

The Table of Corporate and Unincorporated Business Client Services
Unibank Commercial Bank Open Joint-Stock Company

TRANSACTIONS	TARIFFS
1. ACCOUNT OPENING (regardless of the currency)	
1.1. Opening a current or an additional current account	Free of charge
1.2. Opening a loan account	Free of charge
2. CHEQUE BOOK ISSUE	AZN 10
3. DAILY ACCOUNT E-STATEMENT ISSUANCE	Free of charge
3.1. MONTHLY HARDCOPY ACCOUNT STATEMENT Note: If the Customer replaces the daily statement with the monthly statement no service fee shall apply and be charged then.	AZN 2
4. ACCOUNT DUPLICATE STATEMENT	AZN 2
5. STATEMENTS AND OTHER DOCUMENTS (PAYMENT ORDERS, CASH-DESK DOCUMENTS, SLIPS, ETC.) REGARDING THE ACCOUNT	
a) account statement copy	AZN 2
b) the application within 1 (one) month of the date of issue of the initial document (payment order, cash-desk documents, cheques and other documents)	AZN 2
c) the application within longer than 1 (one) month of the date of issue of the initial document (payment order, cash-desk documents, cheques and other documents)	AZN 10
6. ISSUE OF STATEMENTS	AZN 5
6.1 ISSUE OF ACCOUNT STATEMENTS <i>Note: c/w English and Russian translations - AZN 10.</i>	
6.2. ISSUE OF CUSTOMER ACCOUNT INFORMATION AND CONFIRMATIONS OF BALANCE SHEETS FOR AUDIT PURPOSES	AZN 50
6.3. The postage is chargeable on a case-by-case basis when an audit report is posted abroad at the Customer's request.	AZN 20
7 When an audit report is posted abroad as requested by the customer – the postal service fee	Case-based
8. CASH COLLECTION	under an additional agreement
9. CLOSURE OF ACCOUNTS	Free of charge
10. TRANSACTIONS IN THE NATIONAL CURRENCY	
10.1. Payments and transfers	
<ul style="list-style-type: none"> Transfers to other banks Transfers associated with collection orders and the orders of state authorities Transfers to Baku Stock Exchange/ Transfers to National Deposit Centre In-house non-cash settlements including those among the branches 	0.12% (min. AZN 1.5 - max. AZN 120) 0.12% (min. AZN 1.5 - max. AZN 120) 5 AZN Free of charge
10.2. Cash issues	0,8%
10.3. Termination of transfers, modification of conditions	AZN 10
10.4. The service fee per request to seek a customer's AZN or other-currency funds outside the republic	AZN 10
<i>Note: If the amount accepted at any of the branches of the Bank within one year of the moment of recognition</i>	

equals the amount given to the customer in cash or exceeds such a cash issue, then, no fees shall be charged to such an amount.

When a business loan for juridical persons and individual entrepreneur is given withdrawal fee shall apply as point 10.2.

When a business loan is given NBPF withdrawal fee shall apply as point 10.2.

11. TRANSACTIONS IN FOREIGN CURRENCIES

11.1. Payments and transfers

- Transfers to Baku Stock Exchange/ Transfers to National Deposit Centre

5 AZN

11.1.2. Transfers without the country

- In US\$
- In EUR
- In RUB
- In GBP
- In other foreign currencies*

0.5%, min. \$25 - max. \$500
0.5%, min. €30 - max. €500
0.5%, min. RUR 1,000 - max. RUR 30,000
0.5%, min. £20 - max. £500
0.5%*

**If transfers in foreign currencies are executed on accounts in the matching currencies, the transfer fees shall be accepted in the equivalent of USD 30. If transfers in foreign currencies are executed on accounts in different currencies, the transfer fees shall be charged in accordance with the corresponding tariffs set by the bank.*

11.1.3 Termination; modification of transfer conditions

Case-based, min. \$/€/£50/ RUR 1500

11.1.4 Closure of a foreign-currency account

Free of charge

11.1.5 Provision of a guarantee that intermediary banks will not charge extra fees during the transfer.*

\$30

11.1.6 When an associated physical persons transfers an amount in a foreign currency to a corporate account or the account of an unincorporated entrepreneur.

0.5%

**In case of a transfer in other currencies, the fee's appropriate equivalent will be estimated.*

Note:

1. The extra and unforeseeable expenses charged by intermediary banks for transfers and incoming monies shall be levied on the customers on a case-by-case basis;

2. The foreign currency exchange risk linked to international multi-currency settlements is carried by the customers.

11.2. Cash issues

0.8%

Note: If the amount accepted at any of the branches of the Bank within one year of the moment of recognition equals the amount given to the customer in cash or exceeds such a cash issue, then, no fees shall be charged to such an amount.

