

Tariffs are valid from 09.01.2026

Card type	Payment card Service Tariffs			Card replacement fee	Fee for the urgent card issuance service	Delivery of the card to the address			
	Payment for services for main and supplementary card								
	For 1 year	For 3 years	For 5 years						
Yelo Light debit/Yelo Digital	-	-	no fee						
Yelo Premium debit	-	-	50 AZN equ.		10 AZN equ.				
Yelo Infinite debit	-	-	200 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, 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 Via Mastercard Moneysend Via mobile number	1.5% (min. 3 AZN/USD/EUR)
Limits on transfers to foreign bank cards **		2% (min. 3.5 AZN/USD/EUR)
		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 kartı, 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	0 AZN 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 without commission up to 2000 AZN and equivalent, and for amounts over 2000 AZN a commission of 1% is applied (except for the website, bank terminals). During a calendar day, an amount of up to 500 AZN and its equivalent is commission-free. A 1% commission applies to any amount exceeding 500 AZN and its equivalent.	
Sending funds on the "Cash by code" service	From Yelo Bank ATM From other ATMs within "Azərikard" Via mobile APP	2% (min. 2 AZN); Daily limit 1000 AZN (min. 10 AZN)
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	1.5% min 2 (AZN/USD/EUR)

*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.