

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
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Yearly	Biz kart – AZN 10 Importer Card – AZN 20 KartmaneBiznes – AZN 10	Business Card – AZN 10 Importer Card – AZN 20 KartmaneBiznes – AZN 10
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1.2.1 Service fee for Visa Platinum Business card *5

Term	Visa Platinum Business (Entrepreneur/Corporate)	
Yearly	AZN 49 USD/EUR 29	

1.2.2 Service fee for Visa Infinite and MasterCard Black cards

Term	Visa Infinite and MC Black(Entrepreneur/Corporate)	
Yearly	Kartmane Visa Infinite – AZN 299 KartmaneBiznes MC Black – 199 AZN	

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 MC Black AZN 199/USD/EUR 120

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 At the end of each day of the 1 calendar month before the month in which the service fee is charged, the balance in the Kartmane account for the following years is at least 500 AZN/USD/EUR or Annual turnover (the funds received in the account are not taken into account, turnover means non-cash retail and e-com turnover) at least 3000 AZN/USD/EUR and if it is more than that, no service fee is charged for that year.

*4 Kartmane debit (MC Black, Visa Infinite) cards exempted from annual service fee with initial deposit, if the average balance is less than 15,000 AZN/USD/EUR within 1 (one) month from the date of initial deposit, only ATM, A commission of 2% of the cashed amount is applied in POS cashing and Card to Card transactions.

The commission is charged on the next working day after the end of 1 (one) month.

2% commission is not applied to the annual income for the following years.

After the end of one year from the date of the contract, the balance on the card balance is 15,000 AZN/USD/EUR or the annual turnover is 15,000 AZN/USD/EUR (funds received into the account are not taken into account and non-cash retail turnover is taken into account), and in case of excess, the service fee for the next year is not charged.

*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.

1.2 Replacing the 16-digit number printed on the card with the number allowed by the system according to the customer's request

One-time commission	50 AZN/USD/EUR	Visa Infinite Mastercard Black Edition Visa Rewards MC World
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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

<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 • Sticker 	<p>ATM 0.5% min. AZN 0.80; USD/EUR 0.60 POS 0.5% min. AZN 0.80; 0.60 USD/EUR</p> <p>ATM 1% min. AZN/USD/EUR 0.80 *1 POS 0% *3</p> <p>In case of Customer's own funds ATM 0.5% min. AZN/USD/EUR 0.8 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</p> <p>POS 1% min. AZN/USD/EUR 0.80</p>
<ul style="list-style-type: none"> • MC Debit NPK <p>1) Cashing out the loan amount that is transferred to the card account</p> <p>2) Cashing out the client's personal funds</p>	<p>Free of charge</p> <p>1%</p>

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

<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 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</p>
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2.3 From ATMs and POS-terminals of the financial-credit organizations of a foreign country

<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, 	<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>
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<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
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
6.1. Replenishment of the account to the Kartmane debit card (AZN currency) in cash through payment terminals: Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane	Free when depositing up to AZN 5,000 per month 0.3% for every payment over AZN 5,000 per month

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 	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 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 	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 Free Free Free Free
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 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

<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>

* Card to Card operations with Mastercard Biz Kart/Business card/ Importer Card Visa Bizkart/KartmaneBiznes/MC Sticker cards are not allowed.

9. SMS-notification

<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>9.1 Connecting to the SMS Notification Service for Failed Transactions The card automatically connects to the SMS notification service after 3 unsuccessful transactions during the day.</p> <ul style="list-style-type: none"> • VISA Infinite, MC Black Edition, VISA Platinum Business cards: • Other cards: 	<p>Free</p> <p>1st month free, monthly 1 AZN</p>

10. Processing of applications for chargebacks during the period

0.1% min. AZN/USD/EUR 20
max. AZN/USD/EUR 50

11. Global Customer Assistance Service:

11.1. Blocking of lost/stolen cards by payment systems:

- VISA Infinite Kartmane/ VISA Infinite Kartmane Kredit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes
- MC Black Kartmane / MC Black Kartmane Credit, MC Black Edition KartmaneBiznes

USD 35

EUR 34

11.2. Urgent card recovery when abroad:

- VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes
- MC Black Kartmane / MC Black Kartmane Credit, MC Black Edition KartmaneBiznes

USD 250

EUR 148

11.3. Urgent cash disbursement without a card:

- VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes
- MC Black Kartmane / MC Black Kartmane Credit, MC Black Edition KartmaneBiznes

USD 175

EUR 95

11.4. Cancellation of emergency service under GCAS:

VISA InfiniteKartmane/VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznes

USD 50

11.5. Provision of service at the request of the cardholder:

VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, VISA Infinite KartmaneBiznes; Visa Platinum

USD 7.5

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%

<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) 10 times a year for free \$32 depending on the country (for subsequent entries)</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>