When a business loan for juridical persons and individual entrepreneur is given withdrawal fee shall apply as point 10.2.

When a business loan is given NBPF withdrawal fee shall apply as point 10.2.

11.3. Posting of US\$, EUR, GBP cash:

Free

11.4. Recognition of RUB cash:

3.5%

11.5. The search for a customer's foreign currency funds (per request)

Case-based, min. \$50

11.6. Bank cheques

- Collection of US\$ cheques

3% min. \$15

• Collection of EUR cheques	3% min. €15
Note: 1. The cash collection fees are charged in accordance with the Item 11.1 hereof. 2. The cheques nominated at up to 10,000 are accepted for collection. The bank reserves the right to accept cheques nominated above the established limit. 3. The service fees of the correspondent banks are charged in accordance with their own tariffs and are levied additionally.	
11.7. The fee for redemption and bounced cheques	Case-based

12. CREDIT OPERATING EXPENSES (with the exception of the credit lines given on plastic cards)	
12.1. the fee for analysis and documentation of a loan application	
<ul style="list-style-type: none"> In AZN In US\$ In EUR 	1% min 100 AZN
12.1.1 The loan formalisation fee in the on-lending from the National Business Promotion Fund (NBPF)	<ul style="list-style-type: none"> Where the loan equals up to AZN 50,000 – 3% Where the loan equals AZN 50,000 to AZN 250,000 – 2.5% Where the loan exceeds AZN 250,001 – 2%
12.2. Agreement term extension. Re-structuring	
Up to 3 months, the fee	Up to 0.5% of the loan's balance; the interest rate is not changed.
3-12 months, the fee	Up to 1.0% of the loan's balance; the interest rate is increased by 1-2%.
Over 12 months, the fee	Up to 1.5% of the loan's balance; the interest rate is increased by 2%
12.3. Repeated cash withdrawal within the limits of a credit line	Free of charge
12.4 Provision of evaluated real estate as collateral	Free of charge
12.5 Collateral replacement costs	
12.5.1 The fee for replacing one collateral with another	AZN 200
12.5.2 The fee for replacing two and more collaterals with others	AZN 300

12.6 Collateralising the evaluated movable property (motor-vehicles and equipment)	Evaluation fee
Cars	Free of charge
Special-purpose motor-vehicles	Free of charge
Specialised equipment	Free of charge
*Evaluation costs are not refundable where the customer is refused the loan. ** The refund is paid from the customer's account on the day on which the loan is given, subject to the Order to Issue the Loan.	

12.7 The fee for the subsequent encumbrance at another bank	2% of the outstanding balance of a loan
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13. BANK GUARANTEES AND STANDBY LCs	
13.1 Issue of a Standby LC/a Guarantee/a Counter-Guarantee **	0.25% min AZN/€//\$ 50
13.2 Modifying the conditions of a Standby LC/a Guarantee/a Counter-Guarantee **	Per transaction - AZN/€//\$ 50
13.3 Extending the validity term of a Standby LC/a	13.3 Term extension of a Standby

Guarantee/a Counter-Guarantee **	LC/Guarantee/Counter-guarantee*
13.4 Increasing the amount of a Standby LC/a Guarantee/a Counter-Guarantee (charges apply to the amount of increment)**	0.25% of an amount min. AZN/€//\$ 50
13.5 Termination of a Standby LC/a Guarantee/a Counter-Guarantee *	AZN/€//\$ 100
13.6 Advising a Standby LC/a Guarantee/a Counter-Guarantee **	0.1% min. AZN/€//\$ 50; max AZN/€//\$ 500
13.7 Interest accruing on a Standby LC/a Guarantee/a Counter-Guarantee **	Negotiable
13.8 Affirmation of a Standby LC/a Guarantee/a Counter-Guarantee by Unibank **	0.15% min. AZN/€//\$ 100
13.9 Payment under a Standby LC/Guarantee/Counter-Guarantee**	0.5% min AZN/€//\$ 100
***Other expenses (postal, bank confirmation, etc.)	Case-based
Notes regarding the Items 13.1-13.9: The currency equivalent commission fee shall apply to a Standby LC/a Guarantee/a Counter-Guarantee issued in another monetary unit. <ol style="list-style-type: none"> Note regarding the Item 13.7: If an amount in AZN is deducted from a current account against a stand-by, guarantee and/or counter-guarantee security, the interest rate shall be 0%; however, should the confirming bank require a security against the cash amount, 1% shall be added to such an annual interest rate as such a bank applies. If an amount in a convertible currency is deducted against a stand-by, guarantee and/or counter-guarantee security, the guarantee rate of interest shall equal 2% annually. 	
14. IMPORT LCs	
14.1 Opening a letter of credit**	0.25% (min AZN/€//\$ 50)
14.2 Modifying conditions of a letter of credit**	AZN/€//\$ 50 per transaction
14.3 Extending the term of a letter of credit**	0.25% (min AZN/€//\$ 50)
14.4 Increasing the amount of a letter of credit (the fee shall apply to the increment) **	0.25% of an amount min AZN/€//\$ 50
14.5 The interest accrued on a letter of credit **	Negotiable
14.6 Acceptance and verification of a letter of credit	0.15% (min AZN/€//\$ 100)
14.7 Payment on a letter of credit	0.3% of an amount (min. AZN/€//\$ 50, max. AZN/€//\$ 500)
14.8 Termination of a letter of credit**	AZN/€//\$ 100
14.9 Advising a letter of credit	0.1% (min AZN/€//\$ 50, max. AZN/€//\$ 500)
*** Other costs (postal, bank confirmation service and so forth)	Case-based

