CONTENTS

1. Services for the individual clients 2
2. Services for the legal entities and private entrepreneurs 6
3. Documentary operations 9
4. Payment cards 12
5. Rent of deposit boxes……..... 19
6. Loan operations 20
7. "Xalq Online" Internet banking service 21
8. Precious metals and anniversary/commemorative coins and operations with them..... 24
9. Terminal network services 25
10. Services on online payment channels.....28
11. Summary 25

1. SERVICES FOR THE INDIVIDUAL CLIENTS

	Commission in AZN	Commission in Foreign currency
1.1. Opening the current account - For resident individuals - For non-resident individuals 1.1.1. The minimum balance on the current account * Refers to non-resident individuals who are not citizens of the Republic of Azerbaijan. In this case, no commission is charged if the account opening is related to a deposit or loan product.	Free of charge 20AZN Not required	
1.2. Opening the loan account	Free of charge	
1.3. Opening the deposit account	Free of charge	
1.4. Money transferred to account:* * An additional service free of 0.5% is charged for the portion of the deposit transaction conducted with 500 EUR denomination banknotes. *500 000 EUR/USD və ondan artıq məbləğdə vəsaitin mədaxili üzrə komissiya tətbiq oluna bilər. Komissiya razılaşma yolu ilə müəyyən olunur.	Free of charge	
1.5.Cash withdrawal from the account*[1] 1.5.1. On funds received by non-cash payment 1.5.2. For funds received with cash payment: • From the cash desk of the received branch • From the cash desk of another branch** 1.5.3. Cash withdrawal of interest accrued on the deposit amount*** * Commission for cash transactions in excess of 500 000 USD/EUR is set by agreement with a maximum of 1%. ** No commission shall be applied for cashing cash in branches located in Baku or Sumgayit within those cities. *** Commission mentioned in subparagraphs 1.5.1-1.5.2 of tariffs is applied for cashing the deposit amount..	0,5 %, min. 1 AZN/USD/EUR Free of charge 0,2 %, min. 1 AZN/USD/EUR Free of charge	

**** When cashing out funds converted from a precious metals account to a current account, the commission specified in subsections 1.5.1-1.5.2 of the Tariffs is applied, depending on the source of the initial crediting of these funds to the current account. current account (cash or non-cash). In this case, the purchase and sale of precious metal must be carried out on one current account.	
1.6. Issuance of documents based on the account: • Account statement -When electronic access via XalqOnline -When presented on paper carrier as approved by the branch* • All types of references • Duplicates of documents **When a statement is provided for several client accounts within a calendar day, the service fee is applied only once.*	Free of charge **10 AZN** **10 AZN** **5 AZN**
1.7. Service fee for transactions on purchase, donation, promissory note and debit transactions, initial contract and other civil-legal transactions through a notary's deposit account. *Note:* 1. *An additional commission is charged in accordance with the standard rates for the transfer of funds from notary's deposit account to other account or to state budget.* 2. *No commission fee is charged for the cash withdrawal from the notary's deposit account on these transactions.* *A service fee of 0.5% is charging from the total amount of cash withdrawed from transferred amount in the size of 1 000 000 manat and more from the deposit account of the notary.*	0,2 %
1.8. The buying and selling foreign currency on behalf of the customer[*2] * An additional service fee of 0.5% is charged by the bank for each 500 EUR denomination banknote during the cash purchase of EUR currency.	Free of charge
1.9. Accept and/or exchange of metal coins (if more than 10 AZN)	5% (for the total amount)
1.9-1. Exchange of 500 EUR denomination banknotes for other denominations in the same currency through ATMs	**0.5 %**

Note:
1. The transactions over the account can be conducted in the branch where the account is opened, as well as in another branch of the Bank.

2. Applying the exchange rate set up by the Bank.

	Commission in AZN	Commission in Foreign currency
1.10. Execution of the payment orders:		
1.10.1. Inside bank transfers: • Between the client's own accounts • To the accounts of other clients • To the notary's deposit account	Free of charge 0.05 %, min. 1 AZN/USD/EUR; max. 20 AZN/USD/EUR Free of charge	
1.10.2. The transfers to accounts with other banks:		
1.10.2.1. To the branch offices in Baku/Sumgayit	0,2 %, min. 1 AZN; max. 100 AZN	0,3 %, min. 20 USD/ 25 EUR; max. 300 USD/EUR
1.10.2.2. To the regional branch offices	0,12 %, min. 1 AZN; max. 100 AZN	0,3 %, min. 20 USD/ 25 EUR; max. 300 USD/EUR
The minimum limit of the commission on transfers in USD and EUR in the direction of the Russian Federation and the Republic of Belarus is 80 USD/EUR. *The minimum limit of the commission for all types of transfers in USD currency, the purpose of which is related to road transport (purchase, transportation of Motor Transport and its spare parts, participation in the auction), is 70 USD.*		
1.10.2-1. İnterbank and transfers to other banks' accounts through the system of instant payments: • To the branch offices in Baku/Sumgayit • To the regional branch offices	0,15 %, min. 1 AZN; max. 100 AZN 0,12 %, min. 1 AZN; max. 100 AZN	—
1.10.3. The execution of collection orders, related to the mandatory legal decisions, as well as the execution of other obligatory payment orders (tax decisions, custom and other authorities) 1.10.3.1. For the amount of 10 AZN and below: 1.10.3.2. For the amount above 10 AZN: • To branch offices in Baku/Sumgayit (for each payment) • To regional branch offices (for each payment)	Free of charge 0,2 %, min. 1 AZN; max. 100 AZN 0,12 %, min. 1 AZN; max. 100 AZN	
1.10.4. Amendment or cancellation of the executed payment orders[1]	10 AZN	50 USD

1.10.5. Money Trasfer investigation[1] • Up to 3 months • Up to 6 months • Over 6 months	—	80 USD 110 USD 140 USD

Note:
1. Additional commissions and unexpected expenses issued by the correspondent bank are reimbursing by the client.

