Tariffs are valid from 16.11.2026

Payment card Service Tariffs						
Card type	**Payment for services for main and supplementary card**			**Card replacement fee**	**Fee for the urgent card issuance service**	**Delivery of the card to the address**
	For 1 year	**For 3 years**	**For 5 years**			
Yelo Digital	-	-	no fee	According to the tariff schedule	10 AZN equ.	no fee
Yelo Light debit	-	-	10 AZN equ.			
Yelo Premium debit	-	-	80 AZN equ.			
Yelo İnfinite debit	-	-	400 AZN equ.			
Yelo installment	-	-	no fee		-	
Credit card based on deposit	no fee				10 AZN equ.	-

You can get a Yelo Premium debit card for free by making a deposit of 3000 AZN/USD/EUR.
Yelo Light, Yelo Digital Visa, Yelo Digital Mastercard, Yelo Saving, Yelo Premium, Yelo Infinite- you can order only 1 card in each currency.

Cash withdrawal fees		
	From personal funds	**From the funds under the credit line**
At ATMs of Yelo Bank və Azərpoçt MMC*	0% - within the limit** 2000 AZN equ./ 1% (min 1 AZN/USD/EUR) - over the limit 2000 AZN equ.	1.5% (min. 2 AZN/USD/EUR)***
At ATMs of Yelo Bank və Azərpoçt MMC* (Yelo İnfinite)	0% - within the limit** 3000 AZN equ./ 1% (min 1 AZN/USD/EUR) - over the limit 3000 AZN equ.	1.5% (min. 2 AZN/USD/EUR)***
At the Yelo Bank və Azərpoçt MMC branches	0% - within the limit 10000 AZN equ./ 1% (min 1 AZN/USD/EUR) - over the limit 10000 AZN equ.	1.5% (min. 2 AZN/USD/EUR)***
At ATMs of other domestic banks	1.5% (min. 3.5 AZN/USD/EUR)	2% (min. 3.5 AZN/USD/EUR)
At the other domestic banks branches	1.5% min. 5 AZN/USD/EUR	2% min. 5 AZN/USD/EUR
At ATMs of foreign banks	2% (min. 3.5 AZN/USD/EUR)	
At the foreign banks	2% (min. 5 AZN/USD/EUR)	

*Excluding salary and savings cards
**The monthly limit includes cash withdrawals from Yelo Bank/ Azərpoçt MMC ATMs and transfers to cards of resident banks.
***Atəşgah credit - 0%

Card transfers fee			
		From personal funds	**From the funds under the credit line**
"Card to Card" (domestic)		0% - within the limit* 2000 AZN equ./ 1% (min 1 AZN/USD/EUR) - over the limit 2000 AZN equ.	1.5% (min. 2 AZN/USD/EUR)
"Card to Card" (domestic) (Yelo İnfinite)		0% - within the limit* 3000 AZN equ./ 1% (min 1 AZN/USD/EUR) - over the limit 3000 AZN equ.	1.5% (min. 2 AZN/USD/EUR)
Transfer to a number (within the bank via the Yelo application)		no fee	1.5% (min 2 AZN/USD/EUR)
Commissions during transfers to foreign bank cards	**Via Visa Direct**	1.5% (min. 3 AZN/USD/EUR)	2% (min. 3.5 AZN/USD/EUR)
	Via Mastercard Moneysend		
	Via mobile number		
M10 transfers		0% - within the limit* 2000 AZN equ./ 0.5% - over the limit 2000 AZN equ. Yelo İnfinite debit - 0% - within the limit* 3000 AZN equ./ 0.5% - over the limit 3000 AZN equ.	
Limits on transfers to foreign bank cards **		min 1 USD-max 2500 USD (limit per transaction 500 USD, max 5 operations)	

*The monthly limit includes cash withdrawals from Yelo Bank/ Azərpoçt MMC ATMs and transfers to cards of resident banks.The limit on salary, savings, and Yelo credit/installment cards only includes transfers to cards of resident banks.
** The commission fee does not apply to the limit

Servicing cards from other banks	
Withdrawal from Yelo Bank ATM from foreign cards	3 % min 5 AZN / 3 USD , max. limit (per transaction) 1000 AZN / 600 USD
Cash withdrawal from Resident and Non-Resident bank cards at bank branches	3%, maximum amount 5 000 AZN
Receiving funds from other cards "Card to Card" (International and domestic transfers)	0%/To the grace term credit line 1,5% (min 2 AZN/USD/EUR)

Tariffs for other services and transactions		
Transaction type and service		**MasterCard Standard / Visa Classic, Visa Gold, Visa Platinum, Yelo Light, Yelo Digital, Yelo Premium, Yelo İnfinite, Yelo light grace, Yelo Premium grace, Yelo kredit/taksit kartı, Nikoil Card, Credit card based on deposit**
"SMS Banking" service enrollment fee*		monthly 5 AZN
"3D secure" service enrollment fee		no fee
PİN-Change		3 AZN
PİN-reset	**Via App**	0 AZN
	Other	3 AZN
"Unique" transactions (betting/gambling)		4% (min 3 AZN/USD/EUR)
Chargeback transaction		To foreign operations 20 AZN
Customs fees		0.1%
Input to the card through the terminal (MilliÖn, Emanat və s.)		During a calendar month, in total on all card accounts of the client commission of 1% is applied (except for the website, bank terminals)
Sending funds on the "Cash by code" service	**From Yelo Bank ATM**	2% (min. 2 AZN); Daily limit 1000 AZN (min. 10 AZN)
	From other ATMs within "Azərikard"	
	Via mobile APP	
Making the following bank payments from the funds on the credit line on current active grace period credit cards:	**Loan payment**	1.5% min 2 (AZN/USD/EUR)
	Transfer to electronic wallet	
	Deposit increase	
	Card or current account increase	

*When the card expires, the customer must deactivate the service.

**When paying for an online service (International Transactions), an 18 percent tax is applied for any type of service. This tax does not apply to online purchases, air tickets and hotel services.