Note re. Items 14.1 through 14.9:

The commission fee in the USD equivalent to be applied to the LCs made out in other currencies.

Note re. Item 14.5:

Where monies in the current account serves as a security for an LC, the interest rate shall equal 0%; should, however, the confirming bank require a security in the form of monies, the additional 1% shall be added to the annual rate of interest levied by such a bank.

Notes regarding the tariffs given above:

*The bank does not charge any fee for termination of a tender guarantee.

**The fee and the costs incurred by (other than Unibank) banks taking part in a LC or a guarantee agreement shall be covered by the customer additionally.

***The postage for sending the documents (including the courier delivery costs) shall be paid by the customers of the bank above the service tariff and at the actual value.

The LC transactions are carried out in accordance with the Unified Rules and Traditions for Documentary Letters of Credit (the publication by the International Chamber of Commerce and Industries No. 600, the 2007 edition).

The guarantee transactions are carried out in accordance with the Unified Guarantee Rules (the publications by the International Chamber of Commerce and Industries Nos. 458 and 758).

The transactions with stand-by LCs shall be carried out in accordance with the International Stand-By Letter of Credit Regulations (the publication by the International Chamber of Commerce, ISP98 - ICC590-ICC600).

The transactions with guarantees placed in the country shall be carried out in accordance with the Civil Code of the Azerbaijan Republic.

15. Collection Operations

15.1. Receipt, verification and despatch of cheques for collection (with the exception of traveller's cheques), promissory notes and other financial documents.	0,1% (min. AZN/€//\$ 50, max., AZN/€//\$ 500)
15.2 Presentation of cheques, promissory notes and other financial documents for encashment or acceptance.	0,15% (min. AZN/€//\$ 50, max., AZN/€//\$ 500)
15.3 Returning to customers the financial documents that had been submitted for collection but were not cashed/accepted.	AZN/€//\$ 50 (Per transaction)
15.4 Modification or cancellation of collection orders of customers as instructed by them.	AZN/€//\$ 50 (Per transaction)
15.5 Advising of encashment or modifying it.	AZN/€//\$ 50 (Per transaction)
15.6 Submitting documents without encashment and acceptance.	AZN/€//\$ 50 (Per transaction)

Note:

1. All the collection-related operations by Unibank CB are subject to the Unified Collection Regulations (the publication by the International Chamber of Commerce No. 522, 1995).

2. Charge a commission fee in USD for LCs made out in other currencies.

3. The phone-call, telex, postal costs and the fees of the correspondent banks (if any) shall be covered by the customer.

16. CURRENCY EXCHANGE

Currency exchange operations

16.1. Currency sales and purchases as requested by customers	0.5%
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Note:

1. The exchange rate different risk in the international currency conversion operations is borne by the customer.

2. The multi-currency conversion operation fees shall be charged to the largest amount involved. Should the amounts be equal in their respective monetary terms, the fees shall be charged to the resulting currency amount. This rule applies only to the operations conducted during one day of operations.

17. LORO ACCOUNT TARIFFS

17.1. Account management	Tariffs
17.1.1. Account opening	Free of charge
17.1.2. Account maintenance	Free of charge
17.1.3. Transfer of funds to the account	Free of charge
17.1.4. Account closure	Free of charge
17.1.5. Account statement	Free of charge when issued
17.1.6.1. Duplicate statement issue	\$5
17.1.6.2. The detailed breakdown of the account operations including the accrued interest, the fees charged and so forth.	Depending on the amount of information provided (min. \$30)
17.1.7. Conversion of the money in the account	By the daily FX rates of Unibank
17.1.8. The FX fee	Negotiable
17.2. Transfers of funds	
17.2.1. From one account in Unibank to another account in Unibank	Free of charge
17.2.2 Bank-to-bank transfers (MT200,202):	
\$	\$25
€	€25
£	£25
RUR	\$1650
In other currencies	The equivalent of \$25
AZN	50 000 AZN (\$25 [as converted by the FX rate of the transaction day]), more than AZN 50,000 (AZN 43 +25 \$ [as converted by the FX rate of the transaction day])
17.2.3. Customer payments (MT103)	
\$	\$9
€	€25
£	£25
RUR	\$9
In other currencies	The equivalent of \$20
17.2.4. The transfers in a currency other than that of the loro account in question:	30 \$ (by the daily FX rate of Unibank)
- bank-to-bank transfers (MT 200,202)	\$25
- the payments made at customer requests (MT103)	\$20
17.2.5. Terminated payments	\$100
17.3. Cash operations	
17.3.1. Supplementing accounts with cash	Negotiable
17.3.2. Cash withdrawal from an account	Negotiable
17.3.3. FX operations	Negotiable
17.4. Brokerage services	
The sales-and-purchase of securities at BSE:	
- the state securities, notes	0,025% - 0,075%
- shares and debentures	0,025% - 0,05%
- REPO-DEPO	Negotiable
17.5 Forward services	
Forward services	Case-based

