

<i>Transactions with plastic cards</i>		
1.	UNIVERSAL CARD Contactless (Debit card, salary card, savings interest card)	
1.1.	Cash commission:	
	<i>From ATMs or branches of the bank</i>	without commission
	<i>ATMs of other local banks (if Universal card is a debit, savings interest card)</i>	1% min.2.4 AZN / 3 USD / 3 EUR
	<i>ATMs of other local banks (if Universal card is also a salary card)</i>	In this case, the cash commission is 0%, 0.1% or 0.25%, Universal Gold, Universal Gold contactless - 0% / 0.1% min.1 AZN / 0.25% min.1 AZN, depending on the terms of the salary contract concluded with the legal entity.
	<i>From ATMs or branches of foreign banks</i>	1.5% min.2.4 AZN / 3 USD / 3 EUR
	<i>From domestic and foreign POS terminals</i>	1.5% min.2.4 AZN / 3 USD / 3 EUR
1.2	Card-to-Card from universal card (transfer of funds from card to card)	0.5% min. 0.30 AZN
	Universal Card-to-Card	0.5% of the amount received
1.3.	To issue a new card when the universal card is lost or becomes unusable	reusable Universal Savings Interest Card (MCDebit), Universal Salary Card (MCDebit) - free reusable Universal Debit Card - Relevant Selling Price Repeated Universal Gold and Universal Gold Contactless - Relevant Selling Price
<i>Selling prices</i>		
<i>Debit cards</i>		

1.	Universal card	1 year 15 AZN / account min.100 AZN / USD / EUR income - free 2 years 20 AZN / account min.100 AZN / USD / EUR income-free 3 years 25 AZN / account min.100 AZN / USD / EUR income - free
2.	Universal Gold	1 year 5 AZN 2 years 10 AZN 3 years 15 AZN
3.	Universal Gold Contactless	1 year 20 AZN 2 years 25 AZN 3 years 30 AZN
4.	MC Gold	1 year 30 AZN 2 years 40 AZN 3 years 50 AZN
5.	MC DEBIT Contactless	1 year 15 AZN / account min.300 AZN / 200 USD / EUR income - free 2 years 20 AZN / account min.500 AZN / 300 USD / EUR income-free 3 years 25 AZN / account min.800 AZN / 500 USD / EUR income - free
6.	Black Edition	

6.1	Ordinary box (paid / free)	200 AZN for 1 year /account min.20 000 sh.v. income - free 2 years 300 AZN /account min.30 000 sh.v. income - free 3 years 350 AZN /account min.40 000 sh.v. income - free
6.2	VIP box (paid / free)	250 AZN for 1 year /account min.30 000 sh.v. income - free 2 years 350 AZN /account min.40 000 sh.v. income - free 3 years 400 AZN /account min.50 000 sh.v. income - free

Credit cards

7.	Black Edition	
7.1	Ordinary box (paid / free)	200 AZN for 1 year /account min.20 000 sh.v. income - free 2 years 300 AZN /account min.30 000 sh.v. income - free 3 years 350 AZN /account min.40 000 sh.v. income - free
7.2	VIP box (paid / free)	250 AZN for 1 year /account min.30 000 sh.v. income - free 2 years 350 AZN /account min.40 000 sh.v. income - free 3 years 400 AZN /account min.50 000 sh.v. income - free
8.	MC Gold	1 year 20 AZN 2 years 30 AZN
9.	MC Standard	1 year 10 AZN 2 years 15 AZN
10.	Credit cards issued with collateral	free

Salary cards

11.	Universal card	free
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12.	Universal Gold, Universal Gold contactless	Complies with the terms of the universal card product
13.	MC Debit Salary Contactless:	
	when the number of cards is less than 100	1 year -7 AZN, 2 years -10 AZN, 3 years -15 AZN
	when the number of cards is from 100 to 500	1 year -5 AZN, 2 years -8 AZN, 3 years -10 AZN
	when the card number is more than 501	1 year -4 AZN, 2 years -6 AZN, 3 years -8 AZN
Savings interest card		
14.	Universal card	It's free
15.	Universal Gold, Universal Gold contactless	Complies with the terms of the universal card product
16.	MCDebit Salary	It's free
Other cards		
17.	Picture card (Ag)	(photo order is free)
18.	Corporate card	It's free
19.	Tax Card	It's free
Commissions		
20.	Cash withdrawal	
	Debit cards (MCDebit, MCGold, MC Black Edition)	
	Bank ATM	1% min.0.8 AZN / 1 USD / 1 EUR
	ATMs of other local banks	1.5% min.2.4 AZN / 3 USD / 3 EUR
	ATMs of foreign banks	1.5% min.2.4 AZN / 3 USD / 3 EUR
	From domestic and foreign POS terminals	1.5% min.2.4 AZN / 3 USD / 3 EUR
	Debit cards (Universal card, Universal Gold, Universal Gold Contactless)	
	Bank ATM	0%
	ATMs of other local banks	1% min.2.4 AZN / 3 USD / 3 EUR
	ATMs of foreign banks	1.5% min.2.4 AZN / 3 USD / 3 EUR
	From domestic and foreign POS terminals	1.5% min.2.4 AZN / 3 USD / 3 EUR

Credit cards		
Bank ATM		1% min.0.8 AZN / 1 USD / 1 EUR
ATMs of other local banks		1.5% min.2.4 AZN / 3 USD / 3 EUR
ATMs of foreign banks		1.5% min.2.4 AZN / 3 USD / 3 EUR
From domestic and foreign POS terminals		1.5% min.2.4 AZN / 3 USD / 3 EUR
Savings interest cards		
Universal card Universal Gold, Universal Gold Contactless		
Bank ATM		0%
ATMs of other local banks		1% min.2.4 AZN / 3 USD / 3 EUR
ATMs of foreign banks		1.5% min.2.4 AZN / 3 USD / 3 EUR
From domestic and foreign POS terminals		1.5% min.2.4 AZN / 3 USD / 3 EUR
MCDebit Salary		
From ATMs or branches of the bank		0%
ATMs of other local banks		1.5% min.2.4 AZN / 3 USD / 3 EUR
ATMs of foreign banks		1.5% min.2.4 AZN / 3 USD / 3 EUR
From domestic and foreign POS terminals		1.5% min.2.4 AZN / 3 USD / 3 EUR
Salary cards		
Universal card		
Bank ATM		0%
ATMs of other local banks are determined in accordance with the terms of the contract with the legal entity.		0% / 0.1% / 0.25% Universal Gold, Universal Gold contactless - 0% / 0.1% min.1 AZN / 0.25% min.1 AZN
ATMs of foreign banks		1.5% min.2.4 AZN
From domestic and foreign POS terminals		1.5% min.2.4 AZN
MCDebit Salary		
Bank ATM		0%
ATMs of other banks		1.5% min.2.4 AZN

	From ATMs or branches of foreign banks	1.5% min.2.4 AZN
	From domestic and foreign POS	1.5% min.2.4 AZN