

Debit card tarrifs

Card product	Card order service fee (without initial top-up)				Initial top-up amount (In card currency)				Fine for card loss*	Premature replacement of card**
	1 year	2 years	3 years	5 years	1/2/3 year card		5 year card			
					AZN	USD/EUR	AZN	USD/EUR		
Visa İlk Kart	9	11	15	20	500	250	1000	500	5	5
Mastercard Debet	9	15	20	30	500	250	1000	500	5	5
Mastercard Standard	9	15	20	30	500	250	1000	500	10	10
Visa Gold	15	20	30	40	1000	500	2000	1000	20	10
Mastercard Gold	15	20	30	40	1000	500	2000	1000	20	10
Visa Platinum	20	30	40	60	2000	1000	3000	1500	20	10
Mastercard Platinum	20	30	40	60	2000	1000	3000	1500	20	10
Mastercard World Black Edition	90	180	250	n/a	20 000	10 000	n/a	n/a	0	***
Visa Infinite	100	200	300	n/a	30 000	15 000	n/a	n/a	0	***
Mastercard World Elite	100	200	300	n/a	30 000	15 000	n/a	n/a	0	***

* All fees are indicated in AZN, except initial top-up amounts noted in card currency

** Card is replaced free of charge in case of mechanical damage of chip

Other card service fees

Service	Fee
3 years expiration period Visa Vektor card issuance	10 AZN
Express card issuance	10 AZN
Card blocking and unblocking: • by the bank • by the customer through Mobil Shoba bank application	3 AZN Free of charge
PIN code change	0.70 AZN
New PIN code assignment in case of PIN code loss	5 AZN
Cleaning incorrect PIN attempts	3 AZN
Monthly SMS notification service fee (free of charge for MC World Elite and Visa Infinite cards)	3 AZN (Additionally, if more than 100 SMS messages are sent within a month, a service fee of 0.06 AZN will be charged for each additional SMS.)
Push notification via the Mobile Branch application	Free of charge
The cost of the protest service for each foreign operation	10 AZN
The cost of the service for protesting for each operation within the country *	5 AZN
Deposit for each Arbitrage transaction with Mastercard**	500 EUR
Deposit for each Arbitrage transaction with Visa card**	600 USD
Service fee for maintaining a card account expired for more than 3 months***	2 AZN per month

* Exceptions are operations for cashing out at ATMs.

** Funds are blocked on the account to cover possible losses; funds are withdrawn from the account in case of loss in arbitration, in case of winning they are returned to the client.

Tariffs on card transactions

Cash withdrawal transactions

Transaction type	Cash receipt				Cash by Code transaction			
	Salary, deposit and Vektor cards*		All other cards		Salary, deposit and Vektor cards*		All other cards	
	%	min.	%	min.	%	min.	%	min.
Withdrawal in Bank Respublika ATM and POS network	0	0	1.0**	0.50 AZN 0.50 USD 0.50 EUR	0	0	1.0	0.50 AZN 0.50 USD 0.50 EUR
Withdrawal in other bank ATM networks within Azerbaijan and abroad	1.5	3.00 AZN 3.00 USD 3.00 EUR	1.5	3.00 AZN 3.00 USD 3.00 EUR	-	-	-	-
Withdrawal in other bank POS networks within Azerbaijan and abroad	1.5	7.00 AZN 7.00 USD 7.00 EUR	1.5	7.00 AZN 7.00 USD 7.00 EUR	-	-	-	-

* Cash out from such cards on ATMs and POS terminals of Rabita Bank OJSC are free of charge

** 0,5% only from business cards

Commission Fee for Currency Exchange

Card Currency	Domestic Exchange Transactions*	Cross-Border Exchange Transactions**
AZN Cards	0%	0%
USD Cards	0%	0.5%
EUR Cards	0%	0%

* Domestic Exchange (*): Charged at the Bank's internal exchange rates.
** Cross-Border Exchange (>):** For transactions in AZN, USD, and EUR, exchange rates are determined by both the Bank's internal rates and the Payment Systems rates. For other currencies, exchange rates are set by the Payment Systems and regulated by the Bank.

Card Cash-In Transactions

Transaction type	POS-credit, Cash-İn, Card to Card			
	Salaries, deposits, and Vektor cards		Other cards of Bank Respublika	
	%	min.	%	min.
ATM and POS terminals of Bank Respublika	1	-	0	0

Inter card transfers

New tariffs on Card to Card transactions		
Purpose of transaction	All other products - from overdraft or credit line	All other products - from private funds
Between one customer's Bank Respublika cards	1% (min. 1 AZN/USD/EUR)	0%
Between cards of Bank Respublika	1% (min. 1 AZN/USD/EUR)	0%
Other domestic cards	1% (min. 1 AZN/USD/EUR)	0.5% (min. 1 AZN/USD/EUR)
To foreign cards	1.5% (min. 3.5 USD/EUR)	1.5% (min. 3.5 USD/EUR)

* Service fee of 1% from the received funds is charged for cash in to salary, deposit and Vektor cards of Bank Respublika

Other Transactions

Transaction type	%	min.
'Unique' (gambling etc.) and 'Quasy-cash' (e-wallet) type transactions	3	3.00 AZN 3.00 USD 3.00 EUR
Payment of customs duties	0.10	-
Cash in to Vektor card account (from payment terminals, cash tellers of OJSC Bank Respublika and online payments)*	1	-
Receipt of Funds into Salary and Deposit Card Accounts	1	-
Transfers from Bank Respublika Cards to the M10 E-Wallet		
Monthly Transfers up to 3,000 AZN	0%	-
Monthly Transfers from 3,000 AZN to 10,000 AZN	0.5%	-
Monthly Transfers Exceeding 10,000 AZN	1%	-

* Commission fee is charged from received funds

Card to Account Transfers

Transaction type	Card to Account	
	From credit line *	From private funds *
Loan payments, Card-to-Account Transfers, and Balance Top-Ups via Websites and Applications	1% (min. 1 AZN/USD/EUR)	0%

* The specified service fee does not apply to transactions conducted through the "Mobil Şöbə" application.