

STANDARD TARIFFS FOR CERTAIN BANK SERVICES (FOR INDIVIDUALS)		
SERVICE TYPE	TARIFF	
ISSUING ACCOUNT RELATED DOCUMENTS		
Sending Electronic Account Statements to Email Address	Free of charge	
Issuing Stamped Account Statements at the branch	30 AZN	When a customer applies to PASHA Bank for a mortgage or loan, stamped monthly account statements are issued free of charge. Issuance of account statements is free of charge for wounded war participants and war veterans upon presentation of relevant documents.
Sending statements and all types of letters by courier when ordering via mobile application	10 AZN	
Issuance of a statement on loan debts	50 AZN	Free on active loan
Issuance of letters on account	30 AZN	
Cash deposit	At its discretion, the Bank may apply a special service fee to free-of-charge depositing transactions.	
Withdrawal of cash AZN, Foreign currency *Cash deposit notes	In case of cash deposit	In case of transfer deposit
	0%	1%
Withdrawal of funds received for Profitable Life Insurance (AZN). (When a PLI customer applies for cash withdrawal at the cash desk, the cashier must contact the product owner to verify whether the customer has a loan debt.)	0,2%	
NON-CASH TRANSACTIONS	Presented to the business center as a hard copy (Others)	Via Internet Bank service (Others)
Intra-bank transfer	Free of charge	Free of charge

Transfer in AZN to out of bank accounts. Normal operation.	0.13% (min. 2 - max. 230 AZN)	0.10% (min. 1 - max. 150 AZN)
Transfer in AZN to out of bank accounts. Urgent operation.	0.15% (min. 5 - max. 275 AZN)	0.13% (min. 3 - max. 200 AZN)
Transfer in AZN to out of bank accounts. Normal operation.	0.35% (min. 30 - max. 500 EUR/ USD)	0.30% (min. 20 - max. 300 EUR/USD)
Transfer in AZN to out of bank accounts. Urgent operation.	0.50% (min. 40 - max. 650 USD/EUR)	
Non-cash exchange transactions	0,50%	0,40%

*Cash depositing notes

1. Funds deposited via ADM terminals, cash desk, Milliön and E-manat terminals are considered to be deposited in cash. When funds received online via Portmanat and kassam.az are cashed out, these are considered as funds received by transfer and a commission is charged according to the tariffs

2. No service fee is charged to the deposit amount in cash and the accrued interest.

3. If funds deposited by transfer are placed as a deposit for a minimum of 6 months, a withdrawal limit is set in the amount of the deposited funds and calculated interest without any commission, and the customer can utilize this limit at any time. A standard commission fee will be applied if the deposited amount is withdrawn before the specified time. This condition also applies to the withdrawal of funds under Profitable Life Insurance.

4. In case of obtaining a loan or line of credit by pledging funds received through a transfer (regardless of the loan term), a commission-free withdrawal limit is created in the amount of the collateral amount, and the customer can use this limit at any time.

5. A 1% commission fee is charged when cashing out the amount deposited to the account by transfer service (3D-Payment).

6. If the amount is initially deposited in cash from the Customer's other accounts in PASHA Bank and is received by transfer or conversion from a salary account, no commission is charged.

7. Withdrawal transactions in foreign currency are carried out in USD, EUR, and GBP. For withdrawals in other currencies, the bank may apply a special commission.

8. For withdrawal transactions of up to 500000 AZN (or equivalent), the order must be received by Customer Service by 5:00 pm on the day of the transaction. Orders for withdrawal transactions of 500000 AZN - 1000000 AZN (or equivalent) must be received by the Customer Service representative by 1:00 pm on the transaction day. For withdrawal of funds exceeding 1000 000 AZN (or equivalent), Customer Service representatives must be notified one business day before withdrawal.

9. The withdrawal commission on the loan amount is reflected in the relevant loan agreements. The withdrawal commission on the loan amount is 0% unless it is reflected in the relevant documents.

Other notes
Operations in currencies not mentioned in these tariffs are subject to the Bank's approval, and the terms under which they are conducted and determined by the Bank.
All tariffs (except for card tariffs) will be calculated in AZN, USD or EUR, depending on the currency of the transaction, and depending on the customer's request, will be charged from his manat or other currency account according to the exchange rate set by the Bank on the day of transaction in manat or its equivalent. Service fee amounts for transactions in other currencies (except AZN, USD and EUR) will be calculated in EUR equivalent on the transfer date and charged in the manner mentioned above.
When a grace period is provided for the collection of service fees for operations in foreign currency, and when the service fee is levied in a currency different from the operation's currency, the exchange rate determined by PASHA Bank on the day of the transaction will be applied at the time of payment.
If the currency of the funds to be transferred to the account differs from the currency of the accounts specified in the payment order, these funds will be transferred to Customer's account by way of conversion into the currency of the Customer's account in accordance with the Bank's exchange rate and current tariffs on the day of transaction.