STANDARD TERMS AND CONDITIONS FOR COMPREHENSIVE BANKING SERVICES

(Framework Agreement for Individuals)

1. GENERAL PROVISIONS

1.1. This Agreement, together with all existing and future annexes and the Application (Request) duly completed by the Customer and submitted to the Bank for a particular banking service, constitutes a single agreement between the Customer and the Bank.

1.2. The provisions of this Agreement governing the banking services listed in subparagraphs (a) to (j) of Clause 1.3 shall create rights and obligations for the Parties once the Customer has requested the relevant service and the Bank has taken action indicating its consent to provide that service (including opening an account, issuing a card, granting a loan or renting a safe deposit box).

1.3. The following services are provided under this Agreement:

a) Opening and maintenance of current bank accounts;

b) Opening and maintenance of deposit accounts;

c) Financing (loans, credit lines and overdrafts);

d) Payment cards;

e) Payroll payment cards;

f) Bank guarantees;

g) Invoice financing;

h) Rental of individual safe deposit boxes;

i) Cash collection services;

j) Digital banking.

1.4. To obtain any of the above services from the Bank, the Customer must submit an Application, either personally or through an authorised representative (for submission of the Application only), and sign the relevant Agreement (Arrangement).

1.5. The Customer shall be provided only with the service specified in the relevant Agreement (Arrangement) entered into by the Customer. That Agreement shall take effect upon signature and form an integral part of these Standard Terms and Conditions.

1.6. The commencement and expiry dates, interest rate, place of service and other terms of each banking service shall be specified in the Agreement entered into with the Customer.

1.7. Interest, commissions and service fees for each banking service shall apply in accordance with the Bank's effective Tariffs published on its official website (discounts to Tariffs are considered individually). Exchange rates shall be set daily by the Bank and published on its official website.

1.8. All Agreements signed by the Parties under these Standard Terms and Conditions shall form an integral part hereof. In the event of any inconsistency between an Agreement signed by the Parties and these Standard Terms and Conditions, the terms of that Agreement shall prevail to the extent of the inconsistency.

1.9. Where other agreements previously signed by the Parties remain in force, signing these Standard Terms and Conditions shall not affect the relationships arising under those agreements, provided that the Customer does not sign an Agreement acceding to these Standard Terms and Conditions.

1.10. If, during the validity of these Standard Terms and Conditions, the state authority responsible for financial market supervision adopts rules governing the matters covered herein that differ from these terms, or amendments to applicable legislation introduce provisions that differ from those set out herein, services shall be provided to the Customer in accordance with the rules adopted by that authority.

2. DEFINITIONS

2.1. **Bank** means AFB Bank Open Joint Stock Company, holding banking licence No. 253 dated 28 November 2008 issued by the Central Bank of the Republic of Azerbaijan.

2.2. **Customer** means an individual who has applied to the Bank, remotely or in person, to use the services provided for in these Standard Terms and Conditions.

2.3. **Borrower** means an individual who has used the Bank's credit products.

2.4. **Bank Account** means a current, deposit or card account opened on the basis of the Customer's relevant application.

2.5. **Current Account** means a bank account opened to receive and credit incoming funds, transfer and withdraw funds, and execute instructions for other account transactions.

2.6. **Deposit Account** means an account opened to accept funds on deposit, record deposits and carry out related transactions.

2.7. **Card Account** means a current bank account opened to record transactions carried out using a card.

2.8. **Deposit** means funds placed with the Bank for the term and on the conditions specified in the Customer's application and this Agreement.

2.9. **Depositor** means the holder of a bank account who is a citizen of the Republic of Azerbaijan, a foreign citizen or a stateless individual with the requisite legal capacity under the legislation of the Republic of Azerbaijan.

2.10. **Payment Card** means a payment instrument used to make cashless payments and obtain cash.

2.11. **Card User** means a person in whose name a Card Account has been opened under the agreement between the Bank and the Customer and who is authorised to give instructions in respect of the relevant card.

2.12. **Skimming** means the theft, for fraudulent purposes, of information from a payment card's magnetic stripe or electronic medium (chip) using special technical equipment (a skimmer) that reads and copies such information.

2.13. **AML/CFT** means combating the laundering of criminally obtained funds or other property and the financing of terrorism.

2.14. **Electronic Agreement** means a document provided in electronic form for use in a written information system and authenticated exclusively by the Parties' electronic signatures.

2.15. **Electronic Device** means a computer, telephone, mobile phone, smartphone, ATM (an automated teller machine used to dispense cash against cards), self-service (payment) terminal or any other electronic device that may be used for this purpose.

2.16. **Signature** means a handwritten signature, an enhanced electronic signature or strong customer authentication using two or more independent elements relating to something the Customer or prospective individual customer knows (a password, PIN, set of questions, etc.), possesses (a mobile application, OTP, TOTP, electronic signature, token, etc.) or is (facial recognition, voice recognition, fingerprint, etc.);

2.17. **SMS (Short Message Service)** means a technology that enables short text messages to be sent and received.

2.18. **Request** means the Customer's application bearing a handwritten or electronic signature, or an application through the Bank's official website, SMS or other means to use services offered by the Bank.

2.19. **Written Warning/Notice** means a letter, email, fax, SMS notification or communication by other means.

2.20. **ATM** means a combination of software and equipment designed for making payments, dispensing and accepting cash, and accessing other banking services.

2.21. **Access Credentials** means the key, login and password used to access the Internet Customer System.

2.22. **Internet Customer System** means the platform accessed by the Customer using Access Credentials to conduct internet banking services.

