Payment System.

#### 4.4-2. Services available to Xalqkart Petrol MC World and Xalqkart Cashback Visa Rewards

The type of services	Commission
4.4-2.1. Calculation of interest on the card balance <sup>1,2</sup>	2% per annum

Qeyd:

1. At the end of the transaction day, the minimum reminder amount for calculating interest on the card balance is 100 AZN, the maximum amount is 5000 AZN. Interest is not accrued on amounts less than the minimum limit and more than the maximum limit.
2. Interest on card balance is calculated daily. The accrued daily interest is credited to the card account on the last working day of the current calendar month.

#### 4.5. Acquiring services

	POS-terminals	E-commerce (Virtual POS)
4.5.1. Installing a POS terminal	Free	
4.5.2. The deposit amount for the installation of equipment for further accepting payment cards at the trade point	0	
4.5.3. Commission charged for accepting payment cards at a trade point <ul style="list-style-type: none"> <li>• Cards served by Azericard processing center</li> <li>• For internal transactions performed by the Card Center of the Central Bank of Republic of Azerbaijan</li> <li>• On international transactions</li> </ul>	1.59 % 2.59 % 2.59 %	

#### 4.6. Payment card limits

Card types	Daily maximum card limit			Minimum amount of credit line	Maximum amount of credit line
	For cashless payments in trade points	Cash withdrawal at POS terminals of local and foreign banks	Cash withdrawals from ATMs		
• Visa internet	-	-	-	-	-
• MC Debit/Visa Electron	5000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	-	-
• MC Standard/Visa Classic	5000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	0 AZN/USD/EUR	5000 AZN/USD/EUR
• Xalqkart Petrol MC World	5000 AZN	5000 AZN	3000 AZN	0 AZN	25000 AZN
• Xalqkart Cashback Visa Rewards	5000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	0 AZN/USD/EUR	25000 AZN/USD/EUR

• MC Gold/Visa Gold	10000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/GBP	5000.01 AZN/USD/EUR	15000 AZN/USD/EUR
• Visa Platinum	25000 AZN/USD/EUR/GBP	10000 AZN/USD/EUR/GBP	7500 AZN/USD/EUR/GBP	15000.01 AZN/USD/EUR	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	15000.01 AZN/USD/EUR	50000 AZN, 30000 USD/EUR
• Visa Infinite	50000 AZN, 30000 USD/EUR/GBP	30000 AZN, 15000 USD/EUR/GBP	15000 AZN, 7500 USD/EUR/GBP	15000.01 AZN/USD/EUR	50000 AZN, 30000 USD/EUR
• MC Business/Visa Business	25000 AZN/USD/EUR	5000 AZN/USD/EUR	5000 AZN/USD/EUR	0 AZN/USD/EUR	10000 AZN/USD/EUR

Note:

1. The maximum daily limit for "Unique" type operations (casinos, gambling) is 100,000 AZN / USD / EU
2. Cash inflows and outflows to a payment card in the network of branches and ATMs of Xalq Bank are possible in AZN /USD/EUR. Cash inflows and outflows in GBP currency are not carried out in the branches, ATMs and POS-terminal networks of OJSC "Xalq" Bank.

#### 4.7. Limits on POS-terminals for cards of other banks

The type of operation	Maximum daily limit for cash withdrawal operations
• Operations served in Azericard processing center;	5000 AZN/USD/EUR
• Operations served abroad or within the country, but outside the Azericard processing center;	3000/USD/EUR