

TARIFF SCHEDULE
of Rabitabank Open Joint-Stock Company
on services rendered to individuals

I. Opening an account

1.1. Opening a settlement account <ul style="list-style-type: none"> • AZN • USD/EUR/GBP/RUB* ** *Currency accounts are opened free of charge for the users subscribed to Internet/Mobile Banking **Currency accounts are opened free of charge for registration of consumer loans	Free AZN 10
1.2. Opening a deposit account	Free
1.3. Opening a loan account	Free

2. Cash transactions

2.1. Withdrawal of non-cash funds deposited to the account or cash funds deposited to the account from the cash desk of another branch <ul style="list-style-type: none"> • AZN • USD/GBP/RUB 	0.5% 0.6% min. USD 5 0.6% min. EUR 5
2.2. Cashing of funds transferred to the account from the cash desk of the branch where the account is opened within 1 year from the date of deposit* *Service fee for cash withdrawal after 1 year from the date of deposit of funds to the account is charged in accordance with	Free
2.3. Cash deposit of funds to the account in Russian rubles	3%
2.3.1. Deposit of 500 EUR banknotes into the treasury of the bank, including currency exchange transactions	1%
2.4. Deposit amount and interest accrued on it *Service fee for cashing non-cash funds deposited in the deposit account is charged in accordance with item 2.1 of the tariff	Free
2.5 Direct deposit of cash funds in the cash register through metal coins, each at the amount of 30 AZN up to 2 times a day	Free
2.6. Any other number and amount (number more than 2 or above 30 AZN)	At the amount of 5% of the funds deposited

3. Non-cash exchange transactions

	0,3%
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4. Transfers

4.1. Intra-bank transfers	Free
4.2. Domestic transfers (manat)	0,12% min. AZN 0.50 max. AZN 95
4.3. Domestic emergency transfers (manat)	Tariff + 0.05 %
4.4. International and domestic currency transfers for <ul style="list-style-type: none"> • USD • EUR • GBP • other currencies 	For CIS countries: 0.3% min. USD 25 max. USD 400, For other countries: 0.3% min. USD 60 max. USD 400, 0.3% min. EUR 25 max. EUR 400 0.3% min. GBP 30 max. GBP 300 0.3% min. USD 25 max. USD 400
4.5. Change, investigation or cancellation of the details of the executed transfer for <ul style="list-style-type: none"> • AZN • USD/EUR/GBP/other currencies 	AZN 20 USD 30 + correspondent costs*

*Note:

1. Additional costs charged by intermediary banks during transfers and receipts are paid by the customer;

2. In international multicurrency settlements, the risk of exchange rate differences falls on the customer.	
4.6. Transfers on Urgent Money Transfer Systems	According to the tariffs of the systems
4.7. <i>Transfers to the seller for the purchase of a subsidized agricultural machinery financed by the Agrarian Credit and Development Agency</i>	0.5%
5. Transfers on the Barat Money Transfer System	
5.1. Inter-branch transfers on the Barat Money Transfer System	
AZN / USD 1 - 300	AZN / USD 1
AZN / USD 301 - 500	AZN / USD 2
AZN / USD 501 - 1000	AZN / USD 3
AZN / USD 1001 - 2000	AZN / USD 7
AZN / USD 2001 - 3000	AZN / USD 10
AZN / USD 3001 - 4000	AZN / USD 15
AZN / USD 4001 - 6000	AZN / USD 20
AZN / USD 6001 - 11000	AZN / USD 25
More than AZN / USD 11001	0,2%
5.2. Transfers on the Barat Money Transfer System through eManat terminal	
AZN 1 - 300	AZN 2
AZN 301 - 500	AZN 3
AZN 501 - 1000	AZN 5
AZN 1001 - 2000	AZN 10
6. Storage safes rental fee	
6.1. Head Office	
6.1.1. For a box measuring 9.7 cm x 32.8 cm x 41.9 cm	monthly AZN 20/ annual AZN 200
6.1.2. For a box measuring 19.7 cm x 32.8 cm x 41.9 cm	monthly AZN 40/ annual AZN 400
6.1.3. For a box measuring 29.7 cm x 32.8 cm x 41.9 cm	monthly AZN 50/ annual AZN 500
6.1.4. For a box measuring 44.5 cm x 32.8 cm x 41.9 cm	monthly AZN 70/ annual AZN 700
6.1.5. For a box measuring 59.5 cm x 32.8 cm x 41.9 cm	monthly AZN 80/ annual AZN 800
6.2. Narimanov Branch	
6.2.1. For a box measuring 17 cm x 27 cm x 44 cm	monthly AZN 40/ annual AZN 400
6.2.2. For a box measuring 30 cm x 27 cm x 44 cm	monthly AZN 50/ annual AZN 500
6.3. Central Branch	
6.3.1. For a box measuring 70 cm x 60 cm x 70 cm	monthly AZN 80/ annual AZN 800
6.3.2. For a box measuring 70 cm x 55 cm x 115 cm	monthly AZN 90/ annual AZN 900
6.3.3. For a box measuring 42 cm x 57 cm x 140 cm	monthly AZN 100/ annual AZN 1000
6.4 Nasimi Branch	
6.4.1 For a box measuring 10 cm x 32.8 cm x 41.9 cm	Monthly AZN 20/ annual AZN 200
6.4.2 For a box measuring 15 cm x 32.8 cm x 41.9 cm	Monthly AZN 30/ annual AZN 300
6.4.3 For a box measuring 20 cm x 32.8 cm x 41.9 cm	Monthly AZN 40/ annual AZN 400
6.4.4 For a box measuring 25 cm x 32.8 cm x 41.9 cm	Monthly AZN 45/ annual AZN 450
6.4.5 For a box measuring 40 cm x 32.8 cm x 41.9 cm	Monthly AZN 60/ annual AZN 600
6.4.6 For a box measuring 50 cm x 32.8 cm x 41.9 cm	Monthly AZN 70/ annual AZN 700
	AZN 200
6.5 Penalty for loss of keys to storage safes	
7. Deposit book	
7.1. Issuance of the deposit book	Free
7.2. Re-issuance of the deposit book	AZN 10
8. Loan operations	
8.1. Loan approval	Free
	1 %
8.2. Cashing out of cash loan funds according to a loan agreement	
8.3. Appraisal costs for pawn loans	AZN 10
8.4. Service fee for checking existing obligations of customers in the Centralized Credit Register (CCR) in case of loan issuance during loan applications for Consumer and Micro loans (except for Partner loans)	AZN 1