	Commission
1.11. Opening the current metal account 1.11.1. The initial amount to the current metal account	Free of charge Not required
1.12. The minimum balance on the current metal account	Not required
1.13. Amount of percious metal for each trade agreement with the Bank	min. 1 XAU (troy ounces) [1]
1.14. The inside bank transfer between metal accounts	Free of charge

Note:

1. The currency exchange and the inside bank transfers between metal accounts are possible only.
2. Conversion operations on the precious metal account may be executed on the next business day, depending on the amount and time of the operation.

	Service fee /In national currency
1.15. QR code payment service transactions:	
1.15.1. Making payments from a card/current account for the goods/services realized by business subjects (legal entity/individual entrepreneur)	Free
1.15.2. Transfers to the card/current account of natural persons: • Intra-bank transfers • Transfers to accounts in other banks	Free 0.2 %, min. 0.20 AZN

1.15.3. Acceptance of QR code transfer to card/current account[1]	Free
1.15.4. A daily transaction limit of AZN 5,000 is applied to the transactions mentioned in clauses 1.15.2 and 1.15.3 of these Tariffs.	
1.16. Cash withdrawal via QR code	
• ASC “Xalq” Bankına məxsus ATM-lərdən	**0.5 %, min. 0.4 AZN**
From ATMs owned by OJSC “Xalq” Bank	
A daily transaction limit of 3,000 AZN applies to the operations specified in Clause 1.16 of these Tariffs.	

Note: 1. 0.5%, min. at the time of payment of the transfer with QR code to salary and deposit cards. A service fee of 0.20 AZN is charged.

2. SERVICES FOR THE LEGAL ENTITIES AND PRIVATE ENTREPRENEURS

	Commission in AZN	**Commission in Foreign currency**
2.1. Opening the current account - For legal entities and resident sole proprietors - For non-resident sole proprietors 2.1.1. The minimum balance on the current account ** Refers to non-resident individuals who are not citizens of the Republic of Azerbaijan and are engaged in entrepreneurial activity. In this case, no commission is charged if the account opening is related to a deposit or loan product.*	Free of charge 20AZN Not required	
2.2. Opening the loan account	Free of charge	
2.3. Opening the deposit account	Free of charge	
2.4. Money transferred to account:*		
2.4.1. Money transferred through the cash desk of the branch office where the account was opened 2.4.2. Money transferred through the cash desk in other branch offices • Money transfer to a notary's deposit account • Other operations with money transfer * An additional service free of 0.5% is charged for the portion of the deposit transaction conducted with 500 EUR denomination banknotes.	Free of charge	

*500 000 EUR/USD və ondan artıq məbləğdə vəsaitin mədaxili üzrə komissiya tətbiq oluna bilər. Komissiya razılaşma yolu ilə müəyyən olunur.	Free of charge Free of charge
2.5. Cash withdrawal from the account*1 *The maximum commission 1% is charged for the cash withdrawal for the amount of EUR 500 000 and more by negotiation.	0,5 %, min. 1 AZN/USD/EUR
2.6. Issuance of documents based on the account: • Account statement -When electronic access via XalqOnline -When presented on paper carrier as approved by the branch* • All types of references • Duplicate of documents • Responses to requests from an external auditor conducting an audit of the client's financial efficiency *When a statement is provided for several client accounts within a calendar day, the service fee is applied only once.*	Free of charge **20 AZN** **10 AZN** **5 AZN** Free of charge
2.7. Service fee for transactions on purchase, donation, promissory note and debit transactions, initial contract and other civil-legal transactions through a notary's deposit account. *Note:* 1. An additional commission is charged in accordance with the standard rates for the transfer of funds from notary's deposit account to other account or to state budget. 2. No commission fee is charged for the cash withdrawal from the notary's deposit account on these transactions. A service fee of 0.5% is charging from the total amount of cash withdrawed from transferred amount in the size of 1 000 000 manat and more from the deposit account of the notary.	0,2 %
1. 2.8. The buying and selling foreign currency on behalf of the customer*2 * An additional service fee of 0.5% is charged by the bank for each 500 EUR denomination banknote during the cash purchase of EUR currency.	Free of charge

2.9. Accept and/or exchange of metal coins (if more than 10 AZN)	5 %
2.9-1. 1.9-1. Exchange of 500 EUR denomination banknotes for other denominations in the same currency through ATMs	0.5 %

Note:
1. The operation to withdraw cash from the account by legal entities and individual entrepreneurs can be carried out both in the bank section where the client's account is held, and in another section of the bank.
2. Applying the exchange rate set by the Bank.

	Commission in AZN	**Commission in Foreign currency**
2.10. **Execution of the payment orders:**		
2.10.1. Inside bank transfers: • Between the client's own accounts • To the accounts of other clients • To the notary's deposit account	Free of charge 0.05 %, min. 1 AZN/USD/EUR; max. 20 AZN/USD/EUR Free of charge	
2.10.2. The transfers to accounts with other banks:		
2.10.2.1. To the branch offices in Baku/Sumgayit	0,2 %, min. 2 AZN; max. 170 AZN	0,3 %, min. 20 USD/25 EUR; max. 300 USD/EUR
2.10.2.2. To the regional branch offices	0,12 %, min. 1 AZN; max. 170 AZN	0,3 %, min. 20 USD/25 EUR; max. 300 USD/EUR
The minimum limit of the commission on transfers in USD and EUR in the direction of the Russian Federation and the Republic of Belarus is 80 USD/EUR.		
2.10.2-1. İnterbank and transfers to other banks' accounts through the system of instant payments: • To the branch offices in Baku/Sumgayit • To the regional branch offices	0,15 %, min. 2 AZN; max. 120 AZN 0,12 %, min. 1 AZN; max. 120 AZN	—

2.10.3. The execution of collection orders, related to the mandatory legal decisions, as well as the execution of other obligatory payment orders (legal, tax, custom and State Social Protection Fund of Azerbaijan Republic) 2.10.3.1. For the amount of 1 AZN and below: 2.10.3.2. For the amount above 1 AZN: • To the branch offices in Baku/Sumgayit (for each payment) • To the regional branch offices (for each payment)	Free of charge 0,2 %, min. 1 AZN; max. 170 AZN 0,12 %, min. 1 AZN; max. 170 AZN	
2.11. Amendment or cancellation of the executed payment orders[1]	10 AZN	50 USD
2.12. Money Trasfer investigation[1] • Up to 3 months • Up to 6 months • Over 6 months	—	80 USD 110 USD 140 USD
2.13. Issuance of a checkbook: • To notary office • To others	Free of charge 10 AZN	
2.14. Cash collection	(VAT is charged) Based on agreement	
2.15. Commission for transferring funds to the salary card accounts: • for the providing of a cash withdrawal service from cards through ATM's network of Xalq Bank (no fee is charged) • for the providing of a cash withdrawal service from cards through ATM's network of Xalq Bank, as well as other banks (no fee is charged)	0.5 % Based on the agreement of the parties (Bank and legal entity / private entrepreneur)	

Note:
1. Additional commissions and unexpected expenses issued by the correspondent bank are reimbursing by the client.