18. PLASTIC CARD TARIFFS	
18.1. Issue of plastic cards for individual owner and companies (c/w the annual service fee)	AZN
For individual owner	
• For 1 year	8

<ul style="list-style-type: none"> For 2 years For 3 years 	10 12
For companies <ul style="list-style-type: none"> For 1 year For 2 years For 3 years 	15 20 25
18.2. Payroll plastic card issues (c/w the annual service fee)	Case-based; depending on the payroll amount and number of staff members
18.3. The tariffs for the applications for the (new or additional) card types described in the items 18.1 and 18.2, in the case of card loss or damage beyond use:	AZN
VISA CLASSIC / MC STANDARD	In line with the appropriate with the tariff rates of the Retail Banking Unit.
VISA GOLD / MC GOLD	In line with the appropriate with the tariff rates of the Retail Banking Unit.
VISA PLATINUM / MC PLATINUM	In line with the appropriate with the tariff rates of the Retail Banking Unit.
18.4. The extra fee for the urgent orders for the cards described in the items 18.1 and 18.2	AZN 10
18.5. The payroll service tariffs	Case-based; depending on the payroll amount and number of staff members
18.6. Cash disbursement:	AZN
<ul style="list-style-type: none"> At the departments and ATMs of Unibank At the departments and ATMs of Unibank (for corporate cards) At the departments and ATMs of the other finance institutions that are residents of the Azerbaijan Republic At the departments and ATMs of the other finance institutions that are residents of the Azerbaijan Republic At the departments and ATMs of the other finance institutions that are resident outside the Azerbaijan Republic 	1 %(min1AZN/USD/EUR/GBP) 1%(min1.5AZN/USD/EUR/GBP Tax including) 1,5 %, min. 2 AZN (min 2 AZN/USD/EUR/GBP) 1,5 %, min. 2 AZN (min 2 AZN/USD/EUR/GBP) 1,5 % + -bank commissions, min. 3.5 AZN /USD/GBP/2EUR
18.7. Cash receipt:	Tariffs
Unblocking of plastic cards	Free of charge
The Chargeback system customer query	In line with the appropriate with the tariff rates of the Retail Banking Unit.
The FX operations via ATMs	In line with the appropriate with the tariff rates of the Retail Banking Unit.
18.8. The expenses on the business loans given on plastic cards:	Tariffs
The loan application analysis and documentation fee <ul style="list-style-type: none"> AZN USD 	1%

- EUR

18.9. FOR BUSINESS CARDS, CORPORATE CARDS AND ALL KINDS OF PAYROLL CARDS ISSUED – THE ONLINE FEES OF THE PLASTIC CARD PROCESSING CENTRE: IN ACCORDANCE WITH THE CORRESPONDING TARIFFS OF THE RETAIL CUSTOMER SERVICE DEPARTMENT.

19. THE TARIFFS FOR THE CUSTOMERS OF UNIBANK CB WHO PROVIDE SERVICES RELATED TO TRANSACTIONS WITH SECURITIES:

19.1. Conversion of the money of the customer-companies providing services consisting in operations with securities	0,1% (at the rate of exchange agreed upon with the Treasury Dept)
19.2. Repatriation of the monies and investment revenues of the non-resident companies served by the companies that conduct operations with securities	0,2% (min. \$10 - max. \$25)
19.3. Transfer of the revenues and other mandatory payments (AZN) charged by the companies conducting operations with securities to, and collected from their own customers (all such monies that are derived from the Azeri income sources)	0,2% (min. AZN 1 – max. AZN 25)

20. UNIBANK DEPOSIT CELL RENT TARIFFS:

20.1. The deposit cells at the Head Office – in accordance with the appropriate tariffs of the Retail Customer Service Department.

20.2. The deposit cells at the Branches: in accordance with the appropriate tariffs of the Retail Customer Service Department.