8.5. Service fee for obtaining information about the customer from the Electronic Government Portal (e-gov.az) in case of loan issuance when the workplace reference and / or bank account statement for salary is not submitted	AZN 2
8.6. Approval of loans issued for the purpose of purchase of a subsidized agricultural machinery financed by the Agrarian Credit and Development Agency	1.0%
9. Documents, certificates and account statements	
9.1. Issuance of account balance certificates or account statements with confirmation: <ul style="list-style-type: none"> • For customers who have a deposit for 1 month or more on the date of submission of the certificate or statement • For Gold and Platinum plastic card holders with credit limit or debit balance of not less than AZN/USD/EUR 5000 • For MC Black Edition card holders • Bank approval of the statement printed via Internet/Mobile Banking 	Free Free Free Free AZN 10
9.2. Making copies or duplicates of documents (for each copy)	AZN 2
9.3. Issuing letters and certificates: <ul style="list-style-type: none"> • Issuance of debt certificates • Re-issuance of previously submitted letters of exemption from collateral (mortgage encumbrance). • Changing the subject of the mortgage, changing the owner of the subject of the mortgage, as well as issuing all types of consent letters related to the subject of the mortgage (except for the residence registration of the property owner's family members - spouses, parents and children) on the property pledged in the bank <ul style="list-style-type: none"> • Issuance of a consent letter for the residence registration of family members (spouses, parents and children) other than the owner of the property mortgaged in favour of the bank • Change of ownership in case of death of the owner of the property mortgaged in favour of the bank 	AZN 20 AZN 30 AZN 30 AZN 10 AZN 0
Note. Certificates and consent letters can be issued at the official application of only on the basis of the official request of the customers or the heirs of the customer	
10. Additional services	
10.1. Subscription to Internet/Mobil banking service	Free
10.2. SMS notification of the customer on transactions carried out through current accounts: <ul style="list-style-type: none"> • AZN • USD/EUR • GBP/RUB 	monthly AZN 1/ annual AZN 10 monthly USD/EUR 1/ monthly USD/EUR 10 monthly USD 1/ annual USD 10

TARIFF SCHEDULE
of Rabitabank Open Joint-Stock Company
on services rendered to legal entities and individual entrepreneurs

I. Opening an account	
1.1. Opening a settlement account <ul style="list-style-type: none"> • AZN • USD/EUR/GBP/RUB 	Free AZN 10
1.2. Opening a deposit account	Free
1.3. Opening a loan account	Free
2. Issuance of a check book	
	AZN 10
3. Cash transactions	
3.1. Withdrawal of non-cash funds deposited to the account or cash funds deposited to the account from the cash desk of another branch <ul style="list-style-type: none"> • AZN • USD/GBP/RUB 	0.5% 0.6% min. USD 5 0.6% min. EUR 5
3.2. Cashing of funds transferred to the account from the cash desk of the branch where the account is opened within 1 year from the date of deposit* *Service fee for cash withdrawal after 1 year from the date of deposit of funds to the account is charged in accordance with	Free
3.3. Cash deposit of funds to the account in Russian rubles	3%
3.3.1. Deposit of 500 EUR banknotes into the treasury of the bank, including currency exchange transactions	1%
3.4. Deposit amount and interest accrued on it *Service fee for cashing non-cash funds deposited in the deposit account is charged in accordance with item 3.1 of the tariff schedule	Free
3.5. Cash deposit to the account through payment terminals	Free
3.5.1. When depositing up to AZN 30 000 per month	0.4%
3.5.2. For each deposit more than AZN 30 000 per month	0.3%
4. Non-cash exchange transactions	
	0,3%
5. Transfers	
5.1. Intra-bank transfers	Free
5.2. Domestic transfers (manat)	0,12% min. AZN 0.5 max. AZN 95
5.2.1. Domestic transfers through the Instant Payment system	0,10% min. AZN 0.5 max. AZN 70
5.3. Domestic emergency transfers (manat)	Tariff + 0.05 %
5.4. International and domestic currency transfers for <ul style="list-style-type: none"> • USD • EUR • GBP • other currencies 	0.3% min. USD 25 max. USD 400 0.3% min. EUR 25 max. EUR 400 0,3% min. GBP 30 max. GBP 300 0.3% min. USD 25 max. USD 400
5.5. Change, investigation or cancellation of the details of the executed transfer for <ul style="list-style-type: none"> • AZN • USD/EUR/GBP/other currencies Individual entrepreneurs Legal entities 	AZN 20 USD 30 + correspondent costs* USD 50 + correspondent costs*
*Note: 1. Additional costs incurred by intermediary banks during transfers and receipts are borne by the customer; 2. In international multicurrency settlements, the risk of exchange rate differences falls on the customer.	
5.6. Transfers to the seller for the purchase of a subsidized agricultural machinery financed by the Agrarian Credit and Development Agency	0.5%

