



TABLE OF TARIFFS on banking services provided to individuals at International Bank of Azerbaijan

№	Type of Services	Tariffs	
		National Currency	Foreign Currency
1.	Opening of bank account (with exception of loan, deposit and card accounts)	10 AZN	-
2.	Servicing of bank account Submission of account statements - Issuance of duplicate for banking and finance documents (for each document) Connection to "Internet Banking" service Submission of account statement to third party under client application Documentation of relevant account to other names in cases stipulated under legislation- Termination of bank account-	0 Current year- 2 AZN; Previous years - 5AZN 0 10 AZN 10 AZN 0	- - - - - -
3.	Acceptance of cash Acceptance of cash for the purposes of transfer to state budget - On inbank payment operations on main and interest debts on loan and to banking card payment operations - Other payments in banknotes - Other payments in coins-	0.1% (maximum 20 AZN) 0 0 0	0.1% (maximum \$25 equiv.) 0 0 0
4.	Payment of cash Repayment of deposits (along with interest) - Payment of cash loan instead of personal deposit - Payment of funds received via instant money transfer systems - On transfers received from IBA-Moscow and IBA-Georgia subsidiary banks - Other payment operations-	0 0 0 0,5% 0,5%	0 0 0 0,5% 0,6%
5.	Replacement of banknotes and coins Receipt and replacement of banknotes and coins not suitable for use -	5%	5%
6.	Transfers Intrabank transfers <u>In country transfers</u> payment of customs fees via POS-terminal- other in country transfers- via PKСМП - via AZIPS - Review of transfers made under client application- For funds received by other financial entities, to cards accounts used for payment of salaries, payment of interest on deposit- Card to Card Transfers - Changes to payment documents upon execution of transfer - <u>International</u> Transfers via IBA-Moscow or IBA-Georgia - Transfers made via other banks - Instant transfers (provided that the date of the currency rate will be the current business day) Review of transfers executed under client application - Changes to payment documents upon execution of transfer - Acceptance of enquiry for return of payment order under client application -	0.05% (minimum 1 AZN - maximum 50 AZN) 0.15% minimum 1 AZN - maximum 100 AZN) - 0.1% (минимум 1 AZN - максимум 50 AZN) 0.15% (minimum 3 AZN - maximum 100 AZN) 0.2% minimum 5 AZN - maximum 50 AZN) 1% 0.15% (минимум 0,6 AZN) 2 AZN - - - - - 10 AZN	0.05% minimum \$1 equiv. maximum \$50 equiv.) - 0.1% minimum \$1 equiv. - maximum \$50 equiv.) - - 0.2% minimum \$5 equiv. - maximum \$50 equiv) 1% 0.15% (minimum 0,66 USD / 0,54 \$2 0.25% (minimum \$10 equiv. -maximum \$400 0.35% (minimum \$15 equiv. -maximum \$400 0.5% minimum \$40 equiv. maximum \$600 equiv.) 0.3% (minimum \$5 equiv. - maximum \$50 equiv.) \$ 50 equiv. \$10 equiv.

№	Types of Services	Tariffs	
		National Currency	Foreign currency
7.	Deposit box leasing		
	small box (1 month rental) -	20 AZN (VAT exclusive)	-
	Large box (above 1500 sq. sm)(1 month rental) -	40 AZN (VAT exclusive)	-
8.	Check operations		
	Sales of bank named checks -	0,5%	0,5%
	Sales of traveller's checks-	-	1%
	Payment on checks-	2%	2%
	Acceptance of checks via collection (if paid) -	-	3%
9.	Exchange (conversion) operations		
	exchange of cash and non-cash currency via current account -	0,4%	0,4%
10.	Exchange of non-cash currency via IBA cards -		
	Exchange of cash and non-cash currency within the country via American Express cards	0,5%	-
	Exchange of cash and non-cash currency outside of country via American Express cards (with exception of conversion fee withheld by payment systems) -	under EUR/USD operations 0%, under other operations 0.5%	-
	Under other cards-	0,5%	0,5%

Main conditions for obtaining and use of individual cards of the International Bank of Azerbaijan

AZN

Type of services	VISA Electron Maestro	VISA Classic MC Standard	VISA Business MC Business	VISA Gold MC Gold	VISA Gold Business	VISA Platinum MC Platinum	Internet Card Web-Card	Azeronline Net Card
Payment for service								
1 year	10	40	50	75	80	100	10	8
2 year*	19	76	95	142	150	185	-	-
3 year*	28	112	135	210	220	270	-	-
Payment for services for additional card shall be withheld with 20% privilege dependent on type of the main card.								
Minimum initial payment by the card	-		-		-		15	10
Minimum insurance deposit	10	50 AZN equiv.	-	100 AZN equiv.	-	200 AZN equiv.	-	-
Commission for ungrounded payment claim services	0.1% minimum 10 AZN equiv. - maximum 50 AZN equiv.)							
Inclusion of the card into international "stop-list" in the event of loss	70							
Lost and stolen Card reporting (LSR) service - for client application to LSR on stolen or lost cards	30							
Emergency Card Replacement - for duplication of temporary cards by VISA representative offices abroad (in the event of loss, theft or damage of the card)	200							
Canceling or declining the ECR after an order had been placed - penalty for rejection of service upon application of the client to Lost and Stolen Card Reporting Service	50							
Emergency authorisation (in the event of card loss or theft) - for use of emergency authorisation service by client	90							
Emergency Cash Advance (ECA) (emergency receipt of cash in the event of card loss or theft) - for use of ECA service by client	150							
Canceling or declining the ECA after an order had been placed-	50\$							
Emergency Cash advance limits	daily maximum \$500							
Change to card status (closing, activation) and reactivation of blocked card и открытие блоки	0							
Opening and change of the temporary credit limit on card	0							
Interest on amount of insurance deposit	5% annual							
Interest on debt generated	18% annual							
Interest on amount spent above limit	36% annual							

