

<u>TARIFE SCHEDULE</u>	
<u>of services provided by “Rabitabank” Open Joint-Stock Company to legal entities and individual entrepreneurs</u>	
1. Account opening	
1.1. Settlement account opening <ul style="list-style-type: none"> • AZN • USD/EUR/GBP/RUB <i>Note: A settlement account in a foreign currency that is opened at the time of credit being lent to the client can be opened free of charge if the branch management allows it.</i>	Free of charge 10 AZN
1.2. Deposit account opening	Free of charge
1.3. Loan account opening	Free of charge
2. Checkbook issue	10 AZN
3. Cash transactions	
3.1. Lending of funds transferred to the account without cash transfer or transferred in cash from a cash account of another branch. <ul style="list-style-type: none"> • AZN • USD/GBP/RUB • EUR 	0.5% 0.6% (min. 5 USD) 0.6% (min. 5 EUR)
3.2. Cashing of funds deposited into the account in cash from the cash account of the branch where the account was opened, within 1 year from the date of deposit* *The service fee for cashing after 1 year from the date of depositing the funds into the account is charged according to Clause 3.1.	Free of charge
3.3. Cash deposit of funds to the account in Russian rubles	3%
3.4. Payment of deposit amount and accrued interest *The service fee for cashing of funds deposited without cash transfer is charged in accordance with Clause 3.1 of the tariff schedule.	Free of charge
4. Cashless transactions	
4.1. Conversion service fee during the conversion of foreign currency loans and repayment of contractual obligations	0.3% 0%
5. Transfers	
5.1. Intra-bank transfers	Free of charge
5.2. In-country transfers (manat)	0.12% (min. 0.5 AZN / max. 95 AZN)
5.3. In-country urgent transfers (manat)	Tariff + 0.05%
5.4. Local and foreign currency transfers <ul style="list-style-type: none"> • USD • EUR • GBP • Other currencies 	0.3% min. 25 USD / max. 400 USD 0.3% min. 25 EUR / max. 400 EUR 0.3% min. 30 GBP / max. 300 GBP 0.3% min. 25 USD / max. 400 USD
5.5. Change, examination, or deletion of the details of executed transfer <ul style="list-style-type: none"> • AZN • USD/EUR/GBP/other currencies For individual entrepreneurs For legal entities	20 AZN 30 USD + correspondent costs* 50 USD + correspondent costs*
*Note: 1. Additional costs charged by intermediary banks during transfers and receipts are charged by the client. 2. During international multi-currency settlements, the risk of exchange rate difference is borne by the client.	
5.6. Transfers to the seller for the purchase of subsidized agricultural machinery financed through the Agrarian Credit and Development Agency	0.5%

