Approved by Decision No 39/5 of
the Management Board of the CBA
dated 15 September 2026

Service fee tariffs applicable to payment systems

Service fees charged on AZIPS and LVPCSS		
№	**Types of transactions**	**Tariffs**
1.	**National currency denominated transactions**	
1.1.	**For the execution of participants' payment orders via AZIPS**	**0.2 AZN** (for amounts ranging AZN0-AZN100) **0.5 AZN** (for amounts ranging AZN100.01-AZN1000) **2 AZN** (for amounts ranging AZN1000.01-AZN10000) **10 AZN** (for amounts ranging AZN10000.01-AZN40000) **20 AZN** (for amounts ranging AZN40000.01 AZN and over)
1.1.1.	payment orders sent for cash withdrawal	N/A
1.1.2.	clearing results submitted at the end of LVPCSS sessions	N/A
1.1.3.	payment orders transmitted via the intersystem interface intraday, based on transactions processed in the General Ledger	N/A
1.1.4.	settlement of clearing participants' obligations during the processing of clearing results submitted by payment system operators and the Interbank Card Centre (ICC)	N/A
1.1.5.	settlement of clearing participants' obligations during the processing of clearing results submitted by the National Depository Center (NDC)	in the amount in line with item 1.1
1.1.6.	transfers from clearing accounts of payment system operators, the ICC, and the NDC during the processing of clearing results submitted by these entities	N/A
1.2.	**For the execution of participants' payment orders via LVPCSS**	**0.1 AZN** (for amounts ranging AZN0-AZN100) **0.25 AZN** (for amounts ranging AZN100.01-AZN1000 AZN) **1 AZN** (for amounts ranging AZN1000.01-AZN10000 AZN) **5 AZN** (for amounts ranging AZN10000.01-AZN40000 AZN) **10 AZN** (for amounts ranging AZN40000.01 and over)
1.2.1.	payment orders submitted through the Government Payment Portal (GPP)	**0.03 AZN** (for amounts ranging AZN0-AZN100) **0.1 AZN** (for amounts ranging AZN100.01-AZN1000)

		1 AZN (for amounts ranging AZN1000.01-AZN10000) **4 AZN** (for amounts ranging AZN10000.01-AZN40000) **8 AZN** (for amounts ranging AZN40000.01 and over)
1.2.2.	payment orders submitted by the State Treasury Agency in respect of VAT	N/A
2.	**Foreign currency denominated transactions** (calculated in manats based on the CBA's official exchange rate as of the transaction date)	
2.1.	**Customers' payment orders via AZIPS**	
2.1.1.	payments denominated in USD	**0.2 USD** (for amounts ranging USD0-USD100) **0.5 USD** (for amounts ranging USD100.01-USD1000) **2 USD** (for amounts ranging USD1000.01-USD10000) **10 USD** (for amounts ranging USD10000.01-USD40000) **20 USD** (for amounts ranging USD40000.01 and over)
2.1.2.	payments denominated in EUR	**0.2 EUR** (for amounts ranging EUR0-EUR100) **0.5 EUR** (for amounts ranging EUR100.01-EUR1000) **2 EUR** (for amounts ranging EUR1000.01-EUR10000) **10 EUR** (for amounts ranging EUR10000.01-EUR40000) **20 EUR** (for amounts ranging EUR40000.01 and over)
2.1.3.	payments denominated in GBP	**0.2 GBP** (for amounts ranging GBP0-GBP100 GBP) **0.5 GBP** (for amounts ranging GBP100.01-GBP1000) **2 GBP** (for amounts ranging GBP1000.01-GBP10000) **10 GBP** (for amounts ranging GBP10000.01-GBP40000) **20 GBP** (for amounts ranging GBP40000.01 and over)
2.1.4.	settlement of clearing participants' obligations during the processing of clearing results submitted by payment system operators and the ICC	N/A
2.1.5.	settlement of clearing participants' obligations during the processing of clearing results submitted by the NDC	in the amount in line with items 2.1.1, 2.1.2 and 2.1.3
2.1.6.	transfers from the clearing accounts of payment system operators, the ICC, and the NDC during the processing of clearing results submitted by these entities	N/A

2.2.	payment orders for transfers to resident banks, submitted by participants in paper form or via the SWIFT system	0,02% of transaction amount, min USD 0.20 – max USD10.00
2.3.	payment orders for transfers to non-resident banks, submitted by participants in paper form or via the SWIFT system	0,1% of payment amount, min USD15.00 - max USD100.00