6. Documents, certificates and account statements	
6.1. Issuance of account statements with confirmation: <ul style="list-style-type: none"> • Issuance of initial (daily) statement • Issuance of circulation document on the account (for each copy) • Bank approval of the statement printed via Internet/Mobile Banking 	Free AZN 10 Free
6.2. Making copies or duplicates of documents	AZN 2
7. Letter of credit	
7.1. Opening a letter of credit	0.3% min. USD 100
7.2. Advance notification of letter of credit	0.1% min. USD 50
7.3. Notification of letter of credit	0.1% min. USD 50 max. USD 500
7.4. Confirmation of letter of credit	Commission charged by correspondent bank(s)
7.5. Payment	0.3% min. 20 USD max USD. 500
7.6. Change (other than confirmation and increase of amount) or cancellation of terms	USD 50
7.7. Increasing the amount of letter of credit	0.2% min. USD 50 (from the increased
7.8. Receiving and checking documents	0.1% min. USD 50 max. USD 1000
7.9. Commission for the differences in the received documents	USD 50
7.10. Transfer of letter of credit	0.1% min. USD 100
7.11. Drafting of letter of credit	USD 30
8. Collection transactions	
8.1. Acceptance of documents for collection	0.3% min. USD 50
8.2. Delivery of documents against payment or acceptance (for both import and export transactions)	0.3% min. USD 50
8.3. Delivery of unpaid documents or return of unpaid documents	0.1% min. USD 50
8.4. Change of terms/ cancellation of collection order	USD 50
9. Letters of guarantee	
	<i>Service fee for guarantee</i>
9.1. Domestic guarantees	3,0% per year (min AZN 50)
Change of Guarantee term	AZN 50
	If the amount or period is increased, an additional part is charged according to the Tariff. (min AZN 50)
9.1.1. All full cash secured guarantees	1,0% per year (min AZN 50)
<i>If the intermediary bank (confirming bank) acts as a guarantor for domestic guarantees, the bank's interest rate is additionally charged. (Min AZN 50)</i>	
<i>If the intermediary bank (confirming bank) requires cash collateral as security, the customer is charged 1% in addition to the annual interest rate set by it.</i>	
<i>If another free currency is used as security, annual 1% is set in addition to the interest rate of the guarantee.</i>	
9.2. Foreign guarantees	annual 3,0% (min EUR/USD 100)
Change of Guarantee term	USD/EUR 100
	If the amount or period is increased, an additional part is charged according to the Tariff. (min EUR/USD 50)
9.2.1. All full cash secured guarantees	annual 1,0% (min USD/EUR 100)
<i>If the intermediary bank (confirming bank) acts as a guarantor for foreign guarantees, the interest rate applied by that bank is additionally charged. (Min USD/EUR 100)</i>	

<i>If the intermediary bank (confirming bank) requires cash collateral as security, the customer is charged 1% in addition to the annual interest rate set by it.</i>	
9.3. Other services on guarantees	
9.3.1. Notification of guarantee	0,1% (lump sum) <i>min 100 -</i> <i>max (AZN/USD/EUR) 500</i>
9.3.2. Sending request (for each request)	<i>AZN/USD/EUR 100</i>
9.3.3. Acceptance, verification and sending of the guarantee payment request from the bank.	0,1% (lump sum) <i>min 100</i> <i>AZN/USD/EUR</i>
9.3.4. Postage costs	<i>According to the tariffs of the postal organization</i> <i>(min AZN 10)</i>
<i>When these operations are carried out in other currencies, the service fee rate is charged taking into account its equivalent in US dollars.</i>	
<i>If there is an intermediary or confirming bank in domestic or foreign guarantees, the commission approved by that bank is additionally charged.</i>	
<i>The above-mentioned service fees must be charged in advance as a lump sum.</i>	
<i>Deviation from the conditions is possible only on the basis of a positive decision of BCC.</i>	
10. Loan operations	
10.1. Approval of loans issued to legal entities and entrepreneur individuals	0,5 - 1%
10.2. Approval of loans funded by foundations	According to the procedure for using foundation funds
10.3. Approval of loans issued for the purpose of purchase of a subsidized agricultural machinery financed by the Agrarian Credit and Development Agency	1.0%
11. Additional services	
11.1. Subscription to Internet/Mobil banking service	Free
11.2. SMS notification of the customer on transactions carried out through current accounts: <ul style="list-style-type: none"> • AZN • USD/EUR • GBP/RUB 	monthly AZN 1 / yearly AZN 10 monthly USD/EUR 1 / yearly USD/EUR 10 monthly USD 1 / yearly USD 10

12. Service fee according to the volume of operations carried out through Pos-Terminal and E-Commerce.

12.1. Tariffs and commissions according to the volume of operations carried out through POS-terminals

For local cards

a) For petrol stations pharmacies

<i>Turnover limit / Monthly AZN</i>	<i>0-10 000</i>	<i>10 000 - 50 000</i>	<i>50 000 - 100 000</i>	<i>100 000 +</i>
Monthly payment (AZN)	20	0	0	0
Service fee from turnover (in	1,50	1,40	1,35	1,30
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff corresponding to its turnover.			

b) For markets

<i>Turnover limit / Monthly AZN</i>	<i>0-10 000</i>	<i>10 000 - 50 000</i>	<i>50 000 - 100 000</i>	<i>100 000 +</i>
Monthly payment (AZN)	20	0	0	0
Service fee from turnover (in	1,90	1,80	1,70	1,60
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff corresponding to its turnover.			

c) Restaurants / General

<i>Turnover limit / Monthly AZN</i>	<i>0-10 000</i>	<i>10 000 - 50 000</i>	<i>50 000 - 100 000</i>	<i>100 000 +</i>
Monthly payment (AZN)	20	0	0	0
Service fee from turnover (in	2,10	2,00	1,90	1,85
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff corresponding to its turnover.			

d) Transport

<i>Turnover limit / Monthly AZN</i>	<i>0-10 000</i>	<i>10 000 - 50 000</i>	<i>50 000 - 100 000</i>	<i>100 000 +</i>
Monthly payment (AZN)	20	0	0	0
Service fee from turnover (in	1,20	1,10	1,00	0,90
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff corresponding to its turnover.			

Tariff for foreign bank cards

is set 2.2% for all service areas.

Target turnover - The initial tariff is determined according to the turnover promised by the customer. The final tariff is determined by the customer's turnover for a period of 3 months, and the service is continued with that tariff. (If the turnover of 3 months is different over the months, the average monthly turnover is taken as the basis. If there is a continuous increase in the entrepreneur's turnover over the months, the last month is taken as the basis and the tariff is determined based on the turnover of the last month.)

Deposit amount for Pos-Terminals is AZN 200

(The monthly payment and deposit can be cancelled with the signature of the field curator)

Cashing; Cash register, our ATM 0.5%

In addition to the bank commission determined for cash withdrawals from ATMs and POS-terminals, the tax commissions provided for by the current tax legislation are applied.