6. Documents, certificates, and account statements

6.1. Confirmation and issue of the account statement:

- Issue of preliminary (daily) statement

Free of charge

<ul style="list-style-type: none"> • Issue of turnover document on the account (for each copy) • Confirmation of printed statement by the bank through Internet/Mobile Banking 	10 AZN Free of charge
6.2. Copying or duplicating documents	2 AZN
7. Letter of credit	
7.1. Opening of letter of credit	0.3% (min. 100 USD)
7.2. Advance notice on letter of credit	0.1% (min. 50 USD)
7.3. Notice on letter of credit	0.1% min. 50 USD / max. 500 USD
7.4. Approval of letter of credit	Commission charged by correspondent bank(s) + 0.3%
7.5. Payment	0.3% (min. 20 USD / max. 500 USD)
7.6. Change or cancellation of terms (other than approval or increases of amounts)	50 USD
7.7. Increasing the amount of the letter of credit	0.2% (min. 50 USD, based on increased amount)
7.8. Acceptance and verification of documents	0.1% min. 50 USD / max. 1,000 USD
7.9. Commission for differences in received documents	50 USD
7.10. Transfer of letter of credit	0.1% (min. 100 USD)
7.11. Drafting of letter of credit	30 USD
8. Collection operations	
8.1. Acceptance of documents for collection	0.3% (min. 50 USD)
8.2. Delivery of documents against payment or acceptance (for both import and export transactions)	0.3% (min. 50 USD)
8.3. Delivery of unpaid documents and return of unpaid documents	0.1% (min. 50 USD)
8.4. Change of terms/cancellation of collection order	50 USD
9. Guarantee letters	Service fee on guarantee
9.1. In-country guarantees	3.0% annual (min. 50 AZN)
Change of terms of each guarantee	50 AZN
	If the amount is increased or period is extended, additional amount is charged according to the Tariff (min. 50 AZN).
9.1.1. All guarantees with full cash back	1.0% annual (min. 50 AZN)
When an intermediary bank (approving bank) acts as a guarantor for locally issued guarantees, the interest rate of that bank is also charged (min. 50 AZN).	
If the intermediary bank (approving bank) requires cash collateral as security, it is charged to the client by applying an additional 1% to the annual interest rate set by that bank.	
If another free currency is used as collateral, an additional 1% per annum is added to the interest rate of the guarantee.	
9.2. Guarantees issued out of the country	3.0% annual (min. 100 EUR/USD)
Change in the terms of each guarantee	100 USD/EUR
	If the amount is increased or period is extended, an additional amount is charged according to the Tariff (min. 50 EUR/USD).
9.2.1. All guarantees with full cash	1.0% annual (min. 100 USD/EUR)
When an intermediary bank (approving bank) acts as a guarantor for guarantees issued in a foreign currency, the interest rate of that bank is also charged (min. 100 USD/EUR).	

If the intermediary bank (approving bank) requires cash collateral as security, it is charged to the client by applying an additional 1% to the annual interest rate set by such bank.	
9.3. Other services on guarantees	
9.3.1. Notice on guarantee	0.1% (lump sum) min. 100 / max. 500 (AZN/USD/EUR)
9.3.2. Sending of inquiry (per each inquiry)	100 AZN/USD/EUR
9.3.3. Acceptance, verification, and sending of the guarantee payment request by the bank	0.1% (lump sum) min. 100 (AZN/USD/EUR)
9.3.4. Postage costs	According to the tariffs of the postal office (min. 10 AZN)
When these operations are carried out in other currencies, the service fee is charged based on the equivalent in USD.	
In case an intermediary or approving bank is involved in the issuing of guarantees (either in the country or out of the country), the commission of that bank will also be charged.	
The aforementioned service fees must be charged in advance as a lump sum.	
Deviation from the conditions is possible only on the basis of consent from BKK.	
10. Credit transactions	
10.1. Documentation of loans to legal entities and entrepreneurial individuals	1%
10.2. Documentation of loans financed by funds	According to the procedure of using fund assets
10.3. Documentation of loans released for the purchase of subsidized agricultural machinery financed by the Agrarian Credit and Development Agency	1%
11. Additional services	
11.1. Connection to Internet/Mobile Banking service	Free of charge
11.2. SMS notification of the client on transactions carried out through current accounts. <ul style="list-style-type: none"> • AZN • USD/EUR • GBP/RUB 	Monthly: 1 AZN / Annual: 10 AZN Monthly: 1 USD/EUR/ Annual: 10 USD/EUR Monthly: 1 USD / Annual: 10 USD

12. Service fee according to the volume of operations carried out through Pos-Terminal, Mobile POS and Electronic Commerce.
12.1. Tariffs and commissions according to the volume of operations carried out through POS-terminals and Mobile POS.
For local cards
a) For petrol stations and drug stores

Circulation limit / Monthly AZN	0-3000	3001-10000	10 001 - 50 000	50 001 - 100 000	100 000 +
Monthly payment for POS-terminal (AZN)	50	20	0	0	0
Monthly payment for Mobile POS (AZN)	5	0	0	0	0
Service from circulation fee (in percentage)	1.50	1.50	1,40	1,35	1,30
Trial period / month	-	-	3 m.	3 m.	3 m.
Targeted turnover if not	In 3 months, it should be transferred to the tariff corresponding to its turnover.				