	Commission
2.16. Opening the current metal account 2.16.1. The initial amount to the current metal account	Free of charge Not required

2.17. Minimum balance on current metal account	Not required
2.18. Amount of percious metal for each trade agreement with the Bank	min. 1 XAU/XAG/ XPT/XPD (troy ounces) [1]
2.19. The inside bank transfer between metal accounts	Free of charge

Note:

1. The currency exchange and the inside bank transfers between metal accounts are possible only.
2. Conversion operations on the precious metal account may be executed on the next business day, depending on the amount and time of the operation.

	Service fee / In national currency
2.20. QR code payment service1:	
2.20.1. Joining a business entity (legal entity/individual entrepreneur) is free	Free
2.20.2. Acceptance of payments from individuals by the business entity: • On intra-bank transactions • On non-bank transactions	1.5 % 2 %

Note: 1. Services to legal entities/individual entrepreneurs are provided on the basis of a contract.

3. DOCUMENTARY OPERATIONS

	Commission
3.1. Letter of credit (including SBLC)	
3.1.1. Opening of L/C	0,3 %, min. 200 AZN/USD/EUR; max. 2000 AZN/USD/EUR
3.1.2. Advising of L/C	0,1 %, min. 50 AZN/USD/EUR; max. 500 AZN/USD/EUR
3.1.3. Acceptance and checking of documents of L/C and SBLC letter of credit documents (for each sent package)	0,2 %, min. 100 AZN/USD/EUR; max. 1000 AZN/USD/EUR

3.1.4. Payments on L/C (per each payment)	0,1 %, min. 100 AZN/USD/EUR; max. 500 AZN/USD/EUR
3.1.5. Amedment of conditions of L/C (charged for each change)	100 AZN/USD/EUR
3.1.6. Advising of amendments of L/C	100 AZN/USD/EUR
3.1.7. Extending the validity and increasing the amount of L/C	0,3 %, min. 100 AZN/USD/EUR; max. 2000 AZN/USD/EUR
3.1.8. Premature cancellation of L/C	100 AZN/USD/EUR
3.1.9. Return of documents upon detection of discrepancies in L/C	100 AZN/USD/EUR
3.1.10. Postage on L/C (for each sent package)	According to the post office tariffs
3.1.11. Interest rate on L/C	Based on agreement

Note:

1. *Operating expenses of intermediary banks on L/C and standby L/C are fixed according to tariffs of these banks and additionally paid by the client;*
2. *Fees for letters of credit in AZN, USD and EUR are calculated in the same currency of the letter of credit, fees for letter of credits in other currencies are calculated in USD equivalent.*

	Commission
3.2. Bank guarantees	
3.2.1. Issuing of a guarantee	0,2 %, min.100 AZN/USD/EUR; max.1000 AZN/USD/EUR
3.2.2. Extending the validity and increasing the amount of the guarantee	0,2 %, min. 50 AZN/USD/EUR; max. 1000 AZN/USD/EUR
3.2.3. Advising of a guarantee	0,1 %, min. 50 AZN/USD/EUR; max. 500 AZN/USD/EUR
3.2.4. Amending the terms of guarantee (charged for each amendment)	100 AZN/USD/EUR
3.2.5. Advising of amendments in the terms of guarantee	100 AZN/USD/EUR
3.2.6. Acceptance and checking of documents on demand under a guarantee (for each sent package of documents)	0,2 % min. 20 AZN/USD/EUR; max. 500 AZN/USD/EUR

3.2.7. Execution of demand under a guarantee claim (for each payment)	0,2%, min. 50 AZN/USD/EUR; max. 500 AZN/USD/EUR
3.2.8. Early termination of the guarantee * Service fee is not applied for early termination of domestic tender guarantees.	100 AZN/USD/EUR
3.2.9. Postage (for each package sent)	According to the post office tariffs
3.2.10. Interest rate on a guarantee	Based on agreement

Note:

1. *Operating expenses of intermediary banks on guarantees are fixed according to tariffs of these banks and additionally paid by the client;*
2. *Fees for letters of credit in AZN, USD and EUR are calculated in the same currency of the guarante, fees for guarantees in other currencies are calculated in USD equivalent.*

The list of services	**Commission**
3.3. Documentary collection	
3.3.1. Acceptance of documents for collection	0,1 %, min. 50 AZN/USD/EUR; max. 100 AZN/USD/EUR
3.3.2. Payments on Collection	0,1 %, min. 20 AZN/USD/EUR; max. 150 AZN/USD/EUR
3.3.4. Postage (for each sent package)	50 AZN/USD/EUR

Note:

1. Fee of correspondent bank is charged additionally from customer;
2. Fees for payment on collection service in AZN, USD and EUR are calculated in the same currency of the payment on collection, fees for payment on collections in other currancies are calculated in USD equivalent.