12.2 Tariffs and commissions according to the volume of operations carried out through E-Commerce;

For local cards				
a) For petrol stations pharmacies				
Turnover limit monthly / AZN	0-10 000	10 000 - 50 000	50 000 - 100 000	100 000 +
Monthly payment (AZN)	0	0	0	0
Service fee from turnover (in	1,50	1,40	1,35	1,30
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff			
b) For markets				
Turnover limit monthly / AZN	0-10 000	10 000 - 50 000	50 000 - 100 000	100 000 +
Monthly payment (AZN)	0	0	0	0
Service fee from turnover (in	1,90	1,80	1,70	1,60
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff corresponding to its turnover.			
c) Restaurants / General				
Turnover limit monthly / AZN	0-10 000	10 000 - 50 000	50 000 - 100 000	100 000 +
Monthly payment (AZN)	0	0	0	0
Service fee from turnover (in	2,10	2,00	1,90	1,85
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff corresponding to its turnover.			
d) Transport				
Turnover limit monthly / AZN	0-10 000	10 000 - 50 000	50 000 - 100 000	100 000 +
Monthly payment (AZN)	0	0	0	0
Service fee from turnover (in	1,20	1,10	1,00	0,90
Trial period / month	none	3 months	3 months	3 months
In the absence of target turnover	In the end of 3 months, it shall be transferred to the tariff			
Tariff for foreign bank cards		is set 2.2% for all service areas.		
Target turnover - The initial tariff is determined according to the turnover promised by the customer. The final tariff is determined by the customer's turnover for a period of 3 months, and the service is continued with that tariff. (If the turnover of 3 months is different over the months, the average monthly turnover is taken as the basis. If there is a continuous increase in the entrepreneur's turnover over the months, the last month is taken as the basis and the tariff is determined based on the turnover of the last month.)				
<i>Cashing; Cash register, our ATM 0.5%</i>				
In addition to the bank commission determined for cash withdrawals from ATMs and POS-terminals, the tax commissions provided for by the current tax legislation are applied.				

* Tariffs for Azericard network and other Unique type transactions (betting games) are set individually with the signature of the chairman of the MB or the Field Curator.

TARIFF SCHEDULE

of Rabitabank Open Joint-Stock Company on conducting transactions with payment cards (for old products)

1. Service fee for plastic cards

Term	VISA Gold	MC Platinum
New card/ additional card/ in case of lost or stolen card		
1 year	AZN 30 USD/EUR 20	AZN 60 USD/EUR 40
2 years	AZN 35 USD/EUR 25	AZN 90 USD/EUR 60
3 years	AZN 45 USD/EUR 30	AZN 130 USD/EUR 90
Initial minimum deposit to the account *1		
1 year	AZN 800 USD/EUR 500	AZN 4000 USD/EUR 2500
2 years	AZN 1000 USD/EUR 700	AZN 6000 USD/EUR 3800
3 years	AZN 1500 USD/EUR 1000	AZN 8000 USD/EUR 5000

1.2. MC Standard Debit

Deposit/VISA Classic Debit Deposit for receiving deposit interests

Free

1.3. Service fee for entrepreneur cards

Term	VISA / MasterCard Entrepreneur (Business Card)	VISA / MasterCard Corporate (Business Card)
1 year	AZN 10 USD/EUR 5	AZN 10 USD/EUR 5
2 years	AZN 15 USD/EUR 10	AZN 15 USD/EUR 10
3 years	AZN 20 USD/EUR 15	AZN 20 USD/EUR 15

2. Cash withdrawal

2.1. From Rabitabank ATM and POS-terminals

- | | |
|---|----------------------------------|
| <ul style="list-style-type: none"> • Kartmane (old) / VISA Electron Deposit/ MC Debit Deposit | Free |
| <ul style="list-style-type: none"> • VISA Electron/ MC Debit/ VISA Classic/ MC Standard/ VISA Gold/ MC Gold/ MC Platinum/ MC World Black Edition/ MC Business | 1% min AZN 0.80; USD/EUR 1 |
| <ul style="list-style-type: none"> • VISA Electronic Entrepreneur Business card/ MC Debit Entrepreneur Business card/ MC Gold Entrepreneur/ MC Platinum Entrepreneur | 0.5% min. AZN 0.80; USD/EUR 0.60 |

2.2. (removed)

2.3. From ATMs and POS terminals of other financial and credit institutions of the country

- | | |
|---|--|
| <ul style="list-style-type: none"> • VISA Electron/ MC Debit/ VISA Classic/ MC Standard/ VISA Gold/ MC Gold/ MC Platinum/ MC World Black Edition/ MC Business | ATM 1,5% min. AZN/USD/EUR 3
POS 1,5% min. AZN/USD/EUR 5 |
| <ul style="list-style-type: none"> • VISA Electronic Entrepreneur Business card/ MC Debit Entrepreneur Business card/ MC Gold Entrepreneur/ MC Platinum Entrepreneur | ATM 1,5% min. AZN/USD/EUR 3
POS 1,5% min. AZN/USD/EUR 5 |

