

TARIFF SCHEDULE

on conducting transactions with payment cards (for new products)

1. Service fee for plastic cards (new card/additional card)

1.1. For receiving deposit interests MC World Kartmane/Visa Rewards Kartmane
MC Black Kartmane/Visa Infinite Kartmane

Free

Free if the deposit amount is AZN/USD/EUR 500 000 and more

1.2 Service fee for entrepreneur cards *5

Term	VISA/MasterCard Entrepreneur individual	VISA / MasterCard Korporativ (BIZ Kart)
Yearly	Biz kart – AZN 10 Importer Card – AZN 20 KartmaneBiznes – AZN 10	Business Card – AZN 10 Importer Card – AZN 20 KartmaneBiznes – AZN 10

1.2.1 Service fee for Visa Platinum Business card *5

Term	Visa Platinum Business (Entrepreneur/Corporate)
Yearly	AZN 20 USD/EUR 15

1.2.2 Service fee for Visa Infinite and MasterCard Black cards

Term	Visa Platinum Business (Entrepreneur/Corporate)
Yearly	Kartmane Visa Infinite – AZN 299 or monthly AZN 29 KartmaneBiznes MC Black – 199 AZN or monthly AZN 19

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
Yearly	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

Yearly	AZN/USD/EUR *3	AZN/USD/EUR 15000 *4
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*1 For customers who choose monthly payment, if the average monthly balance is AZN 10 000 or more, or if the monthly turnover (funds received into the account are not taken into account and non-cash retail turnover is taken into account) AZN 1200 or more, the service fee for that month is not charged.

*2 The card is issued free when a minimum deposit is made 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 the annual turnover is AZN/USD/EUR 3000 (funds received into the account are not taken into account and cashless retail turnover is taken into account) and more after one year from the date of conclusion of the contract, no service fee is charged for the next year.

*4 If the balance on the card is AZN/USD/EUR 15000 or the annual turnover is AZN/USD/EUR 15000 (funds received into the account are not taken into account and non-cash retail turnover is taken into account) and more after one year from the date of conclusion of the contract, no service fee is charged for the next year.

*5 When a plastic card is ordered in a foreign currency through the DIS (Digital Identification System) platform, the service fee is accepted in AZN currency at the rates provided in AZN currency in accordance with Clauses 1.2 and 1.3.

*6 An additional card linked to the main card (applicable to all products) can be obtained subject to payment of the annual service fee presented in the tariffs.

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
Yearly	AZN 10/USD/EUR 6 *3

Initial minimum deposit to the account *1

Yearly	AZN/USD/EUR 500 for Baku and Sumgayit branches, AZN 200 for regions/
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1 When a minimum deposit is made to the card account, No Name Card is issued free.

*2 If the balance on the card is AZN/USD/EUR 500 or the annual turnover is AZN/USD/EUR 3000 (funds received into the account are not taken into account and cashless retail turnover is taken into account) and more after one year from the date of conclusion of the contract, no service fee is charged for the next year.

*3 No Name card holders receive a second named 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's ATMs and POS-terminals

- Visa Rewards KartmaneBiznes, Visa Infinite, KartmaneBiznes, Visa Platinum KartmaneBiznes MC World KartmaneBiznes, MC Black KartmaneBiznes,

ATM 0.5% min. AZN 0.80; USD/EUR 0.60
POS 0.5% min. AZN 0.80; 0.60 USD/EUR

- 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

- Sticker

ATM 1% min. AZN/USD/EUR 0.80 *1
POS 0% *3

In case of Customer's own funds
ATM 0.5% min. AZN/USD/EUR 0.80
POS 1% min. AZN/USD/EUR 0.80
Credit line

ATM 1% min. AZN/USD/EUR 0.80
POS 2% min. AZN/USD/EUR 0.80

POS 1% min. AZN/USD/EUR 0.80

2.2 From ATMs and POS-terminals of other financial-credit organizations of the country

- 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

ATM 1,5% min. AZN/USD/EUR 3
POS 1,5% min. AZN/USD/EUR 5

ATM 1,5% min. AZN/USD/EUR 3 *1
POS 1,5% min. AZN/USD/EUR 5

In case of Customer's own funds
ATM 0.5% min. AZN/USD/EUR 2
POS 1,5% min. AZN/USD/EUR 5
Credit line

ATM 1.5% min. AZN/USD/EUR 2
POS 2% min. AZN/USD/EUR 5

POS 1.5 % min. AZN/USD/EUR 5

2.3 From ATMs and POS-terminals of the financial-credit organizations of a foreign country

- 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,

ATM 1,5% min. AZN/USD/EUR 3 *2
POS 1,5% min. AZN/USD/EUR 5

ATM 1,5% min. AZN/USD/EUR 3
POS 1,5% min. AZN/USD/EUR 5

<ul style="list-style-type: none"> • Visa Rewards Kartmane Credit, Visa Infinite Kartmane Credit, MC World Kartmane Credit, MC Black Kartmane Credit • Mc Sticker 	<p>In case of Customer's own funds</p> <p>ATM 1,5% min. AZN/USD/EUR 3</p> <p>POS 1,5% min. AZN/USD/EUR 5</p> <p>Credit line</p> <p>ATM 2% min. AZN/USD/EUR 3</p> <p>POS 2% min. AZN/USD/EUR 5</p> <p>POS 1,5 % min. AZN/USD/EUR 5</p>
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*1 Free 5 operations per month at any ATMs in the country

*2 AZN 1000/USD/EUR 500 free at any ATMs abroad during the year (applies only to Visa Infinite and MC Black products)

*3 Debit from the account is the same as the POS rate.