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 [1,3]						
• MC Debit/Visa Debit	8 AZN	6 AZN	10 AZN	8 AZN	12 AZN	10 AZN
• Xalqkart Petrol MC World[7]	-	-	-	-	15 AZN	-
• Xalqkart Cashback Visa Rewards[7]	-	-	-	-	15 AZN	-
• Visa Digital kart	0 AZN	-	-	-	-	-
• Visa Platinum	30 AZN	20 AZN	35 AZN	25 AZN	40 AZN	30 AZN
• World MC Black Edition[2]	150 AZN	150 AZN	250 AZN	250 AZN	300 AZN	300 AZN
• Visa İnfinite	200 AZN	200 AZN	300 AZN	300 AZN	400 AZN	400 AZN
4.1.2. Minimum deposit requirement[3] for debit card account[7]						
• MC Debit/Visa Debit						
• Xalqkart Petrol MC World	Baku/Sumgait: 300 AZN/USD/EUR/GBP, Other: 200 AZN/USD/EUR/GBP					
• Xalqkart Cashback Visa Rewards						
• Visa Platinum	Baku/Sumgait: 1000 AZN/USD/EUR/GBP, Other: 500 AZN/USD/EUR/GBP					
• World MC Black Edition2	10 000AZN / 5 000 USD/EUR/GBP		15 000AZN / 10 000 USD/EUR/GBP		20 000AZN / 15 000 USD/EUR/GBP	
• Visa İnfinite	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[4] service fee[1]						
• MC Debit/Visa Debit	-		-		-	
• Xalqkart Petrol MC World taksit	-		-		15	
• Xalqkart Cashback Visa Rewards taksit	-		-		15	
• Visa Platinum	0		0		-	
• World MC Black Edition[2]	150 AZN		250 AZN		-	
• Visa İnfinite	200 AZN		300 AZN		-	
4.1.4. Deposit cards[6] service fee[1]						
• MC debit,Visa Debit,	0		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. Except for the Visa Digital card, other debit cards can be obtained by paying a one-time service fee or by making an initial deposit to the card account (excluding BCR Co-brand payment cards).
4. At the Bank branch where the credit card was issued (except for **XalqKart Petrol MC World Installment** and **XalqKart Cashback Visa Rewards Installment** cards, as well as cases where the card was issued at the Bank's **Head Branch** or at any branch not equipped with safe deposit boxes), the Cardholder is entitled to use a **small-sized safe deposit box** (with a height from **40 mm to 150 mm**) free of charge for a period of **3 months**, provided that a vacant safe deposit box of the specified size is available at the relevant Bank branch at the time the Cardholder applies to exercise this right.Only provided to residents of 'Baku City Residence'.
5. Mortgage loans are offered to officially registered customers with one-time service fee and initial deposit to the card account, the Xalqkart Petrol MC World and Xalqkart Cashback Visa Rewards payment cards.

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[1]						
• MC Business/Visa Business – debit	15 AZN	15 AZN	20 AZN	20 AZN	25 AZN	25 AZN
• MC Business/Visa Business – credit	15 AZN	15 AZN	20 AZN	20 AZN	25 AZN	25 AZN
• Visa Business Platinum - debit	25 AZN	20 AZN	35 AZN	25 AZN	40 AZN	30 AZN
• Visa Business Platinum - credit	25 AZN	20 AZN	35 AZN	25 AZN	40 AZN	30 AZN
4.2.2. Entrepreneuship cards service fee[1]						
• MC Business/Visa Business – debit	10	10	12	12	15	15
• MC Business/Visa Business – credit	10	10	12	12	15	15
• Visa Business Platinum - debit	25 AZN	20 AZN	35 AZN	25 AZN	40 AZN	30 AZN
• Visa Business Platinum - credit	25 AZN	20 AZN	35 AZN	25 AZN	40 AZN	30 AZN
4.2.3. Salary cards service fee[1]						
• MC debit,Visa Debit,	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	MC Debit/Visa Debit,Visa Platinum, BCR Co-brand Visa Platinum World MC Black Edition, MC Business/Visa Business, Visa Business Platinum, Visa İnfinite, BCR Co-brand Visa İnfinite Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards, Visa Digital kart, Xalqkart Petrol MC World taksit, Xalqkart Cashback Visa Rewards taksit	
4.3.1. Acceptance of Card to Card transfer[1] • Payment cards owned by Halk Bank OJSC • To payment cards of local banks: • To payment cards of foreign banks: [10]	Free of charge 1% (min 0.20 AZN/USD/EUR/GBP) 1% (min 5 AZN / 3 USD/EUR/GBP)	
4.3.1-1. Transfer of funds via **"Card to Card"** transactions using **XalqKart Petrol MC World Installment** and **XalqKart Cashback Visa Rewards Installment** cards. • To payment cards issued by **OJSC "Xalq" Bank** • To payment cards issued by **domestic banks** • To payment cards issued by **foreign banks**	1.5% (min. 2 AZN/USD/EUR/GBP) 1.5% (min. 2 AZN/USD/EUR/GBP) 1.5% (min. 5 AZN / 3 USD/EUR/GBP)	
4.3.2. Cancellation of card in case of card loss, theft, damage or in other cases • by salary cards (for a new term) • for other cards (card expiration date)	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) [5]	5 %, min. 6 AZN/6 USD/5 EUR/GBP	
4.3.13. SMS notifications subscription [2,3]	2 AZN (per month) [6]	
4.3.14. Mobile Banking subscription	Free of charge	
4.3.15. Cash to any card via Cash-in ATM [4]	Free of charge	
4.3.15-1. For creditting funds transferred on the basis of payment order to salary and deposit card accounts	0.5 %, min. 0.20 AZN/USD/EUR	
4.3.15-2. Top-up of an e-wallet using a card issued by OJSC "Xalq Bank" • Up to 3000 AZN per month (inclusive) • 3000 AZN per month and above on the amount exceeding the limit	Free of charge 1%	
4.3.15-3. Top-up of cards issued by other banks using an OJSC "Xalq Bank" card via other mobile applications • Up to 3000 AZN per month (inclusive) • 3000 AZN per month and above on the amount exceeding the limit	Free of charge 1%	
4.3.15-4. Top-up of an OJSC "Xalq Bank" card balance via an e-wallet • Up to 3000 AZN per month (inclusive) • 3000 AZN per month and above on the amount exceeding the limit	Free of charge 1%	
4.3.15-5. Loan repayments [15]	Free of charge	

