

Tariffs are valid from 11.03.2026

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 Light debit/Yelo Digital	-	-	no fee	According to the tariff schedule	10 AZN equ.	no fee
Yelo Premium debit	-	-	50 AZN equ.			
Yelo Infinite debit	-	-	200 AZN equ.			
Yelo installment	-	-	no fee			
Credit card based on deposit	no fee					

You can get a Yelo Premium debit card for free by making a deposit of 3000 AZN/USD/EUR.

Yelo Light, Yelo Digital, Yelo Saving - you can order only 1 card in each currency, Yelo Premium, Yelo Infinite - you can order only 2 cards 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** 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* 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	2% (min. 3.5 AZN/USD/EUR)
	Via Mastercard Moneysend	
	Via mobile number	
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 Infinite, Yelo light grace, Yelo Premium grace, Yelo kredit/taksit karti, Nikoil Card, Credit card based on deposit
"SMS Banking" service enrollment fee*	monthly 3 AZN
"3D secure" service enrollment fee	no fee
PIN-Change	3 AZN
PIN-reset	Via App
	Other
"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
	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
	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.