Service fees charged on the Instant Payments Systems (IPS)				
№	**Type of transaction**	**Tariffs**	**Payer**	**Payee**
1.	**Service fees charged for the use of the system**			
1.1.	**Tariffs charged on transactions processed in the system**			
1.1.1.	- for the execution of participants' payment orders - account transfers based on an alias - payments for services provided through the GPP	**0.01 AZN** (for amounts ranging AZN0-AZN100) **0.05 AZN** (for amounts ranging AZN100.01-AZN1000) **0.5 AZN** (for amounts ranging AZN1000.01-AZN10000) **2 AZN** (for amounts ranging AZN10000.01-AZN40000) **4 AZN** (for amounts ranging AZN40000.01 AZN and over)	Issuer	CBA
1.1.2.	Account transfers without an alias (between individuals)	**0.03 AZN** (for amounts ranging AZN0-AZN100) **0.1 AZN** (for amounts ranging AZN100.01-AZN1000) **0.5 AZN** (for amounts ranging AZN1000.01-AZN10000) **2 AZN** (for amounts ranging AZN10000.01-AZN40000) **4 AZN** (for amounts ranging AZN40000.01 AZN and over)	Issuer	CBA
1.1.3.	- QR code payments - sending a payment request to the counterparty (RTP) - cash withdrawal transactions	**0.01 AZN** (for amounts ranging AZN0-AZN100) **0.05 AZN** (for amounts ranging AZN100.01-AZN1000) **0.5 AZN** (for amounts ranging AZN1000.01-AZN10000) **2 AZN** (for amounts ranging AZN10000.01-AZN40000) **4 AZN** (for amounts ranging AZN40000.01 AZN and over)	Acquirer	CBA
1.1.4.	Requests for copies of payment documents	AZN0.20 per request	Requesting participant	CBA
1.1.5.	Requests for a copy of the report on payments processed during the business day for a selected date	AZN5 per request	Requesting participant	CBA
1.2.	**Tariffs charged on dispute settling**			
1.2.1.	Request to initiate a disputable case	0	-	-

1.2.2.	Request to reverse payment within the disputable case	AZN2 per request	Issuer	CBA
1.2.3.	Refusal to request reverse payment within the disputable case	0	-	-
1.2.4.	Transition to pre-arbitrage procedure	0	-	-
1.2.5.	Arbitrage	AZN250 per procedure	Participant subject to financial obligation under a committee decision	CBA
1.2.6.	Transition to pre-compliance procedure	0	-	-
1.2.7.	Compliance with requirements	AZN250 per procedure	Participant subject to financial obligation under a committee decision	CBA
2.	**Interchange fees charged among participants**			
2.1.	**Payments made outside the GPP in favor of mass service entities and on financial services**			
2.1.1.	Mobile communication, satellite TV, Internet provider payments	0,50% of the amount	Acquirer	Issuer
2.1.2.	Utility payments	0,10% of the amount	Acquirer	Issuer
2.1.3.	Financial service payments	0,20% of the amount	Acquirer	Issuer

2.1.4.	Payments on other segments (insurance services, educational institutions, public associations, social services etc.)	0,60% of the amount	Acquirer	Issuer
2.2.	**Payments made on points of sale**			
2.2.1.	Payments at supermarkets and pharmacies	1.25% of the amount	Acquirer	Issuer
2.2.2.	Transport payments	0.20% of the amount	Acquirer	Issuer
2.2.3.	Payments at gas stations	0.75% of the amount	Acquirer	Issuer
2.2.4.	Payments in other segments (food services, travel and entertainment, healthcare facilities, air transport, clothing retail, betting and lottery sales, etc.)	1.50% of the amount	Acquirer	Issuer
2.4.	Payments made on e-commerce platforms	1.30% of the amount	Acquirer	Issuer
2.5.	**Cash-out**			
2.5.1.	via ATMs	0.50% of the amount	Issuer	Acquirer
2.5.2.	at branches and merchants	0.50% of the amount, min AZN1	Issuer	Acquirer
2.6.	**Transactions involving credits to an account**	0	-	-

Service fees applicable to the Interbank Card Center					
№	**Type of transaction**	**Charging method**	**tariffs**	**Payer**	**Payee**
1.	**Service fee tariffs applicable to card-to-card transfers processed by the Interbank Card Centre**				
1.1.	Card-to-Card transfers processed in national currency by the ICC	Clearing/settlement result	**0.03 AZN** (for amounts ranging AZN0-AZN100) **0.1 AZN** (for amounts ranging AZN100.01-AZN1000) **0.5 AZN** (for amounts ranging AZN1000.01-AZN10000) **2 AZN** (for amounts ranging AZN10000.01-AZN40000) **4 AZN** (for amounts ranging AZN40000.01 AZN and over)	Acquirer	CBA
1.2.	Card-to-Card transfers processed in USD by the ICC *	Clearing/settlement result	**0.03 USD** (for amounts ranging USD0-USD100) **0.1 USD** (for amounts ranging USD100.01-USD1000) **0.5 USD** (for amounts ranging USD1000.01-USD10000) **2 USD** (for amounts ranging USD10000.01-USD40000) **4 USD** (for amounts ranging USD40000.01 and over)	Acquirer	CBA
1.3.	Card-to-Card transfers processed in EUR by the ICC *	Clearing/settlement result	**0.03 EUR** (for amounts ranging EUR0-EUR100) **0.1 EUR** (for amounts ranging EUR100.01-EUR1000) **0.5 EUR** (for amounts ranging EUR1000.01-EUR10000) **2 EUR** (for amounts ranging EUR10000.01-EUR40000) **4 EUR** (for amounts ranging EUR40000.01 and over)	Acquirer	CBA
2.	**Tariffs charged on dispute settling**				
2.1.	Transaction inquiry	Participant subject to financial obligation under a committee decision	0	Issuer/Acquirer	CBA
2.2.	Chargeback inquiry		AZN5		
2.3.	Representment		0		
2.4.	Arbitrage		AZN500		
2.5.	Transition to pre-compliance procedure		0		
2.6.	Transition to compliance with requirements		500 AZN		

*Calculated in manats at an official exchange rate of the CBA as of the transaction day.