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 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. 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 İnfinite 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, ADMs 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. Salary card holders are not charged for the receipt of funds from the relevant current account of the employer to the salary card accounts of employees, as well as benefits, insurance payments, assistance and other similar payments transferred by state organizations in connection with the martyrdom or injury of the client or his family member during military operations, as well as for the receipt. For the creditting funds to salary and deposit cards on "Card to Card" operations the service fee is 0.5 %, min. 0.20 AZN/USD / EUR.
10. No commission is applied for transfers up to 5000 AZN per month to payment cards of other domestic banks with BCR Co-brand payment cards.
11. An additional 1% tax is charged during the 'Card to Card' operation for entrepreneur cards.
12. An electronic wallet refers to electronic money institutions such as M10, Akart, and Mpay.
13. When topping up an electronic wallet account using XalqKart Petrol MC World Installment and XalqKart Cashback Visa Rewards Installment cards, a service fee of 1.5% (min. 2 AZN/USD/EUR/GBP) is charged regardless of the transaction amount.
14. When topping up the balance of cards issued by other banks using XalqKart Petrol MC World Installment and XalqKart Cashback Visa Rewards Installment cards, a service fee of 1.5% (min. 2 AZN/USD/EUR/GBP) is charged regardless of the transaction amount.
15. When making loan repayments using XalqKart Petrol MC World Installment and XalqKart Cashback Visa Rewards Installment cards, a service fee of 1.5% (min. 2 AZN/USD/EUR/GBP) is charged.

The list of services		MC Debit,Visa Platinum, BCR Co-brand Visa Platinum World MC Black Edition, MC Business/Visa Business, Visa Business Platinum, Visa İnfinite, BCR Co-brand Visa İnfinite Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards, Visa Digital kart
4.3.16. Cash withdrawal on plastic cards issued by Xalq Bank[5,9]		
• From Xalq Bank ATM and branches[1,7,8, 10]	-	1 %, min. 1 AZN/USD/EUR/GBP
• From other banks ATM and branches[2]	-	1.5 %, min. 1.6 AZN/2 USD/1.6 EUR/GBP
• From ATM of international banks[3]	-	1.5 %, min. 3.5 AZN/3.5 USD/3 EUR/GBP
• From branches of international banks[3]	-	1.5 %, min. 6 AZN/6 USD/5 EUR/GBP

4.3.16.-1 Cash withdrawals using XalqKart Petrol MC World Installment and XalqKart Cashback Visa Rewards Installment cards • From ATMs and branches of **OJSC "Xalq" Bank**[1] • From ATMs and branches of **other domestic banks**[2] • From ATMs of **foreign banks**[3] • From branches of **foreign banks**[3]	 - - - -	 1,5 %, min. 2 AZN/2 USD/1.6 EUR/GBP 1.5 %, min. 2 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. Comission fee for cash withdrawal by foreign bank cards at Xalq Bank POS terminals	1.5 %	
4.3.17-1. Commission for withdrawal of cash on payment cards issued by foreign banks[3] through ATMs owned by OJSC" Xalq " Bank • ATMs located in tourist destinations • From ATMs located within gas stations and branches of the Bank • From ATMs located in other points	4%, min. 4 AZN/USD/EUR 3.5%, min. 3.5 AZN/USD/EUR 3 %, min. 3 AZN/USD/EUR	
4.3.18. Commission for transfer of funds on Cash by code10 via ATM or Mobile Banking[4,11]		
• Via ATM: If money were transferred and withdrawn in ATM of the same bank (money sender's card is charged) • Via Mobile Banking: If money withdrawn in Xalq Bank's ATM (money sender's card is charged)	1 %	
• Via ATM: If money were transferred and withdrawn in ATM of other bank (money sender's card is charged) • Via Mobile Banking: If money withdrawn in ATM of other bank (money sender card is charged)	1.5 %	

Note:

1. The possibility of cash withdrawals and deposit funds on a plastic card is available in AZN/USD/EUR currencies in the branch and ATMs and ADMs network of Xalq Bank.
   No commission is charged cash withdrawals from salary and deposit cards.
2. Operations served in Azericard processing center;
3. Operations served abroad or within the country, but outside the Azericard processing center;
4. Withdrawal through Cash by code service is free of charge. Maximum limit for this service is 500 AZN/USD.
5. This operation is not available for other corporate cards, except for corporate cards denominated in AZN belonging to legal entities. An additional 1% tax is charged when withdrawing cash using entrepreneur cards and corporate cards denominated in AZN belonging to legal entities.
6. Cash inflows and outflows in GBP currency are not carried out in the branches, ATMs, ADMs and POS-terminal networks of OJSC "Xalq" Bank.

7. No commission is charged for cash withdrawal transactions up to 1000 AZN per calendar month at OJSC 'Xalq' Bank's branches, ATMs, and POS-terminal networks for AZN currency BCR Co-brand Visa Platinum, BCR Co-brand Visa Infinite, Xalqkart Petrol MC World, and Xalqkart Cashback Visa Rewards cards, and up to 500 USD/EUR/GBP per calendar month for USD/EUR/GBP currency Xalqkart Cashback Visa Rewards cards.

8. Within 1 year from the date of receipt of the Visa Digital card, it is possible to carry out payments up to a total amount of 15 000 AZN (cash or non-cash).

9. A 0.5% commission, with a minimum of AZN/USD/EUR/GBP 0.40, is charged for cash withdrawals using entrepreneur cards and corporate cards denominated in AZN belonging to legal entities at the ATMs and branches of OJSC “Xalq” Bank.

10. For **XalqKart Petrol MC World Installment** and **XalqKart Cashback Visa Rewards Installment** cards, a service fee of **1.5% (min. 2 AZN/USD/EUR/GBP)** is charged for sending funds via **Cash by Code** through an ATM or Mobile Banking.

