



**Special Offer for AHK Azerbaijan Members supported by  
EDF Financial Products**

# Account opening and servicing

Services	Current Tariffs	<i>Special Tariffs for AHK members</i>
Account opening	Free	Free
Cash withdrawal commission	0,6%	0,2%
Statements from bank account	Free	Free
Overnight interest for AZN accounts (annual)	0%	50 000 – 100 000 – 2 % 100 001 – 300 000 – 3 % 300 001 – 500 000 – 4 % Above 500 000 – 5 %
<u>myCard</u> Business Card (5 years)	20 AZN	Free
Premium / Standard Salary cards (5 years)	5 AZN	Free
Any Bank ATM withdrawal	1%	Free
AccessBank ATM withdrawals	0.5%	Free
Transfer commission	1%	Free

# Cashless payments

Services	Current Tariffs	<i>Special Tariffs for iTicket.az</i>
Intra-bank transfers	Free	Free
Transfers in national currency (AZIPS/XOHKS)	0.1% (min. 2 AZN - max. 180 AZN)	0.03% (min. 0.8 AZN - max. 100 AZN)
Transfers in foreign currency (SWIFT)	0.3% (min. <u>ekv.</u> 25 USD, max. <u>ekv.</u> 500 USD) + Interbank fee 25 USD	0.2% (min. <u>ekv.</u> 20 USD, max. <u>ekv.</u> 300 USD) + Interbank fee 15 USD
Internet Banking	Free	Free
Currency exchange	-	Special rate



# POS Terminal tariffs



Products	Standard Interest Rate	For AHK members
Minimum monthly fee	100 AZN	Free for next 6 months Next months 50 AZN
Transactions with AccessBank cards	2%	0.6%
Transactions on cards of other banks within domestic service	3%	1.5%
Transactions with foreign cards & Tokens	3%	1.5%
Integration of "Smart Cash Register"	100 AZN	70 AZN
Technical support	Does not exist	Free

Note: The success of our customers is very important to us. To do this, we apply a tariff policy to each of our clients in accordance with his business. Your success is our success! These rates and limits are subject to change on an individual basis upon request from the business and the client.

# E-com tariffs



- § Creation of a personal website or online store
- § Creating a database with products
- § Set up a delivery system for customers
- § Opening an account to connect to e-commerce
- § Join e-commerce at the tariffs below.

Products	Standard Interest Rate	For AHK members
Minimum monthly fee	100 AZN	Free for next 6 months Next months 50 AZN
Transactions with AccessBank cards	2%	0.6%
Transactions on cards of other banks within domestic service	3%	2%
Transactions with foreign cards & Tokens	3%	2.5%

These rates and limits are subject to change on an individual basis upon request from the business and the client

# Overdraft

Service that allows you to grow your business, even if you don't have money



## Advantages:

- Up to 200 000 AZN without required deposit
- Up to 12 months
- Monthly interest rate to 1 – 1.5%
- Fast documentation process
- Interest fee is charging on the spent amount only
- The limit might be re-used





**Special Offer for AHK Azerbaijan Members' staff s  
upported by EDF Financial Products**

# Consumer Loans for AHK members

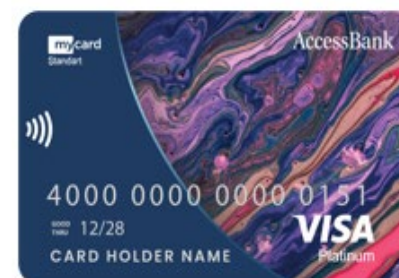
Product	Term	Amount (AZN)	Standard Interest Rate	For AHK members
Cash Loan	Up to 48 months	500 – 30 000	21%	min. 12%
50 days interest free credit card	Up to 36 months	500 – 10 000	26%	21-22%
Cash loan with collateral	Up to 48 months	500 – 60 000	26%	min. 16%





# myCard Debit Cards

	Standard Rate	For AHK members
Price*	15 / 50 / 200 AZN	5 / 30 / 100 AZN
Bonus on the positive balance on the card*	Up to 3%	Up to 3%
24/7 assistant service	Free	
Pre-flight COVID-19 testing*	10 times per year Free	
Fast Track / Fast Line / Fast pass*	Free	Free
Access to airport lounges*	Up to 6 times per year	
SMS banking	Free	
Travel insurance	Free	
PIN change	Free	
24/7 mobile app	Free	
ATM commission (AccessBank)	Individual	
Cashback	Up to 30%	
Favorite category Cashback	Up to 7%	



# myCard Junior

Debit card for kids

Price	For AHK members 50% Discount
SMS Banking	Free
ATM withdrawal	Free up to 500 AZN
Partner Cashback	Up to 30%
Cashback	Up to 3%
Daily and Monthly limits on transaction – will be managed by parents	



# Practice opportunities

AccessBank offers special internship programs for AHK members' children

- AccessBank Summer School
- Annual Bank Internship
- Marketing and PR
- Finance and Accounting
- Project management
- “A day at the Bank” program

