

Card tariffs for individuals clients

Type of the card	MasterCard Standard / VISA Classic	MasterCard Gold / VISA Gold	MasterCard Platinum / VISA Platinum	Maestro / VISA Electron
Card issue and service fee	0	0	0	0
First additional card issue and service fee (if payment system is different)	0	0	0	0
First additional card issue and service fee (if payment system is the same)	10 AZN	10 AZN	10 AZN	5 AZN
Second and more issue and service fee (for each payment system)				
Minimum amount of the primary debit to SCA (in Baku)	200 AZN (USD, EUR*)	1'000 AZN (USD, EUR*)	5'000 AZN (USD, EUR*)	100 AZN (USD, EUR*)
Minimum amount of the primary debit to SCA (in regions)	100 AZN (USD, EUR*)	800 AZN (USD, EUR*)	5'000 AZN (USD, EUR*)	50 AZN (USD, EUR*)
Amount of the insurance deposit	50 AZN (USD, EUR*)	200 AZN (USD, EUR*)	500 AZN (USD, EUR*)	0
Maximum amount of the credit line opened for SCA	3'000 AZN (USD, EUR*)	20'000 AZN (USD, EUR*)	50'000 AZN (USD, EUR*)	-
Maximum amount of the debt bearing no interest **	3'000 AZN (USD, EUR*)	5'000 AZN (USD, EUR*)	10'000 AZN (USD, EUR*)	-
Interest rate calculated for arisen debt (annual) **	28% per annum			-
Overdraft Interest Rate	42% per annum			
"Home Banking" annual service fee	12 AZN			
Replacement of card before its expiry date	10 AZN			5 AZN
Change of the card status and opening of the frozen card	1 AZN			
Fine for lost/stolen card	10 AZN	20 AZN		5 AZN
Commission for services on groundless objections against payments	15 AZN			
Commission for giving cash means				
From ATM and POS points of the Bank Respublika	1% (min 0.2 AZN, 0.25 USD or 0.2 EUR*)			
From ATM and POS points of other resident-banks in network of "Azerikart"	1,5% (min 1.8 AZN, 2 USD or 1.5 EUR*)			1,5% (min 1.4 AZN, 1.5 USD or 1.25 EUR*)
From ATM of other banks	1,5% (min 3.5 AZN, 3.5 USD or 3 EUR*)			
From POS points of other banks	1,5% (min 7 AZN, 7 USD or 6 EUR*)			1,5% (min 5 AZN, 5 USD or 4 EUR*)
Other commisions				
"Unique" type of orepations (casino etc.)	3% (min 3 AZN, 3 USD or 3 EUR*)			
Money transfer to another card (Card-to-Card)	0.5% (min 0.25 AZN, 0.25 USD or 0.25 EUR*)			
Receiving money from another card (Card-to-Card)	0%			
Customs duty payments in the territory of the Azerbaijan Republic	0.2%			
Convertation fee	0.5%			

* SCA in EUR opens only for MasterCard and Maestro cards.

** Calculation of the interests on the debts arisen and unpaid for the last day of the current month begins from the 15th day of the following month.

Tariffs mentioned above for SCA opened in manat are calculated by manat by exchange rate of National Bank of Azerbaijan Republic on the day the order is drawn up.
Extra 10 AZN is deducted for urgent preparation of the card.