b) For markets					
Circulation limit / Monthly AZN	0-3000	3001-10000	10 001 - 50 000	50 001 - 100 000	100 000 +
Monthly payment for POS-terminal (AZN)	50	20	0	0	0
Monthly payment for Mobile POS (AZN)	5	0	0	0	0
Service from circulation fee (in percentage)	1.90	1.90	1,80	1,70	1,60
Trial period / month	yox	yox	3 ay	3 ay	3 ay
Targeted turnover if not	In 3 months, it should be transferred to the tariff corresponding to its turnover.				

c) Restaurant / General					
Circulation limit / Monthly AZN	0-3000	3001-10000	10 001 - 50 000	50 001 - 100 000	100 001 +
Monthly payment for POS-terminal (AZN)	50	20	0	0	0
Monthly payment for Mobile POS (AZN)	5	0	0	0	0
Service from circulation fee (in percentage)	2.10	2.10	2,00	1,90	1,85
Trial period / month	-	-	3 m.	3 m.	3 m.
Targeted turnover if not	In 3 months, it should be transferred to the tariff corresponding to its turnover.				

d) Transport					
Circulation limit / Monthly AZN	0-3000	3001-10000	10 001 - 50 000	50 001 - 100 000	100 001 +
Monthly payment for POS-terminal (AZN)	50	20	0	0	0
Monthly payment for Mobile POS (AZN)	5	0	0	0	0
Service from circulation fee (in percentage)	1.20	1.20	1,10	1,00	0,90

Trial period / month	-	-	3 m.	3 m.	3 m.
Targeted turnover if not	In 3 months, it should be transferred to the tariff corresponding to its turnover.				

For foreign cards	2.5% is set for all service areas.
<ul style="list-style-type: none"> • Deposit amount for PosTerminals is 200 AZN (Monthly payment and deposit can be canceled with the signature of the field curator) • No deposit amount is required for Mobile Pos. (Monthly payment can be canceled with the opinion of BBD director) 	
Cashing out; Cashier, our ATM 0.5%	
In addition to the bank commission determined for cash withdrawals from ATMs and POS terminals, tax commissions provided for by the current tax legislation are applied.	

*** Tariffs for "Azerikart" network and other "Unique" type transactions (betting games) are determined individually with the signature of the Chairman of the IH or Field Curator.**

12.2 Tariffs and commissions according to the volume of transactions conducted through electronic commerce				
For local cards				
a) For petrol stations and drug stores				
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 percent)	1.50	1.40	1.35	1.30

Trial period (in months)	No	3 months	3 months	3 months
If no target turnover	At the end of the three-month period, shift to the tariff corresponding to the turnover.			

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 percent)	1.90	1.80	1.70	1.60
Trial period (in months)	No	3 months	3 months	3 months
If no target turnover	At the end of the three-month period, shift to the tariff corresponding to the turnover.			

c) For 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 percent)	2.10	2.00	1.90	1.85
Trial period (in months)	No	3 months	3 months	3 months
If no target turnover	At the end of the three-month period, shift to the tariff corresponding to the turnover.			

d) For 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 percent)	1.20	1.10	1.00	0.90
Trial period (in months)	No	3 months	3 months	3 months
If no target turnover	At the end of the three-month period, shift to the tariff corresponding to the turnover.			

Tariff for foreign cards	For all service areas: 2.5%
--------------------------	-----------------------------

Target turnover - The initial tariff is set according to the turnover intended by the client. The final tariff is set by the client's turnover within 3 months, and the service is continued with such tariff. (If the turnover of 3 months differs by 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 set based on the turnover of the last month.)

Cashing (cash account): 0.5% at our ATMs

In addition to the bank commission set for cash withdrawals from ATMs and POS Terminals, tax commissions provided for in the current tax legislation are applied.

* Tariffs for the “AzeriCard” network and other “Unique” type operations (e.g., gambling games) are set individually upon approval of the head of executive authority or the field curator.