

1. SERVICES FOR THE INDIVIDUAL CLIENTS

	Commission in AZN	Commission in Foreign currency
1.1. Opening the current account 1.1.1. The minimum balance on the current account 1.1.2. In case, the balance 200 000 EUR and more will apply to the total amount		Free of charge Not required Daily basis 0,8% per annum
1.2. Opening the loan account		Free of charge
1.3. Opening the deposit account		Free of charge
1.4. Money transferred to account*:		
1.4.1. Money transferred through the cash desk of the branch office where the account was opened 1.4.2. Money transferred through the cash desk in other branch offices <ul style="list-style-type: none"> • Money transferred to card account • Loan payments issued from Xalq Bank, and also insurance service payments for this loan • Money transferred to deposit account of the notary • Money transferred through urgent money transfer systems • Other operations with money transfer 		Free of charge Free of charge Free of charge Free of charge Free of charge 0.05%, min. 1 AZN/USD/EUR; max. 20 AZN/USD/EUR
1.5. Cash withdrawal from the account* ¹ 1.5.1. Cash withdrawal from the account 1.5.2. Deposit amount withdrawal: <ul style="list-style-type: none"> • At the maturity date of deposit** • At the pre maturity date of deposit amount withdrawal 1.5.3. Cash withdrawal of the accrued interest amount on deposit**		0,5 %, min. 1 AZN/USD/EUR Free of charge 0,5 %, min. 1 AZN/USD/EUR Free of charge
<p><i>*The maximum commission 1% is charged for the cash withdrawal for the amount of EUR 500 000 and more by negotiation.</i></p> <p><i>** Free cash withdrawal of the amount of the deposit and accrued interest on the maturity date of deposit is possible only for the period of 1 year from the date of termination. In case of early withdrawal of the deposit, free cash withdrawal of accrued interest is possible only for the period of 1 year from the date of early cancellation of the deposit agreement. The commissions specified in item 1.5.1 of this Tariffs shall be applied</i></p>		

<i>upon expiration of these deadlines for the withdrawal's operations.</i>	
<p>1.6. Issuance of documents based on the account:</p> <ul style="list-style-type: none"> • Account statement • Letters for embassies or the State Migration Service • Other letters • Duplicate of documents 	<p>Free of charge</p> <p>8 AZN</p> <p>3 AZN</p> <p>3 AZN</p>
<p>1.7. Service fee for transactions on purchase, donation, promissory note and debit transactions, initial contract and other civil-legal transactions through a notary's deposit account.</p> <p><i>Note:</i></p> <ol style="list-style-type: none"> 1. <i>An additional commission is charged in accordance with the standard rates for the transfer of funds from notary's deposit account to other account or to state budget.</i> 2. <i>No commission fee is charged for the cash withdrawal from the notary's deposit account on these transactions.</i> <p><i>A service fee of 0.5% is charging from the total amount of cash withdrawn from transferred amount in the size of 1 000 000 manat and more from the deposit account of the notary.</i></p>	0,2 %
1.8. The buying and selling foreign currency on behalf of the customer ²	Free of charge
1.9. Accept and/or exchange of metal coins (if more than 10 AZN)	5% (for the total amount)

Note:

1. The transactions over the account can be conducted in the branch where the account is opened, as well as in another branch of the Bank.
2. Applying the exchange rate set up by the Bank.

	Commission in AZN	Commission in Foreign currency
1.10. Execution of the payment orders:		

1.10.1. Inside bank transfers: <ul style="list-style-type: none"> • Between the client's own accounts • To the accounts of other clients • To the notary's deposit account 	Free of charge 0.05 %, min. 1 AZN/USD/EUR; max. 20 AZN/USD/EUR Free of charge	
1.10.2. The transfers to accounts with other banks:		
1.10.2.1. To the branch offices in Baku/Sumgayit	0,2 %, min. 1 AZN; max. 100 AZN	0,3 %, min. 20 USD/ 25 EUR; max. 300 USD/EUR
1.10.2.2. To the regional branch offices	0,12 %, min. 1 AZN; max. 100 AZN	0,3 %, min. 20 USD/ 25 EUR; max. 300 USD/EUR
1.10.2-1. Interbank and transfers to other banks' accounts through the system of instant payments: <ul style="list-style-type: none"> • To the branch offices in Baku/Sumgayit • To the regional branch offices 	0,15 %, min. 1 AZN; max. 100 AZN 0,12 %, min. 1 AZN; max. 100 AZN	—
1.10.3. The execution of collection orders, related to the mandatory legal decisions, as well as the execution of other obligatory payment orders (tax decisions, custom and other authorities)		
1.10.3.1. For the amount of 10 AZN and below: 1.10.3.2. For the amount above 10 AZN: <ul style="list-style-type: none"> • To branch offices in Baku/Sumgayit (for each payment) • To regional branch offices (for each payment) 		
Free of charge 0,2 %, min. 1 AZN; max. 100 AZN 0,12 %, min. 1 AZN; max. 100 AZN		
1.10.4. Amendment or cancellation of the executed payment orders ¹	10 AZN	50 USD
1.10.5. Money Transfer investigation ¹ <ul style="list-style-type: none"> • Up to 3 months • Up to 6 months • Over 6 months 	—	80 USD 110 USD 140 USD

Note:

1. Additional commissions and unexpected expenses issued by the correspondent bank are reimbursing by the client.

Commission	
1.11. Opening the current metal account	Free of charge
1.11.1. The initial amount to the current metal account	Not required
1.12. The minimum balance on the current metal account	Not required
1.13. Amount of precious metal for each trade agreement with the Bank	min. 5 XAU (troy ounces) ¹
1.14. The inside bank transfer between metal accounts	Free of charge

