

APPROVED
The Management Board
Unibank Commercial Bank
Open Joint-Stock Company
The Minutes No 81
02 November 2021
Chairman of the Management Board

_____ **Faig Huseynov**

Important!
Additional tariff agreements reached between the Bank and its clients prior to adoption of the present tariff shall stay in force without modifications.

**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
1.3. Monthly payment for servicing of current account, additional current account, deposit account, credit account for non-governmental and religious organizations, public unions, charitable foundations.	AZN 1000
2. CHEQUE BOOK ISSUE	AZN 10
3. DAILY ACCOUNT E-STATEMENT ISSUANCE	Free of charge
3.1. MONTHLY HARDCOPY ACCOUNT STATEMENT .	AZN 10
4. ACCOUNT DUPLICATE STATEMENT	AZN 10
5. OTHER DOCUMENTS (PAYMENT ORDERS, CASH-DESK DOCUMENTS, SLIPS, ETC.) REGARDING THE ACCOUNT	
a) 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 10
b) 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 15
5.1 Advise of customer about admission of governmental orders to accounts and debit/credit cash operations via SMS	2 AZN per month
5.2 Dispatch of statements in MTN 940/950 format via SWIFT message at the request of Customer	5 AZN per one SWIFT message
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
<i>When an audit report is posted abroad as requested by the customer – the postal service fee</i>	Case-based
7. FILLING IN A PAYMENT ORDER BY THE BANK'S EMPLOYEE AT THE CLIENT'S REQUEST ON THE BASIS OF PROVIDED BANK DETAILS BY THEM.	

a) in national currency	AZN 5
b) in foreign currency	AZN 10
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
<p><i>Note: If the amount received in any of the Bank's branches within a year (360 days) from the moment of a transaction in its own currency is equal to or exceeds the so-called amount issued to the client in cash, then the bank commission does not deducted from the issued amount. The exception is the amounts received into the account for the current loan's repayment that is linked to this account.</i></p> <p>When a business loan for juridical persons and individual entrepreneur is given withdrawal fee shall apply as point 10.2.</p> <p>When a business loan is given Agency for Agro Credit and Development/Entrepreneurship Development Fund withdrawal fee shall apply as point 12.1.1</p>	

11. TRANSACTIONS IN FOREIGN CURRENCIES	
11.1. Payments and transfers	
<ul style="list-style-type: none"> • Transfers to Baku Stock Exchange/ Transfers to National Deposit Centre 	5 AZN
11.1.2. Transfers without the country	
<ul style="list-style-type: none"> • 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%*
<p><i>*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.</i></p>	
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.*	\$60
11.1.6 Transfer of currency funds to an account of affiliated individual or legal entity	Free of charge
<p>*In case of a transfer in other currencies, the fee's appropriate equivalent will be estimated.</p>	
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%
<p>Note: If the amount received in any of the Bank's branches within a year (360 days) from the moment of a transaction in its own currency is equal to or exceeds the so-called amount issued to the client in cash, then the bank commission does not deducted from the issued amount.</p> <p>The exception is the amounts received into the account for the current loan's repayment that is linked to this account.</p> <p>When a business loan for juridical persons and individual entrepreneur is given withdrawal fee shall apply as point 11.2.</p> <p>When a business loan is given Agency for Agro Credit and Development/Entrepreneurship Development Fund withdrawal fee shall apply as point 12.1.1</p>	
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
<p>Note:</p> <p>1. The cash collection fees are charged in accordance with the Item 11.1 hereof.</p> <p>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.</p> <p>3. The service fees of the correspondent banks are charged in accordance with their own tariffs and are levied additionally.</p>	
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	
• In AZN	
• In US\$	
• In EUR	1% min 100 AZN
12.1.1. Loan processing fee for loans financed by Agency for Agro Credit and Development/Entrepreneurship Development Fund	1%
12.1.2 Loan processing fee for loans with guarantee and subsidies by Mortgage and Credit Guarantee Fund	1%
12.1.3 Loan processing fee for loans with guarantee and subsidies by Entrepreneurship Development Fund	1.5%
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)	
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 Guarantee/a Counter-Guarantee **	13.3 Term extension of a Standby 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
<p>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.</p> <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 purchases as requested by customers	0.5%
16.2. Currency sales as requested by customers	Free of charge

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
• For 2 years	10
• For 3 years	12
For companies	
• For 1 year	15
• For 2 years	20
• For 3 years	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 (for corporate cards juridical persons) At the departments and ATMs of Unibank (for corporate cards individual entrepreneur) At the departments and ATMs of the other finance institutions that are resident outside the Azerbaijan Republic 	1%(min1.5AZN/USD/EUR/GBP Tax including) 0,5%(min1.5AZN/USD/EUR/GBP Tax including) 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 accordance with the appropriate 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 EUR 	1%
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.	