The list of services	MC Debit/Visa Debit,Visa Platinum, BCR Co-brand Visa Platinum World MC Black Edition, MC Business/Visa Business, Visa Business Platinum Visa İnfinite, BCR Co-brand Visa Platinum Visa Digital kart
4.3.19. Conversion per transaction in a currency other than the card currency	
Operations in Azerbaijan: • Operations via ATM və POS terminals • Cash-in • Cash by Code • Cash to Any Card • Card to Card • Online payment of loans	0.5 %
• Operations in trade points	0.5 %
Operations abroad: • Operations via ATM and POS terminals • Online payment of loans • Operations in trade points • Card to Card	0.5 %

4.4. Services available to World MasterCard Black Edition cardholders.

The type of services	**Commission**

4.4.1. “MasterCard Global Assistance” Service: • Blocking a payment card abroad (if the card is lost, stolen or unusable) • Urgent card replacement abroad • Urgent cash withdrawal abroad • Possibility of making payment in case of loss and theft of the card abroad	 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

Note:
1. The cardholder can use the “MasterCard Global Assistance” service by contacting the numbers provided on the website 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 for Visa Infinite and BCR Co-brand Visa Infinite cards.

The type of services	Commission
4.4-1.1 “Global Customer Assistance Services” (GCAS) service: • Blocking a payment card abroad (if the card is lost, stolen or unusable) • Urgent card replacement abroad • Urgent cash withdrawal abroad	 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 for Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards, and BCR Co-brand payment cards.

The type of services	Commission
Calculation of interest on the card balance 4.4-2.1. Calculation of interest on the card balance [1,2] 4.4-2.2. BCR Co-brand Visa Platinum, BCR Co-brand Visa İnfinite	 8%* per annum 5% per annum
* until 31.12.2025	

Qeyd:

1. For the accrual of interest on the card balance at the end of the business day, the minimum amount is set at **AZN 300** for **Xalqkart Petrol MC World** and **Xalqkart Cashback Visa Rewards** payment cards, and **AZN 100** for **BCR Co-brand** payment cards; the maximum amount is set at **AZN 5,000** for **Xalqkart Petrol MC World** and **Xalqkart Cashback Visa Rewards** payment cards, and **AZN 3,000** for **BCR Co-brand** payment cards. No interest is accrued on amounts below the minimum limit or above the maximum limit.
1. 2. Interest on the card balance is accrued daily. The interest accrued during the day is credited to the card account on the last business day of the current calendar month.

4.5.Acquiring services

	POS-terminals	E-commerce (Virtual POS)	Payment by Link
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 • Cards served by Azericard processing center • For internal transactions performed by the Card Center of the Central Bank of Republic of Azerbaijan • On international transactions	1.60 % 2.60 % 3.60 %		

4.5.4. Monthly service fee for connecting each POS-terminal to Business 360 Portal** Note: * It is a control portal for operations carried out on Pos-terminal and virtual terminals. **For each customer, 5 POS-terminals are connected to the Portal free of charge.	3 AZN	-

4.6. Payment card limits

Card types	Daily maximum card limit		Minimum amount of credit line	Maximum amount of credit line
	Cash withdrawal at POS terminals of local and foreign banks	Cash withdrawals from ATMs		
• MC Debit/Visa Debit	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	-	-
• Xalqkart Petrol MC World	5000 AZN	3000 AZN	0 AZN	25000 AZN
• Xalqkart Cashback Visa Rewards	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	0 AZN/USD/EUR	25000 AZN/USD/EUR
• Visa Digital kart	5000 AZN	3000 AZN	-	-
• Visa Platinum	10000 AZN/USD/EUR/GBP	7500 AZN/USD/EUR/GBP	15000.01 AZN/USD/EUR	25000 AZN/USD/EUR
• BCR Co-brandVisa Platinum	10000 AZN	7500 AZN	-	-
• World MC Black Edition	30000 AZN, 15000 USD/EUR/GBP	15000 AZN, 7500 USD/EUR/GBP	15000.01 AZN/USD/EUR	50000 AZN, 30000 USD/EUR
• Visa İnfinite	30000 AZN, 15000 USD/EUR/GBP	15000 AZN, 7500 USD/EUR/GBP	15000.01 AZN/USD/EUR	50000 AZN, 30000 USD/EUR
• BCR Co-brandVisa İnfinite	30000 AZN	15000 AZN	-	-
• MC Business/Visa Business/ Visa Business Platinum	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 and ADMa of Xalq Bank are possible in AZN /USD/EUR. Cash inflows and outflows in GBP currency are not carried out in the branches, ATMs, ADMs 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

5. RENT OF DEPOSIT BOXES

5.1.1. Monthly fee for renting the deposit boxes in Baku/Sumgait and other regional branches (excluding VAT)						
Size of the deposit box (height)	1-6 months		7-12 months		13-18 months	
	Baku/Sumgait	Other cities	Baku/Sumgait	Other cities	Baku/Sumgait	Other cities
Small size (min. 40 mm x max. 150 mm)	15 AZN	8 AZN	12 AZN	6 AZN	9 AZN	5 AZN
Medium size (min. 151 mm x max. 350 mm)	23 AZN	12 AZN	18 AZN	9 AZN	14 AZN	7 AZN
Large size (min. 351 mm x max. 650 mm)	30 AZN	16 AZN	24 AZN	13 AZN	18 AZN	10 AZN
5.1.2. Rental fee for deposit box (including VAT):					Based on agreement	
5.1.3. Penalty fee for key lost: • Penalty fee for lost safe box key • Penalty fee for lost inner case • Penalty fee for lost safe key					 250 AZN 100 AZN 200 AZN	
5.1.4. Penalty fee for late fulfilment of safe deposit/ safe deposit box rent contract liabilities: • Penalty fee for late emptying or returning keys of safe deposit box					1 AZN for each due date 3 AZN for each due day	

• Penalty fee for late emptying or returning keys of safe deposit	

6. LOAN OPERATION

The list of services	Commission
6.1. Loans processing	
6.1.1. Loan service fee • On business loans secured by state funds Exceptional cases: • Mortgage loan provided at the expense of mortgage and Credit Guarantee Fund of the Republic of Azerbaijan	0,5 %, min. 20 AZN* * additionally, Annual commission (in percent) and one-time Commission amount for the guarantee mentioned in the letter of guarantee of state funds Free
6.1.2. Making changes to the lending terms and / or collateral based on the client's request: 6.1.2.1. Change in lending terms, including a change in the intended purpose under the loan agreement 6.1.2.2. During the term of the loan agreement, provision of additional collateral, release of collateral, or making any changes to the collateral. Note: 1. The fee for the service is charged separately for each loan agreement and is calculated as of the date of the transaction based on the following indicators: ✓ For term loans — based on the outstanding principal debt; ✓ For non-revolving credit lines — based on the sum of the outstanding principal debt and the unused portion currently in effect as an obligation; ✓ For revolving credit lines — based on the total amount stipulated by the credit line agreement.	0,5 %, min. 20 AZN

