

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}						
• Visa internet	8 AZN	6 AZN	-	-	-	-
• MC Debit/Visa 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 ⁷	-	-	-	-	15 AZN	-
• Xalqkart Cashback Visa Rewards ⁷	-	-	-	-	15 AZN	-
• Visa Digital kart	0 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 ²	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 ³ for debit card account ⁷						
• Visa internet	Baku/Sumgait: 50 AZN/USD/EUR/GBP, Other:25 AZN/USD/EUR/GBP					
• MC Debit/Visa Debit						
• MC Standard/Visa Classic	Baku/Sumgait: 100 AZN/USD/EUR/GBP, Other:50 AZN/USD/EUR/GBP					
• Xalqkart Petrol MC World	Baku/Sumgait: 300 AZN/USD/EUR/GBP, Other: 200 AZN/USD/EUR/GBP					
• Xalqkart Cashback Visa Rewards						
• 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 ²	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 ⁴ service fee ¹						
• Visa internet	-		-		-	
• MC Debit/Visa 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 ²	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 ⁶ service fee ¹			
• MC debit, Standard/Visa Debit, 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. 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. 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.
6. Only provided to residents of 'Baku City Residence'.
7. 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	0	0	0	0	0	0

• MC Business/Visa Business – credit	0	0	0	0	0	0
• 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. Entrepreneurship 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, Standard/Visa Debit, 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 Debit, MC Standard/Visa Classic, MC Gold/Visa Gold, Visa Platinum, BCR Co-brand Visa Platinum World MC Black Edition, MC Business/Visa Business, Visa Business Platinum, Visa Infinite, BCR Co-brand Visa Infinite Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards, Visa Digital kart
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' operation for entrepreneur cards"	

- To payment cards owned by ASC "Xalq" Bank - To payment cards owned by domestic banks	0.5 %, min. 1 AZN/USD/EUR/GBP 0.5 %, min. 1 AZN/USD/EUR/GBP	
4.3.2. Cancellation of card in case of card loss, theft, damage or in other cases	10 AZN	
• by salary cards (for a new term)	Free of charge	
• for other cards (card expiration date)	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 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, 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 crediting 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.

The list of services		Visa internet	MC Debit/Visa Debit, MC Standard/Visa Classic, MC Gold/Visa Gold, Visa Platinum, BCR Co-brand Visa Platinum World MC Black Edition, MC Business/Visa Business, Visa Business Platinum, Visa Infinite, BCR Co-brand Visa Infinite 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} - From other banks ATM and branches² - From ATM of international banks³ - From branches of international banks³	-	1 %	min. 1 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 %	
4.3.17-1. 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		4%, min. 4 AZN/USD/EUR	
		3.5%, min. 3.5 AZN/USD/EUR	

From ATMs located in other points	3 %, min. 3 AZN/USD/EUR
4.3.18. Commission for transfer of funds on Cash by code10 via ATM or Mobile Banking ^{5,4}	
- 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:

- 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.
- 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, ADMs and POS-terminal networks of OJSC "Xalq" Bank.
- 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.
- 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.
- 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).
- A commission of 0.5%, minimum 0.40 AZN/USD/EUR/GBP, is applied for cash withdrawals made with Sahibkar cards at ATMs and branches of ASC "Xalq" Bank.

The list of services	Visa internet	MC Debit/Visa Debit, MC Standard/Visa Classic, MC Gold/Visa Gold, Visa Platinum, BCR Co-brand Visa Platinum World MC Black Edition, MC Business/Visa Business, Visa Business Platinum Visa Infinite, BCR Co-brand Visa Platinum Visa Digital kart
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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:

- The customer may use the "Global Customer Assistance Services" service by contacting at +1 (303) 967 1096.
- 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.
- 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.
- 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}	8%* per annum
4.4-2.2. BCR Co-brand Visa Platinum, BCR Co-brand Visa Infinite	5% per annum
* until 31.12.2025	

Qeyd:

1. The minimum amount for interest calculation on the card balance at the end of the transaction day is set at 300 AZN, and the maximum amount is set at 2000 AZN for Xalqkart Petrol MC World, Xalqkart Cashback Visa Rewards payment cards, and 3000 AZN for BCR Co-brand payment cards. Interest is not calculated on amounts less than the minimum limit or exceeding 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)	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		1.59 % 2.59 % 2.59 %	
4.5.4. Monthly service fee for connecting each POS-terminal to Business 360 Portal**	3 AZN	-	-
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.			

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 Debit	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
• Visa Digital kart	5000 AZN	5000 AZN	3000 AZN	-	-
• 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
• BCR Co-brandVisa Platinum	25000 AZN	10000 AZN	7500 AZN	-	-
• 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
• BCR Co-brandVisa Infinite	50000 AZN	30000 AZN	15000 AZN	-	-
• MC Business/Visa Business/ Visa Business Platinum	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 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