<p>2.4. From ATMs and POS terminals of the financial and credit institutions of a foreign country</p> <ul style="list-style-type: none"> VISA Electron/ MC Debit/ VISA Classic/ MC Standard/ VISA Gold/ MC Gold/ MC Platinum/ MC World Black Edition/ MC Business VISA Electronic Entrepreneur Business card/ MC Debit Entrepreneur Business card/ MC Gold Entrepreneur/ MC Platinum Entrepreneur 	<p>ATM 1,5% min. AZN/USD/EUR 3 POS 1,5% min. AZN/USD/EUR 5</p> <p>ATM 1,5% min. AZN/USD/EUR 3 POS 1,5% min. AZN/USD/EUR 5</p>
<p>2.5. On Internet sites that organize Gambling / Betting (Unique) games and POS-terminals* (This type of commission fee applies to transactions carried out at casinos' POS-terminals and at trade or service facilities registered as casinos on the Internet) * Carrying out such operations via VISA Classic Debit Entrepreneur Business card/ MC Debit Entrepreneur Business card/ MC Gold Entrepreneur/ MC Platinum Entrepreneur cards are not allowed.</p>	<p>3% min. AZN/USD/EUR 5</p>
<p>2.6. Retail transactions</p>	<p>Free</p>
<p>2.7. Debit from the account linked to the plastic card</p> <ul style="list-style-type: none"> Kartmane / VISA Classic Debit Deposit/ MC Debit Deposit VISA Classic Debit Entrepreneur Business card/ MC Debit Entrepreneur Business card/ MC Gold Entrepreneur/ MC Platinum Entrepreneur 	<p>Free</p> <p>0.5%</p> <p>1%</p>
<p>2.8. Cash withdrawals through plastic cards of foreign banks through Cash POS-terminals</p>	<p>1%</p>
<p>3. Cash inflow</p>	
<p>All card products</p>	<p>Free</p>
<p>4. Additional services</p>	
<p>4.1. Additional service fee for urgent preparation of the card</p>	<p>AZN/USD/EUR 10</p>
<p>4.2. Service fee for delivery of the card to the address</p> <ul style="list-style-type: none"> Within the city where the branch is located To areas outside the city where the branch is located 	<p>AZN 5</p> <p>AZN 10</p>
<p>4.3. PIN Change/Erase operations</p>	
<p>4.3.1 PIN change operation</p> <ul style="list-style-type: none"> All cards 	<p>Free</p>
<p>4.3.2 PIN Erase operation</p> <ul style="list-style-type: none"> All cards 	<p>Free</p>
<p>4.4. 3D Secure service</p>	<p>Free</p>
<p>4.5. Cash By Code operation</p>	<p>1% min. AZN/USD/EUR 1.5</p>
<p>4.6. Card to Card operation*</p>	
<ul style="list-style-type: none"> Visa Classic, Visa Gold, MC Standard, MC Gold, MC Platinum, MC Business, MC Black, VISA Classic Debit, MC Debit From salary cards to old credit cards 	<p>0,5% min. AZN/USD/EUR 0.60</p> <p>Free</p>
<p>* Card to Card operations with VISA Classic Debit Entrepreneur Business card/ MC Debit Entrepreneur Business card/ MC Gold Entrepreneur/ MC Platinum Entrepreneur cards are not allowed.</p>	

4.7. SMS notification <ul style="list-style-type: none"> VISA Gold/MC Gold MC Platinum/Black Other cards 	AZN 0,50 Free AZN 1
4.8. Internet/ Mobile Banking service	Free
4.9. Processing of applications for chargebacks during the period	0.1% min. AZN/USD/EUR 20 max. AZN/USD/EUR 50
4.10. Global Customer Assistance Service 4.10.1 Blocking of lost/stolen cards by payment systems MC Black	35 euros
4.10.2 Urgent card recovery when abroad MC Black	148 euros
4.10.3 Urgent cash disbursement without a card MC Black	95 euros
4.11. Overdraft If the overdraft debt is not paid to the Bank within 30 (thirty) calendar days from the day of the overdraft, the annual interest rate applied by the Bank to the amount of the overdraft debt.	2%
5.Lounge key service MC Black	2 uses per year free USD 30 / EUR 28 depending on the country
6.Conversion	
6.1. Service fee for conversion during operations with the card * Service fee during cashless operations made through MC Black Edition and MC Platinum manats cards abroad	0.5% Free
6.2. removed	
7. Salary cards	

7.1. Service fee charged from the salary fund and the sale price of salary cards when funds are transferred by legal entities and individual entrepreneurs to the salary cards of their employees			Sale price of the plastic card
Number of company's salary cards	If cashed only through Rabitabank's ATM network	If cashed through the ATM networks of all banks operating in Azerbaijan	
	For each year		
Up to 100	min. 0,45 %	min. 0,75%	AZN 3
More than 100	min. 0,35 %	min. 0,65%	Free
7.2. SMS notification when funds (salary) are received at the account			Free
7.3. Debit from the account linked to the salary card			Free
7.4. Gift card for managers Business card/Bizkart to the company/entrepreneur with more than 50 employees and ordering 50-100 salary cards and Standard Kartmane as a gift to the head of the company (founder or director)/entrepreneur.* Business card/Bizkart to the company/entrepreneur with more than 100 employees and ordering more than 100 salary cards and Premium Kartmane as a gift to the head of the company (founder or director)/entrepreneur.* * The duration of the gift cards cannot exceed the duration of the ordered salary cards.			
7.5. Service fee for the card is charged in advance for the period (years) stipulated in the contract. With the approval of the field curator on sales, salary cards can be issued free, regardless of the number. Free salary cards can be issued only for a period of 1 (one) year, and a free extension of the service of an expired card is possible with the approval of the field curator.			

TARIFF SCHEDULE for conducting transactions with payment cards (for new products)

I. Service fee for plastic cards (new card/additional card)		
1.1. MC World Kartmane /Visa Rewards Kartmane for receipt of deposit interests		Free
MC Black Kartmane/Visa Infinite Kartmane		If the deposit amount is AZN/USD/EUR 500 000 or more
1.2. Service fee for entrepreneur cards *5		
Term	VISA / MasterCard Entrepreneur individual	VISA / MasterCard Legal entity
annual	<i>Business Card - AZN 10 Importer Card - AZN 20 KartmaneBiznes - AZN 10</i>	<i>Business Card - AZN 10 Importer Card - AZN 20 KartmaneBiznes - AZN 10</i>
1.2.1 Service fee for Visa Platinum Business card *5		
Term	VISA Platinum Business (Entrepreneur/Corporate)	
Annual	AZN 20 USD/EUR 15	
1.2.2 Service fee for Visa Infinite and MasterCard Black cards		
Term	Visa Infinite and MC Black (Entrepreneur/Corporate)	
Annual	<i>KartmaneBiznes Visa Infinite - AZN 299 or monthly AZN 29 KartmaneBiznes MC Black - AZN 199 or monthly AZN 19</i>	
1.3. Service fee for Kartmane cards *5		
Term	VISA Rewards Kartmane Debit/ Credit MC World Kartmane Debit/ Credit	Visa Infinite Kartmane Debit/ Credit MC Black Kartmane Debit/ Credit
Annual	AZN 10/ USD/EUR 6	Visa Infinite AZN 299/USD/EUR 170 Or monthly AZN 29/USD/EUR 15 *1 MC Black AZN 199 /USD/EUR 120 Or monthly AZN 19/USD/EUR 12
Initial minimum deposit to the account *2		
Annual	AZN/USD/EUR 500 *3	AZN/USD/EUR 15000 *4
*1	For customers who choose monthly payment, the service fee is not charged if the average monthly balance is AZN 10 000 or more, or if the monthly turnover (funds deposited to the account are not considered and non-cash retail turnover is taken into account) is AZN 1200 or more.	
*2	The card is issued free if you make a minimum deposit to the card account (AZN/USD/EUR 500 for Baku and Sumgayit branches, AZN/USD/EUR 200 for regional branches).	
*3	If the balance on the card is AZN/USD/EUR 500 or annual turnover is AZN/USD/EUR 3000 or more after the end of a year from the date of conclusion of the contract (funds deposited to the account are not considered and non-cash retail turnover is taken into account), service fee is not charged for the next year.	
*4	If the balance on the card is AZN/USD/EUR 15000 or annual turnover is AZN/USD/EUR 15000 or more after the end of a year from the date of the contract (funds deposited to the account are not considered and non-cash retail turnover is taken into account), service fee is not charged for the next year.	
*5	When ordering a plastic card in foreign currency through the DIS (Digital Identification System) platform, the service fee is accepted in AZN at the rates specified in AZN in accordance with paragraphs 1.2 and 1.3.	