3. On Internet sites and POS-terminals that organize unique operations (Gambling/Betting games/Quasi-cash/Increasing the balance of electronic wallets/Lottery)*t

(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 through Mastercard Entrepreneur/Corporate BIZ kart/ KartmaneBiznes/Importer Card, Visa Entrepreneur Bizkart/KartmaneBiznes	3% min. AZN/USD/EUR 5
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4. Retail transactions	Free
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 ATM	AZN 6/USD 5
6. Cash withdrawal 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 	<p>AZN/USD/EUR 5</p> <p>AZN/USD/EUR 30</p> <p>AZN 15; USD/EUR 10</p>
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 	<p>AZN 5</p> <p>AZN 10</p>

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 Bizkart/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 by the Sender through Rabitabank 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 From salary cards to Kartmane + products, From salary cards to Old Credit cards From Kartmane (old) products to Kartmane + products From salary cards to salary cards MC Debit NPK 	Free for RB cards To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60 In case of Customer's own cards 1% min. AZN/USD/EUR 1 Credit line 1% min. AZN/USD/EUR 1 Domestic transfers through the ANI Payment system: 1% min. 1 AZN
Service fee charged from the Sender through ATM channels <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 	Free Free Free Free To RB cards : 1 % min. AZN/USD/EUR 1 To the cards of other banks within the country 2% min. AZN/USD/EUR 2
*Card to Card operations with Mastercard Entrepreneur/Corporate BIZkart, Visa Entrepreneur Bizkart, MC Sticker cards are not allowed.	To RB cards : 0.5 % min. AZN/USD/EUR 0.60 To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60 In case of Customer's own cards to RB cards 0.5 % min. AZN/USD/EUR 0.60 To the cards of other banks within the country 0,5% min. AZN/USD/EUR 0.60 Credit line: 1% min. AZN/USD/EUR 1 To RB cards : 1 % min. AZN/USD/EUR 1 To the cards of other banks within the country 2% min. AZN/USD/EUR 2

<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 0,5% min. AZN/USD/EUR 0.60</p> <p>Credit line 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 1.5% min. AZN/USD/EUR 3</p> <p>Credit line 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 application</p>	<p>1% min. AZN/USD/EUR 1</p> <p>0.3% min. AZN/USD/EUR 1</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>* Card to Card operations with Mastercard Biz Kart/Business card/ Importer Card Visa Bizkart/KartmaneBiznes/MC Sticker cards are not allowed.</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>

11. Global Customer Assistance Service:

<p>11.1. Blocking of lost/stolen cards by payment systems:</p> <ul style="list-style-type: none">• VISA Infinite Kartmane/ VISA Infinite Kartmane Kredit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes• MC Black Kartmane / MC Black Kartmane Kredit, MC Black Edition KartmaneBiznes	<p>USD 35</p> <p>EUR 34</p>
<p>11.2. Urgent card recovery when abroad:</p> <ul style="list-style-type: none">• VISA Infinite Kartmane/ VISA Infinite Kartmane Kredit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes• MC Black Kartmane / MC Black Kartmane Kredit, 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 Kredit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes• MC Black Kartmane / MC Black Kartmane Kredit, 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 Kredit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes</p>	<p>USD 50</p>
<p>11.5. Provision of service at the request of the cardholder: VISA Infinite Kartmane/ VISA Infinite Kartmane Kredit, VISA Infinite KartmaneBiznes; Visa Platinum</p>	<p>USD 7.5</p>
<p>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.</p>	<p>2%</p>

<p>13. Lounge key service</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>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)</p>
<p>14. Concierge service</p> <ul style="list-style-type: none"> VISA Infinite Kartmane/VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes 	<p>Free</p>
<p>15. Conversion Service fee for conversion during operations with the card</p> <p>* 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</p>	<p>0.5%</p> <p>Free</p>
<p>16. removed</p>	
<p>17. Card storage service (Storing details of other bank cards in the Rabitabank Mobile application)</p>	<p>Free</p>
<p>18. Service fee charged from the sender for the Top up service to Rabitabank cards through foreign bank cards</p> <ul style="list-style-type: none"> If the sender of funds has a VISA card If the sender of funds has a Mastercard card 	<p>2%</p> <p>3%</p>