2. In cases where several lending terms and/or collateral are changed simultaneously under one loan agreement, the service fee is applied once for the respective loan agreement. In this case: ✓ If the loan amount is increased — the service fee is calculated only based on the amount of the increase; ✓ If the loan amount is increased and other loan terms and / or collateral are simultaneously changed — the service fee is calculated based on the new loan amount resulting from the transaction. 3. In cases where changes to the lending terms and / or collateral are made at the Bank's request or are part of the lending process, the service fee for such changes is not applied. 3. When changes to the lending terms and / or collateral are made at the Bank's request or are part of the lending process, the service fee for such changes is not applied.	
6.1.3. Commission on request to the Credit Bureau of Azerbaijan	Free of charge
6.1.4. Issuance or verification of a reference to the place of work, certificates of pensions or social benefits through State Information Systems	Free of charge
6.1.5. Obtaining or checking information about agricultural entities registered in the"electronic Agricultural Information System " through State Information Systems	2.50 AZN
6.2. Cash withdrawal of loan from the account:	
6.2.1. For all types of loan products except for loans in subparagraphs 6.2.2-6.2.4 6.2.2. On loan secured by a deposit 6.2.3. On mortgage loan, issued at the expense of Xalq Bank 6.2.4. Cash withdrawal of loan over 500,000 USD / EUR	0,5 %, min. 1 AZN/USD/EUR 0 % 0,1 % Based on agreement

Note:

1. According to the payment schedule date, the execution of the payment must be perform before 17:00. Otherwise, the payment will be executed on the next day.
2. GoldenPay online payment services accepts payment for loans issued only in AZN currency.

7. "XALQ ONLINE" INTERNET BANKING SERVICE

The list of services	Commission

7.1. Internet Banking service "Xalq Online" for Individual clients	
7.1.1. Subscription fee for connection to "XalqOnline"	Free of charge
7.1.2. Annual subscription fee	Free of charge
7.1.3. Operations through the services of "Xalq Online":	
7.1.3.1. With current accounts [1]	According to the Bank tariffs
7.1.3.2. With payment cards	According to the Bank tariffs
7.1.3.3. Transfers from/to current account to/from card account [2]:	
▪ Transfer to salary and card accounts	0.5% min. 0.20 AZN/USD/EUR
▪ In other cases	Free of charge
7.1.3.4. Other operations	
• Account statements	According to the Bank tariffs
• Activation and deactivation of SMS notification	
• Blocking and unblocking corporate card	
7.1.3.5. Execution of payment orders in national currency:	
• Local payment orders	Free of charge
• In favor of the customer who has accounts in other banks:	
• Accounts for Baku / Sumgait branches	0,15% min. – 1AZN, max. –100 AZN
• Accounts for regional branches	0,12% min. – 1AZN, max. – 100AZN
7.1.3.6. Execution of payment orders in foreign currency:	
• Local payment orders	Free of charge
• In favor of the customer who has accounts in other banks:	According to the Bank tariffs
7.1.3.7. Transfers to accounts within the bank and in other banks through the system of instant payments:	
• Accounts for Baku / Sumgait branches	Free of charge
• Accounts for regional branches	
7.1.3.8. Instant payments fiietemi mediasita internal bank and diear accounts in banks:	0,15% min. – 2 AZN, max. – 120 AZN

• From Balu /Sumgayit filia • Regional branches	0,12% min. – 1 AZN, max. – 120 AZN

Note:

1. Cashless currency exchange on current accounts is carried out only on bank operating days from 10:00 to 16:00.
2. For XalqKart Petrol MC World Installment and XalqKart Cashback Visa Rewards Installment cards, a service fee of 1.5% (min. 2 AZN/USD/EUR/GBP) is charged for transfers from the card account to current accounts.

The list of services	Commission
7.2. Internet Banking service "XalqOnline" for Legal Entities	
7.2.1. Connection fee to “XalqOnline”	Free of charge
7.2.2. Annual subscription fee	Free of charge
7.2.3. Connection Fee for additional user	Free of charge

7.2.4. Operations: 7.2.4.1. Operations with current accounts 7.2.4.2. Transfers from account to corporate card and visa versa 7.2.4.3. Transfer to salary card 7.2.4.4. For currency exchange operations1 7.2.4.5. For other operations Account statements • Activation and suspension of SMS notification service for plastic card • Blocking and unblocking corporate card 7.2.4.6. Execution of payment orders in national currency: • Local payment orders • In favor of the customer who has accounts in other banks: - Accounts for Baku / Sumgait branches - Accounts for regional branches 7.2.4.7. Execution of payment orders in foreign currency • Local payment orders • In favor of the customer who has accounts in other banks:	According to the tariffs of the Bank Free of charge According to the Bank tariffs According to the Bank tariffs According to the bank tariffs Free of charge 0,15% min. –2 AZN, max. –120 AZN 0,12% min. –1 AZN, max. –120 AZN Free of charge According to the tariffs of the Bank

Note:

1. *Cashless currency exchange on current accounts is carried out only on bank operating days from 10:00 to 16:00.*

8. PRECIOUS METALS AND ANNIVERSARY / MEMORIAL SIGNS AND OPERATIONS WITH THEM

The list of services	Commision

8.1. Sale of gold bars being in the ownership of the Bank (physically):	
8.1.1. Pricing 8.1.2. Redemption of gold bars sold to customers by the Bank before	According to the Bank tariffs of the Bank[1]
8.2. Sale (physically) of anniversaries and memorial money, made and released in circulation in the Central Bank of the Republic of Azerbaijan	
8.2.1. Pricing	According to the tariffs of the Central Bank[2]
8.2.2. Sale commission for each transaction	50 AZN