*6 Additional card linked to the main card (applies to all products) provided in the tariffs can be obtained subject to payment of the annual service fee.

1.4 Service fee for sticker

Term	MasterCard World Sticker
One-time fee	AZN 20/USD 15/ EUR 15

1.5 Service fee for Kartmane No Name cards

Term	MC World Kartmane Debit/ Credit
Annual	AZN 10/USD/EUR 6 *3
Initial minimum deposit to the account * 1	
annual	AZN/USD/EUR 500 for Baku and Sumgayit Branches, AZN/USD/EUR 200 for regional branches *2

1 No Name card is issued free when making a minimum deposit to the card account.

*2 If the balance on the card is AZN/USD/EUR 500 or the annual turnover is AZN/USD/EUR 3000 and more (funds deposited to the account are not taken into account and non-cash retail turnover is taken into account) after one year from the date of conclusion of the contract, the service fee for the next year is not charged.

*3 No Name card holders receive a second name card (VISA Rewards Kartmane Debit/ Credit, MC World Kartmane Debit/ Credit) for AZN 5/USD 3/EUR 3 with a 50% discount.

2. Cash withdrawal:

2.1 From Rabitabank ATMs and POS-terminals

<ul style="list-style-type: none"> • Visa Rewards KartmaneBiznes, Visa Infinite KartmaneBiznes, Visa Platinum KartmaneBiznes MC World KartmaneBiznes, MC Black KartmaneBiznes, • Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane, • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit • MC Sticker 	<p>ATM 0.5% min. AZN 0.80; USD/EUR 0.60 POS 0.5% min. AZN 0.80; USD/EUR 0.60</p> <p>ATM 1% min. AZN/USD/EUR 0.80 *1 POS 0% *3</p> <p style="text-align: center;">In case of the Customer's own funds</p> <p>ATM 0.5% min. 0.8 AZN/USD/EUR POS 1% min. 0.80 AZN/USD/EUR</p> <p style="text-align: center;">Credit line</p> <p>ATM 1% min. AZN/USD/EUR 0.80 POS 2% min. AZN/USD/EUR 0.80</p> <p>POS 1% min. AZN/USD/EUR 0.80</p>
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<p>2.2 From ATMs and POS-terminals of other financial and credit institutions of the country:</p> <ul style="list-style-type: none"> • Visa Rewards KartmaneBiznes, Visa Infinite KartmaneBiznes, Visa Platinum KartmaneBiznes, MC World KartmaneBiznes, MC Black KartmaneBiznes, • Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane, • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit • MC Sticker 	<p>ATM 1,5% min. AZN/USD/EUR 3 *1 POS 1,5% min. AZN/USD/EUR 5</p> <p>ATM 1,5% min. AZN/USD/EUR 3 *1 POS 1,5% min. AZN/USD/EUR 5</p> <p>In case of the Customer's own funds ATM 0.5% min. AZN/USD/EUR 2 POS 1,5% min. AZN/USD/EUR 5</p> <p>Credit line ATM 1.5% min. AZN/USD/EUR 2 POS 2% min. AZN/USD/EUR 5</p> <p>POS 1.5 % min. AZN/USD/EUR 5</p>
<p>2.3 From ATMs and POS-terminals of financial and credit institutions of a foreign country:</p> <ul style="list-style-type: none"> • Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane, • Visa Rewards KartmaneBiznes, Visa Infinite KartmaneBiznes, Visa Platinum KartmaneBiznes MC World KartmaneBiznes, MC Black KartmaneBiznes, • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit • Mc Sticker 	<p>ATM 1,5% min. AZN/USD/EUR 3 *2 POS 1,5% min. AZN/USD/EUR 5</p> <p>ATM 1,5% min. AZN/USD/EUR 3 *2 POS 1,5% min. AZN/USD/EUR 5</p> <p>Customer's own funds ATM 1,5% min. AZN/USD/EUR 3 POS 1,5% min. AZN/USD/EUR 5</p> <p>Credit line POS 1,5% min. AZN/USD/EUR 3 ATM 2% min. AZN/USD/EUR 3 POS 2% min. AZN/USD/EUR 5</p> <p>POS 1.5 % min. AZN/USD/EUR 5</p>
<p>*1 5 transactions per month at any ATM in the country are *2 Cash withdrawals at the amount of AZN 1000/USD/EUR 500 per year at any ATMs abroad (only for Visa Infinite and MC Black products) is free *3 Withdrawal from the account is the same as POS tariff.</p>	
<p>3. On Internet sites organizing unique-type transactions (Gambling/Betting/Quasi-cash-electronic wallet balance top up/Lottery) and POS-terminals * (This type of commission applies to the transactions made at POS-terminals of casinos and trade or service facilities registered as casinos on the Internet network). * Carrying out such operations with Mastercard Entrepreneur/Corporate Business card/KartmaneBiznes/Importer Card, Visa Entrepreneur Bizkart/KartmaneBiznes cards is not allowed.</p>	<p>3% min. AZN/USD/EUR 5</p>
<p>4. Retail transactions</p>	<p>Free</p>

