

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

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 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 299 AZN/170 USD/EUR
Or monthly 29 AZN/15 USD/EUR *1
MC Black 199 AZN/120USD/EUR
Or monthly 19 AZN/12 USD/EUR

Initial minimum deposit to the account *2

Yearly

AZN/USD/EUR *3

AZN/USD/EUR 15000 *4

*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/USD/EUR 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. 0.80 AZN; 0.60 USD/EUR POS 0.5% min. 0.80 AZN; 0.60 USD/EUR</p> <p>ATM 0.9% min. 1 AZN/USD/EUR *1 POS 0.4% *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 0.8 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 KartmaneBiz, Visa Infinite KartmaneBiz, Visa Platinum KartmaneBiz, MC World KartmaneBiz, MC Black KartmaneBiz • 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. 3 AZN/USD/EUR POS 1,5% min. 5 AZN/USD/EUR</p> <p>ATM 0,9% min. 1AZN/USD/EUR *1 POS 1,5% min. 5AZN/USD/EUR</p> <p>In case of Customer's own funds ATM 0.5% min. 2AZN/USD/EUR POS 1,5% min. 5AZN/USD/EUR</p> <p>ATM 1.5% min. 2AZN/USD/EUR POS 2% min. 5AZN/USD/EUR</p> <p>POS 1.5 % min. 5AZN/USD/EUR</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 card-to-card transactions to any domestic ATM and other bank cards in the country are free for only 1,000 AZN/USD/EUR per month

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

*3 Only 10,000 AZN/USD/EUR per month is free for Visa Rewards Kartmane and MC World Kartmane products from Rabitabank POS Cash terminals, completely free for Visa Infinite Kartmane and MC Black Kartmane products.

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. Through payment terminals with Kartmane card and current account of individuals in cash (only in AZN currency). The assigned limit is adjusted based on the customer's FIN code. Visa Rewards Kartmane, Visa Infinite Kartmane, MC World Kartmane, MC Black Kartmane

Free when depositing up to AZN 3,000 per month
0.3% for every payment over AZN 3,000 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

- 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

- Within the city where the branch is located
 - To areas outside the city where the branch is located
- Rabitabank

AZN 5
AZN 10



7.4 PIN Change/Eraser 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 till 10 000 AZN/USD/EUR 0,2% min. AZN/USD/EUR 0.60 To the cards of other banks within the country 0,9% min. AZN/USD/EUR 1 *1 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 MC Debit NPK 	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. 1 AZN/USD/EUR To the cards of other banks within the country 2% min. 2 AZN/USD/EUR
Note: Card to Card operations with Mastercard Entrepreneur/Corporate BIZkart, Visa Entrepreneur Bizkart, MC Sticker cards are not allowed.	

<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"> • All products 	<p>AZN 5 (monthly)</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:

<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 KartmaneBiznesMC Black Kartmane / MC Black Kartmane Credit, 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 Credit, VISA Infinite KartmaneBiznes; Visa Platinum KartmaneBiznesMC 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 KartmaneBiznesMC 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>
<p>11.5. Provision of service at the request of the cardholder: VISA Infinite Kartmane/ VISA Infinite Kartmane Credit, 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>Note: A turnover amount required by international payment systems is required.</p>	<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</p> <p>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>