

## Proposals on products and services within «5D for business» campaign

### Current accounts

- ❖ **Free opening** of current accounts (in AZN, USD, EUR, GBP, RUR)
- ❖ **Preferential withdrawal fee** from current account;
- ❖ **Free** check book.

### Private entrepreneurs and legal entities may perform the following operations from current accounts:

- ❖ Payments for goods, works and services;
  - transfers within the bank and the country in national and foreign currencies;
  - international transfers;
- ❖ Salary payments;
- ❖ Taxes and other payments to the state budget;
- ❖ Cash operations;
- ❖ Conversion operations, etc.

### Salary projects

- ❖ **Free** salary cards (up to 5 years);
- ❖ Maestro, MasterCard Standard/VisaClassic, myCard cards depending on employees' salary amounts;
- ❖ **Preferential service fees** within salary project (depending on processing network);
- ❖ **Free** 1-year SMS-notification service.

### Business card connected to customer's Tax ID account

- ❖ **Free** 3-year cards in AZN, USD and EUR;
- ❖ **Preferential withdrawal fee** from business card (0,5%, min. AZN 0,50);
- ❖ **Free** 1-year SMS-notification service.

### Advantages of using of business card

- ❖ Possibility of using business card in all trade points and ATMs all over the world;
- ❖ Possibility of paying taxes as well as customs and other duties using card;
- ❖ Convenience of controlling the personnel's business-trip expenses;
- ❖ Convenience of managing the company's funds;
- ❖ Simplification of accounting;
- ❖ Possibility of fixing limit upon cards;
- ❖ Possibility of using business card in all trade points and ATMs all over the world.

### Pos-terminal

- ❖ **Free installation** and technical support
- ❖ **Preferential service fees** for payments upon POS-terminals (starting from 1%);
- ❖ **Free withdrawal** from the current account linked to POS-terminal;
- ❖ Minimization of the expenses and risks connected to storage and transportation of cash funds;
- ❖ Possibility of cooperation within the «[AccessQazanc](#)» project

### Online banking

- ❖ **Free connection** to the myAccess service;
- ❖ Domestic and international transfers;
- ❖ Employees' salary payments;
- ❖ Taxes and other payments to the state budget;
- ❖ Conversion operations;
- ❖ Loan repayment;
- ❖ Public utilities and other payments;
- ❖ Control of account balances, etc.