5. Cash withdrawals through plastic cards of foreign banks through Cash POS-terminals	1%
5-1. Cash withdrawals through plastic cards of foreign banks through ATMs	AZN 6/USD 5
6. Cash deposit for all card products	Free
7. Additional services	
7.1 Additional service fee for urgent preparation of the card	AZN/USD/EUR 10
7.2 Service fee if the card is lost or damaged <ul style="list-style-type: none"> • Ordinary cards • Premium cards • Sticker 	AZN/USD/EUR 5 AZN/USD/EUR 30 AZN 15; USD/EUR 10
7.3 Service fee for delivery of the card to the address <ul style="list-style-type: none"> • Within the city where the branch is located • To areas outside the city where the branch is located 	AZN 5 AZN 10
7.4 PIN Change/Erase operations PIN change operation <ul style="list-style-type: none"> • All cards 	Free
7.5 PIN Erase operation <ul style="list-style-type: none"> • All cards 	Free
7.6 3D Secure service	Free
7.7 Cash By Code operation *	
* Cash By Code operations with Mastercard Business card/Business card/ Importer card Visa Bizkart/KartmaneBiznes/MC Sticker cards are not allowed.	1% min. AZN/USD/EUR 1.5
8. Card to Card operation*	
8.1 Service fee charged from the Sender through Rabbitabank channels (MB APP, IB, BOT)	
<ul style="list-style-type: none"> • Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane, • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit 	<p style="text-align: center;">Free for RB cards To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60</p> <p style="text-align: center;">In case of Customer's own cards Free for RB cards To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60</p> <p style="text-align: center;">Credit line 1% min. AZN/USD/EUR 1 Domestic transfers through the Instant Payment system</p>
<ul style="list-style-type: none"> • From salary cards to Kartmane + products, • From salary cards to Old Credit cards • From Kartmane (old) products to Kartmane + 	<p style="text-align: center;">Free</p> <p style="text-align: center;">Free</p>

<p>products</p> <ul style="list-style-type: none"> • From salary cards to salary cards • MC Debit NPK <p>Service fee charged from the Sender through Rabitabank channels</p> <ul style="list-style-type: none"> • Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit • MC Debit NPK <p>* Card to Card operations with Mastercard Entrepreneur/Corporate BIZkart, Visa Entrepreneur Bizkart, MC Sticker cards are not allowed.</p>	<p>Free</p> <p>Free</p> <p>To RB cards 1% min. AZN/USD/EUR 1</p> <p>To the cards of other banks within the country 2% min. AZN/USD/EUR 2</p> <p>To RB cards</p> <p>0.5 % min. AZN/USD/EUR 0.60</p> <p>To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60</p> <p>In case of Customer's own cards</p> <p>0.5 % min. AZN/USD/EUR 0.60</p> <p>To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60</p> <p>Credit line</p> <p>1% min. AZN/USD/EUR 1</p> <p>To RB cards 1% min. AZN/USD/EUR 1</p> <p>To the cards of other banks within the country 2% min. AZN/USD/EUR 2</p>
<p>8.2 Service fee charged from the Sender through other channels</p> <ul style="list-style-type: none"> • Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane, • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit 	<p>0,5% min. AZN/USD/EUR 0.60</p> <p>In case of Customer's own cards</p> <p>0,5% min. AZN/USD/EUR 0.60</p> <p>Credit line</p> <p>1% min. AZN/USD/EUR 1</p>
<p>8.3 Transfers to domestic and foreign bank cards through Mastercard Moneysend and Visa Direct systems</p> <ul style="list-style-type: none"> • All card products 	<p>In case of Customer's own cards</p> <p>1.5% min. AZN/USD/EUR 3</p> <p>Credit line</p> <p>2% min. AZN/USD/EUR 3</p>
<p>8.4 Transfers from cards belonging to other banks to domestic bank cards through the Rabitabank Mobile application</p> <p>8.4.1 Transfers from cards belonging to other banks to Rabitabank cards through the Rabitabank Mobile</p>	<p>1% min. AZN/USD/EUR 1</p> <p>0.3% min. AZN/USD/EUR 1</p>

<p>* Card to Card operations with Mastercard Biz Kart/Business card/ Importer Card Visa Bizkart/KartmaneBiznes/MC Sticker cards are not allowed.</p>	<p>NOT ALLOWED!</p>
<p>8.5 Except for Kartmane salary cards, a service fee charged from the recipient for receipts to all other salary cards through card to card, cash receipt, terminal, transfer (except for transfers received from the SSPF or the State Treasury Agency)</p>	<p>1% min AZN/USD/EUR 0.60</p>
<p>9.SMS-notification</p> <ul style="list-style-type: none"> • VISA Infinite Kartmane Debit/Credit; MC Black Edition Kartmane Debit/Credit; Premium Sticker, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes; MC Black Edition KartmaneBiznes • Other cards 	<p>Free</p> <p>AZN 1 (monthly)</p>
<p>10. Processing of applications for chargebacks during the period</p>	<p>0.1% min. AZN/USD/EUR 20 max. AZN/USD/EUR 50</p>
<p>11.Global Customer Assistance Service:</p> <p>11.1. Blocking of lost/stolen cards by payment systems:</p> <ul style="list-style-type: none"> • VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes • MC Black Kartmane / MC Black Kartmane Credit, MC Black Edition KartmaneBiznes 	<p>USD 35</p> <p>EUR 35</p>
<p>11.2. Urgent card recovery when abroad:</p> <ul style="list-style-type: none"> • VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes • MC Black Kartmane / MC Black Kartmane Credit, MC Black Edition KartmaneBiznes 	<p>USD 250</p> <p>EUR 148</p>
<p>11.3. Urgent cash disbursement without a card:</p> <ul style="list-style-type: none"> • VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes • MC Black Kartmane / MC Black Kartmane Credit, MC Black Edition KartmaneBiznes 	<p>USD 175</p> <p>EUR 95</p>
<p>11.4. Cancellation of emergency service under GCAS: VISA InfiniteKartmane/VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes</p>	<p>USD 50</p>