* - In the event of prepayment for service

American Express Cards

AZN

Service	Blue Card	Green Card	Gold Card
Service fee (1 year)	xxx	60	150
Payment for additional card service	xxx	50	130
Minimum credit limit (initial)	xxx	1 000	3 000
Maximum credit limit	xxx	10 000	20 000
Reporting period	Last calendar month at which card operations have been performed		
Reporting date	Last banking day of the reporting period		
Term of payment	Last banking business day until 15th day of the month following the reporting date		
Emergency Card Replacement - for duplication of the card during non-banking business days (within 24 hours in the event of loss, theft or damage)	xxx		100
Emergency Card Replacement (for duplication and issuance of temporary cards by the American Express Global Services offices abroad (in the event of loss, theft or damage)	xxx		150
Mailing of cards or PIN envelopes (outside of country)**	60		60
Mailing of cards or PIN envelopes (other regions of the country)**	20		20
Mailing of cards or PIN envelopes (within Baku)**	10		10
Emergency Cash advance (receipt of non-cash funds without card in the event of card loss or theft)	10 +2% (minimum 5)		10 +2% (minimum 5)
Emergency Cash advance limits	daily maximum 200 EUR, weekly maximum 400 EUR		daily maximum 400 EUR, weekly maximum 800 EUR
Penalty for delayed repayment of debts (in the event of non-repayment by client of the required minimum amount of debt)			10%
Required minimum of debt repayment*			10% minimum 10
Privileged loan (only for operations performed during last reporting period until the end of payment term)			0%
Interest on debt generated			22% annual
Interest on amount exceeding the limit			44% annual

VISA Infinite/WorldSignia

AZN

Type of Service	
Service fee (annual)*	250
Payment fee for additional card (annual)**	150
Size of credit limit**	Set individually in accordance with procedures
Reporting period	Last calendar month at which card operations have been performed
Отчетная дата	Last banking day of the reporting period
Срок оплаты	Last banking business day until 15th day of the month following the reporting date
Emergency Card Replacement - for duplication of the card during non-banking business days (within 24 hours in the event of loss, theft or damage)	100
Emergency Card Replacement (for duplication and issuance of temporary cards by the American Express Global Services offices abroad (in the event of loss, theft or damage)	200
Mailing of cards or PIN envelopes (outside of country)**	60
Mailing of cards or PIN envelopes (other regions of the country)**	20
Mailing of cards or PIN envelopes (within Baku)**	10
Emergency Cash advance (receipt of non-cash funds without card in the event of card loss or theft)	150
Emergency Cash advance limits	Daily maximum 2000 USD
Penalty for delayed repayment of debts (in the event of non-repayment by client of the required minimum amount of debt)	10%
Required minimum of debt repayment*	10% minimum 10
Privileged loan (only for operations performed during last reporting period until the end of payment term)	0%
Interest on debt generated	22% annual
Interest on amount exceeding the limit	44% annual

* - Cards are issued for the three years term. The payment for service is made on annual basis

** - The amount of funds deposited to card account shall add to credit limit

*** - Card and PIN envelope are mailed separately

Комиссионная плата за получение наличных средств

	AMEX cards	Other	Infinite/WorldSignia	Salary card
For IBA ATM and POS terminal operations	1.5% (minimum 1.50 AZN)	1% (minimum 1\$/0.7 EUR /0.80AZN)	1,5% (minimum 1\$/0.7 EUR /0.80AZN/0.50GBP)	-
For operations performed on ATMs of other banks in Azerbaijan	2% (minimum 2.50 AZN)	1.5% (minimum 3,5\$/2,5 EUR /2.80AZN)	2% (minimum 3,5\$/2,5 EUR /2.80AZN/1.80GBP)	1.5% (minimum 3,5\$/2,5 EUR /2.80AZN)
For operations performed on ATM and POS terminals outside of Azerbaijan	2% (minimum 5 AZN)	1.5% (minimum 6\$/4.5 EUR /4.80AZN)	2% (minimum 6\$/4.5 EUR /4.80AZN/3GBP)	1.5% (minimum 6\$/4.5 EUR /4.80AZN)
Daily limit of cash withdrawal via ATM	-	-	2000AZN/2000USD /2000EUR/2000GBP	2000AZN/2000USD /2000EUR