Note:

1. The currency exchange and the inside bank transfers between metal accounts are possible only.

2. SERVICES FOR THE LEGAL ENTITIES AND PRIVATE ENTREPRENEURS

	Commission in AZN	Commission in Foreign currency
2.1. Opening the current account		Free of charge
2.1.1. The minimum balance on the current account		Not required
2.1.2. In case, the balance 200 000 EUR and more will apply to the total amount		Daily basis 0.8% per annum
2.2. Opening the loan account		Free of charge
2.3. Opening the deposit account		Free of charge
2.4. Money transferred to account:		
2.4.1. Money transferred through the cash desk of the branch office where the account was opened		Free of charge
2.4.2. Money transferred through the cash desk in other branch offices		Free of charge
<ul style="list-style-type: none"> • Money transfer to a notary's deposit account • Other operations with money transfer 		0.05%, min. 1 AZN/USD/EUR; max. 20 AZN/USD/EUR
2.5. Cash withdrawal from the account*1		0,5 %, min. 1 AZN/USD/EUR

<p><i>*The maximum commission 1% is charged for the cash withdrawal for the amount of EUR 500 000 and more by negotiation.</i></p>	
<p>2.6. Issuance of documents based on the account:</p> <ul style="list-style-type: none"> • Account statement • References to embassies or the State Migration Service • Other references* • Duplicate of documents • Responses to requests from an external auditor conducting an audit of the client's financial efficiency 	<p>Free of charge 8 AZN 3 AZN 3 AZN Free of charge</p>
<p>2.7. Service fee for transactions on purchase, donation, promissory note and debit transactions, initial contract and other civil-legal transactions through a notary's deposit account.</p> <p><i>Note:</i></p> <ol style="list-style-type: none"> 1. <i>An additional commission is charged in accordance with the standard rates for the transfer of funds from notary's deposit account to other account or to state budget.</i> 2. <i>No commission fee is charged for the cash withdrawal from the notary's deposit account on these transactions.</i> <p><i>A service fee of 0.5% is charging from the total amount of cash withdrawn from transferred amount in the size of 1 000 000 manat and more from the deposit account of the notary.</i></p>	<p>0,2 %</p>
<p>2.8. The buying and selling foreign currency on behalf of the customer²</p>	<p>Free of charge</p>
<p>2.9. Accept and/or exchange of metal coins (if more than 10 AZN)</p>	<p>5 %</p>

Note:

1. The transactions over the account can be conducted in the branch where the account is opened, as well as in another branch of the Bank.
2. Applying the exchange rate set by the Bank.

Commission in AZN

Commission in Foreign currency

1. Execution of the payment orders:		
2.10.1. Inside bank transfers: <ul style="list-style-type: none"> • Between the client's own accounts • To the accounts of other clients • To the notary's deposit account 	Free of charge 0.05 %, min. 1 AZN/USD/EUR; max. 20 AZN/USD/EUR Free of charge	
2.10.2. The transfers to accounts with other banks:		
2.10.2.1. To the branch offices in Baku/Sumgayit	0,2 %, min. 2 AZN; max. 170 AZN	0,3 %, min. 20 USD/25 EUR; max. 300 USD/EUR
2.10.2.2. To the regional branch offices	0,12 %, min. 1 AZN; max. 170 AZN	0,3 %, min. 20 USD/25 EUR; max. 300 USD/EUR
2.10.2-1. Interbank and transfers to other banks' accounts through the system of instant payments: <ul style="list-style-type: none"> • To the branch offices in Baku/Sumgayit • To the regional branch offices 	0,15 %, min. 2 AZN; max. 120 AZN 0,12 %, min. 1 AZN; max. 120 AZN	—
2.10.3. The execution of collection orders, related to the mandatory legal decisions, as well as the execution of other obligatory payment orders (legal, tax, custom and State Social Protection Fund of Azerbaijan Republic) <ul style="list-style-type: none"> 2.10.3.1. For the amount of 10 AZN and below: 2.10.3.2. For the amount above 10 AZN: <ul style="list-style-type: none"> • To the branch offices in Baku/Sumgayit (for each payment) • To the regional branch offices (for each payment) 	Free of charge 0,2 %, min. 1 AZN; max. 170 AZN 0,12 %, min. 1 AZN; max. 170 AZN	
2.11. Amendment or cancellation of the executed payment orders ¹	10 AZN	50 USD
2.12. Money Trasfer investigation ¹ <ul style="list-style-type: none"> • Up to 3 months • Up to 6 months • Over 6 months 	—	80 USD 110 USD 140 USD
2.13. Issuance of a checkbook: <ul style="list-style-type: none"> • To notary office • To others 	Free of charge 10 AZN	
2.14. Cash collection	(VAT is charged) Based on agreement	
2.15. Commission for transferring funds to the salary card accounts:	0.5 %	

<ul style="list-style-type: none"> for the providing of a cash withdrawal service from cards through ATM's network of Xalq Bank (no fee is charged) for the providing of a cash withdrawal service from cards through ATM's network of Xalq Bank, as well as other banks (no fee is charged) 	Based on the agreement of the parties (Bank and legal entity / private entrepreneur)
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Note:

- Additional commissions and unexpected expenses issued by the correspondent bank are reimbursing by the client.

Commission	
2.16. Opening the current metal account 2.16.1. The initial amount to the current metal account	Free of charge Not required
2.17. Minimum balance on current metal account	Not required
2.18. Amount of precious metal for each trade agreement with the Bank	min. 5 XAU (troy ounces) ¹
2.19. The inside bank transfer between metal accounts	Free of charge

Note:

- The currency exchange and the inside bank transfers between metal accounts are possible only.