11.5. Provision of service at the request of the cardholder: VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum	7.5 USD
12.Overdraft If the overdraft debt is not paid to the Bank within 30 (thirty) calendar days from the day of the overdraft, the annual interest rate applied by the Bank to the amount of the overdraft debt.	2%
13.Lounge key service <ul style="list-style-type: none"> • VISA Infinite Kartmane/ VISA Infinite Kartmane Credit / VISA Infinite KartmaneBiznes; • Visa Platinum KartmaneBiznes • MC Black Kartmane / MC Black Kartmane Credit / MC Black Edition KartmaneBiznes 	6 uses per year free (cardholder only) USD 32 (for each subsequent entrance) 2 uses per year free (cardholder only) USD 32 (for each subsequent entrance) 2 uses per year free USD 30 / EUR 28 depending on the country (for each subsequent entrance)
14.Concierge service <ul style="list-style-type: none"> • VISA Infinite Kartmane/VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes 	Free
15.Conversion Service fee for conversion during operations with the card * Service fee during cashless operations made through Visa Infinite Kartmane/Credit and MC Black Edition Kartmane/Credit, VISA Infinite KartmaneBiznes/Visa Platinum KartmaneBiznes/MC Black Edition KartmaneBiznes manat cards, Premium Sticker abroad	0.5% Free
16. removed	
17.Card storage service (Storing details of other bank cards in the Rabitabank Mobile application)	Free
18. Service fee charged from the sender for the Top up service to Rabitabank cards through foreign bank cards <ul style="list-style-type: none"> • If the sender of funds has a VISA card • If the sender of funds has a Mastercard card 	2% 3%

PREFERENTIAL TARIFF SCHEDULE

of Rabitabank Open Joint-Stock Company

1.(Removed)			
2. Discounts applied depending on the volume of cashless money transfers and conversion operations in national and foreign currency			
2.1. Discounts on the tariff rate based on the monthly turnover indicated for domestic transfers			
Baku, Sumgayit AZN	Minimum Tariff	min.	max.
0 - 40 000	0.12%	AZN 0.50	AZN 95
40 001 - 100 000	0.1%	AZN 0.50	AZN 95
100 001 - 1 000 000	0.08%	AZN 0.50	AZN 95
Above 1 000 000	0.06%	AZN 0.50	AZN 95
Regions AZN	Minimum Tariff	min.	max.
0 - 20 000	0.12%	AZN 0.50	AZN 95
20 001 - 40 000	0.1%	AZN 0.50	AZN 95
40 001 - 100 000	0.08%	AZN 0.50	AZN 95
Above 100 000	0.06%	AZN 0.50	AZN 95
2.2. Discounts on the tariff rate based on the monthly turnover indicated for foreign currency transfers, if the bank of the recipient of the funds is outside the country			
Baku, Sumgayit USD equiv.	Minimum Tariff	min.	max.
0 - 10 000	0.3%	USD 25	400 USD
10 001 - 100 000	0.25%	USD 25	300 USD
100 001 - 500 000	0.2%	USD 25	250 USD
Above 500 000	0.2%	USD 25	200 USD
Regions USD equiv.	Minimum Tariff	min.	max.
0 - 10 000	0.3%	USD 25	USD 400
10 001 - 50 000	0.25%	USD 25	USD 300
50 001 - 200 000	0.2%	USD 25	USD 250
Above 200 000	0.2%	USD 25	USD 200
2.3. Discounts on the tariff rate based on the monthly turnover indicated for cash expenses in national			
Baku, Sumgayit AZN	Minimum Tariff		
0 - 10 000	0.5%		
10 001 - 50 000	0.4%		
50 001 - 200 000	0.3%		
200 001 - 500 000	0.2%		
Above 500 000	individual		
Regions AZN	Minimum Tariff		
0 - 10 000	0.5%		
10 001 - 50 000	0.4%		
50 001 - 100 000	0.3%		
100 001 - 500 000	0.2%		
Above 500 000	individual		
2.4. Discounts on the tariff rate based on the monthly turnover indicated on the conversion			
Baku, Sumgayit USD equiv.	Minimum Tariff		
0 - 50 000	0.3%		
50 001 - 100 000	0.25%		
100 001 - 150 000	0.2%		
Above 150 000	0.1%		

Regions USD equiv.	Minimum Tariff
0 - 30 000	0.3%
30 001 - 60 000	0.25%
60 001 - 100 000	0.2%
Above 100 000	0.1%

3. The field curator for the sale of non-credit products has the right to discount up to 20% on service fee rates charged by legal entities and individual entrepreneurs when transferring funds to employees' salary cards. (Tariff Schedule on conducting transactions with payment cards, Clause 6.2.)

4. According to the volume of transactions carried out through POS-terminals, the service fee can be reduced by up to 30% by the field curator, and by 15% by the head of CSS. A deposit may be applied at the opinion of the field curator. (Tariff Schedule on conducting transactions with payment cards, Clause 7.1.)

5. Discounted service fee for Kartmane cards				
Term	Circumstances for discounts	VISA Rewards Kartmane/ VISA Rewards Kartmane Credit MC World Kartmane/	Visa Infinite Kartmane/ Visa Infinite Kartmane Credit MC Black	Mastercard World Sticker **
5Illik	According to the applications of the heads of Customer Service Structures (CSS) for the free presentation of Kartmane plastic cards	Free	Free	Free

* Cards can be given as a gift with the approval of either the Chairman of the Management Board or the Sales Curator.

** Cards can be given as a gift with the approval of either the Chairman of the Management Board, the Chairman of the Audit Committee, the Sales Curator, the members of the Management Board, the General Directors.

*** Cards can be given as a gift with the approval of either the Chairman of the Management Board, Chairman of the Audit Committee, Sales Curator, members of the Management Board, General Directors, Branch Managers.

Note: In connection with the approval of this document, "Tariff Rates for Transactions Conducted by Rabitabank OJSC" approved by the decision No. 12, dated 29.01.2016 of the SB and the additions made to it are deemed to cease to have effect.