Note:
1. VAT is charged on the price established by the Bank. Redemption of gold bars by customers, previously sold by the Bank, is possible only at the transfer of gold immediately after signing the trade contract, in the warehouse of the Bank.
2. Redemption of jubilee and memorial money from customers, previously sold by the Bank, is not available

9. SERVICES FOR THE TERMINAL NETWORKS

The list of services	**Commission**		
	Individual	Private entrepreneurs	Legal entities
9.1. Through the bank's terminal network • Deposit to current account • Loan Payment • Deposit to the payment card	Free of charge	By agreement	By agreement
9.1-1. Through the bank's terminal network (ADM-type terminals installed in the Bank's branches) • Deposit to current account • Loan Payment • Deposit to the payment card	Free of charge	Free of charge	By agreement - -

9.2. Deposit through MilliOn terminal network: • Deposit to current account • Loan Payment • Deposit to the payment card	Free of charge	0.6% - 0.6%	0.6% - -

The list of services	Commission		
	Individual	Private entrepreneurs	Legal entities
9.1. Through the bank's terminal network:			
• Deposit to current account • Loan Payment • Deposit to the payment card	Free of charge	By agreement	By agreement
9.1-1. Through the Bank's terminal network (ADM-type terminals installed at the Bank's branches)			
• Deposit to current account • Loan Payment • Deposit to the payment card	Free of charge	Free of charge	
9.1-2. Performing cash-in operations at ATMs owned by OJSC "Xalq" Bank			
• **Deposit to current account**	Free of charge	-	-
• **Deposit to payment card**			
• **Deposit to an account/payment card of another bank** •	0.50%, min. 1 AZN	-	-
9.2. Deposit through MilliOn terminal network [1,2]			
• Deposit to current account	0.60 %	0.60%	0.60%
• Loan Payment	free		-
• Deposit to the payment card	If monthly income >5000 AZN - 0.6%; If monthly income <=5000 AZN - Free		-

9.3. Through the E manat terminal network [1, 2]			
• Deposit to current account	0.60 %	0.60%	0.60%
• Loan Payment	Free		-
• Deposit to the payment card	If monthly income >5000 AZN - 0.6%; If monthly income <=5000 AZN - Free		
9.4. Through the Korpon terminal network [1, 2]			
• Deposit to current account	0.30%	0.30%	0.30%
• Loan Payment	-	-	-
• Deposit to the payment card	0.30%	0.30%	
9.5. Through the Kassam.az terminal network [1, 2]			
• Deposit to current account	Free of charge		0.60%
• Loan Payment			-
• Deposit to the payment card			-
9.6. Through the Keşpay terminal network			
• Deposit to current account	Free of charge	0.60%	0.60%
• Loan Payment			-
• Deposit to the payment card			-
9.7. Through the ExpressPay terminal network			
• Deposit to current account	Free of charge	0.60%	0.60%
• Loan Payment			
• Deposit to the payment card			

Note:

1. Individual entrepreneurs and legal entities can carry out transactions only in AZN currency through ADM type terminals.

2. If the transaction is not carried out until 17:30 on the day of the transaction, the transaction is executed on the next day of the transaction.

   To write off the loan payment on the date specified in the loan repayment schedule, the corresponding payment is required to be credited to the account by 17:30 at the latest on that date. Otherwise, the credit payment will be written off on the next Transaction Day.

3. E manat, Corpon, Kassam.az only AZN currency transactions can be carried out through Keshpay and ExpressPay terminal network.

10. ONLINE PAYMENT SERVİCES

The list of services	Commission		
	Individual	Private entrepreneurs	Legal entities
10.1. Through the E pul [1,2]			
• Loan Payment	1 AZN	-	
• Deposit to the payment card		1 AZN	
10.2. Through the Golden pay [1,2]			
• Loan Payment	1 AZN		
• Deposit to the payment card			
10.3. Through the Hökumət Ödəniş Portalı (HÖP) [1]			
• Loan Payment	Free of charge	-	
• Deposit to the payment card	-		
10.4. Through the "AzeriCard" [1]			
• Loan Payment	Free of charge	Free of charge	
• Deposit to the payment card		-	
10.5. Through the " *Kassam.az* " [1,2]			
• Loan Payment	Free of charge	0.60%	
• Deposit to the payment card			
10.6. Through the CibPay			
• Loan Payment	1 AZN	-	

• Deposit to the payment card		1 AZN

Note:

1. In case of failure to make payments to a special card account, including Credit payments, by 17:30 on the day of the transaction, they are executed on the next day of the transaction..

To write off the loan payment on the date specified in the loan repayment schedule, the corresponding payment is required to be credited to the account by 17:30 at the latest on that date. Otherwise, the credit payment will be written off on the next Transaction Day

2. "E money", "GoldenPay", government payment portal (GPP), “Kassam.az” and "CibPay" online payment systems can only carry out transactions in AZN currency.

11. SUMMARY

1. Under the banking division there are branches and branches of the Bank.
2. The transaction commission may be charged in the currency equivalent, in accordance with the tariffs, and may be deducted at the request of the client with the account in the currency that differs from the currency of the transaction. In this case, the amount of the commission is converted into another currency on the basis of the official exchange rate of the Central Bank of AR.
3. 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.
4. The Bank has the right to change these Tariffs without any notice to customers and correspondent banks.
5. The Bank shall not be liable for any errors, delays and so on, obtained as a result of misinterpretation of these Tariffs.
6. If execution of a customer's order requires extra responsibility or effort of any operation of the client creates additional costs (including the commissions of correspondent and intermediary banks participating in the operation based on the relevant instructions of the client), the Bank is entitled for extra charging.
7. Operating hours of the branches and offices of the Bank:
    - Operating days of the Bank: All the branches: Monday - Friday
    - Operating time: Monday- Friday: All branches 09:30-17:00
    - All branches located in Baku and regions operate without a break
8. Investment services are provided by the Bank in accordance with the "Tariffs for the provision of investment services at JSC 'Xalq' Bank"