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 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]						
• Visa internet • MC Debit/Visa Debit	Baku/Sumgait: 50 AZN/USD/EUR/GBP, Other:25 AZN/USD/EUR/GBP					
• MC Standard/Visa Classic	Baku/Sumgait: 100 AZN/USD/EUR/GBP, Other:50 AZN/USD/EUR/GBP					
• Xalqkart Petrol MC World • Xalqkart Cashback Visa Rewards	Baku/Sumgait: 300 AZN/USD/EUR/GBP, Other: 200 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 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]						
• Visa internet	-		-		-	
• MC Debit/Visa Debit	-		-		-	
• MC Standard/Visa Classic	0		0		-	
• Xalqkart Petrol MC World taksit	0		0		15	

• Xalqkart Cashback Visa Rewards taksit	0	0	15
• MC Gold/Visa Gold	0	0	-
• Visa Platinum	0	0	-
• World MC Black Edition[2]	150 AZN	250 AZN	-
• Visa İnfinite	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	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, 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 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	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 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] • From other banks ATM and branches[2] • From ATM of international banks[3] • From branches of international banks[3]	- - - -	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
4.3.16.-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. 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.
9. 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).
10. 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.
11. 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	**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 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**		

• Visa internet	-	-	-	-
• MC Debit/Visa Debit	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	-	-
• MC Standard/Visa Classic	5000 AZN/USD/EUR/GBP	3000 AZN/USD/EUR/GBP	0 AZN/USD/EUR	5000 AZN/USD/EUR
• 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	-	-
• MC Gold/Visa Gold	5000 AZN/USD/EUR/GBP	5000 AZN/USD/EUR/GBP	5000.01 AZN/USD/EUR	15000 AZN/USD/EUR
• 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