

Subject: Cost of Education Details - Pasha Bank Card Services and Rates (Appendix 4)

Services	
Proposed Payment Cards	FLEXI
Card Type	Visa Classic / MasterCard Standard
Card Account Currency	AZN
Term of Issuing	3 years
Card Issuance Fee	10 AZN
Card Replacement Fee	20 AZN
Cash Deposit Fee	Free
Card-to-Card (Receiving)	Free
Card-to-Card (Sending)	1% (min 1 AZN/EUR/GBP/USD)
ATM Cash Withdrawal Fees	
PASHA Bank, Xalq Bank Caspian Development Bank VTB (VISA cards only)	1% (min 1.00 AZN/EUR/GBP/USD)
Kapital Bank	2% (min 3.00 AZN/EUR/GBP/USD)
Azericard & Millikart banks ATMs	2% (min 3.00 AZN/EUR/GBP/USD)
Other local banks ATMs	2% (min 3.00 AZN/EUR/GBP/USD)
Foreign ATMs	2% (min 4.00 AZN /EUR/GBP/USD)
Conversion fee (from AZN to other currencies)	0.02
Additional Services	
SMS Banking (monthly)	1 AZN/EUR/GBP/USD
PIN Change	Free
3D Secure	Free
Dispute Resolutions / Chargeback (local)	Free
Dispute Resolutions / Chargeback (foreign)	30 AZN