2.23. **Digital Banking Services** means the preparation of payment orders, transfer transactions (including transfers from one currency to another), the purchase and sale of currencies, the provision of account and transaction information, and the Bank's transmission of information, notifications and warnings in any form not prohibited by law.

2.24. **Tariffs** means the amounts payable by the Customer for services provided by the Bank, including interest, service fees, commissions and other charges.

2.25. Bank's Official Website means www.afb.az.

2.26. **Limit** means the maximum aggregate amount of expenditure and cash withdrawals by the Account Holder, Cardholder or Card User, which must not be exceeded;

2.27. **Overdraft** means credit provided by the Bank to the Customer's account to permit Current Account transactions exceeding the available balance;

2.28. **Technical Overdraft** means an unauthorised debt arising where payments and/or transactions (offline payments, duplicate debits, exchange rate changes or other technical reasons) exceed the available account balance.

2.29. **Operating Hours** means the period during a business day designated for accepting payment documents and processing payment transactions. Operating Hours are published on the Bank's official website (www.afb.az).

2.30. **Personal Identification Number (PIN)** means a confidential code provided by the Issuer to the Cardholder or their authorised representative and used to identify the Card User when carrying out card transactions.

3. OPENING AND MAINTENANCE OF CURRENT ACCOUNTS

3.1. Under these Standard Terms and Conditions, upon an application by the Customer or their authorised representative, the Bank undertakes to open current and other bank accounts in the currency or currencies specified in the Bank Account Opening Arrangement form or Application (the Bank determines the currencies in which accounts may be opened); to carry out all settlement and cash transactions permitted by law on the Customer's instructions; to receive and credit funds to the account; to transfer and disburse the relevant amounts from the account; and to execute the Customer's instructions for other account transactions. In return, the Customer undertakes to pay the relevant service fees in accordance with the Bank's effective Tariffs.

3.2. Except as provided by law, only the authorised signatories listed in the specimen signature card submitted to the Bank may give instructions in respect of the Customer's account.

3.3. The representative's signature under the relevant power of attorney must be certified by a notary or, upon the Customer's application, by the Bank in the Customer's presence. If doubts arise regarding the person's reliability or legal capacity, the Bank may require notarisation of the specimen signature card. Where two or more persons are named in the specimen signature card, the procedure for giving account instructions must be specified. If no such procedure is specified, instructions in respect of the bank account may be given only with the joint signatures of the persons listed in the card.

3.4. Where the content or form of a payment order and its accompanying settlement documents does not meet the requirements of law or the Bank's rules adopted pursuant thereto, the Bank may seek clarification of the order. Such a request shall be sent to the payer immediately upon receipt of the order. If no response is received within the period prescribed by law or the Bank's rules, or, in the absence of such a period, within a reasonable time, the Bank may return the order to the payer without execution.

3.5. Payment documents shall be executed in the order in which they are received (chronological order). Where the account balance is insufficient to execute the Customer's instructions and satisfy all claims against the Customer, funds shall be debited in the order of priority prescribed by law.

3.6. Account statements shall be provided to the Customer upon request when account transactions are carried out. Unless the Customer notifies the Bank of an objection within 15 (fifteen) calendar days of receiving a statement, the statement shall be deemed approved and the Customer may not bring any claim against the Bank in respect of the transactions carried out.

3.7. The Customer's account instructions may be submitted and accepted in paper or electronic form. An instruction (payment document) exceeding the account balance, taking into account the Bank's service fee, shall not be executed and shall be returned to the Customer.

3.8. Transactions on the Customer's account shall be carried out within the available balance. Credit to the account (an overdraft) shall be permitted only upon an additional Request by the Customer and with the Bank's consent.

3.9. Use of funds exceeding the account balance constitutes a Technical Overdraft. If a Technical Overdraft is not settled (repaid) within 10 business days of the date on which the Customer is notified, interest shall accrue at 20 per cent per annum from the date the debt arose.

3.10. No interest shall accrue on the balance held in the Customer's account unless separately agreed.

3.11. Funds shall be credited to replenish the Current Account during the Bank's Operating Hours. Where a transfer to a Current Account through an ATM, POS terminal or other payment terminal is made in a currency other than the account currency, conversion shall be made at the Bank's exchange rate on the date the funds are credited. All risks arising from differences in the exchange rate of the foreign currency against the Azerbaijani manat on the posting date shall be borne by the Customer. Transfers through ATMs, POS terminals, other payment terminals, digital banking or other payment methods to replenish the Current Account or discharge obligations to the Bank shall be credited and deemed executed only after the relevant accounting entries are posted on a Bank operating day.

3.12. The same rules shall apply to relationships concerning new accounts opened during the term of the Agreement.

3.13. Rights and obligations of the Bank:

3.13.1. To require the Customer to submit the documents necessary to open a Current Account;

3.13.2. To verify the authenticity of the identification information provided by the Customer through reliable sources;

3.13.3. To use funds held in the Customer's account while guaranteeing the Customer's right to dispose of those funds without hindrance (the Bank does not pay interest for using funds in the Customer's account);

3.13.4. To debit the Customer's account without further consent for banking service fees for account transactions in the amounts specified in the Bank's internal Tariffs;

3.13.5. To block the Customer's accounts with the Bank if the Customer has any outstanding obligation to the Bank (including a loan, mortgage or pledge);

3.13.6. To restrict outgoing account transactions in the cases prescribed by law;

3.13.7. Where necessary, to require, at its discretion, a signed payment order in paper form;

3.13.8. To request necessary and additional documents relating to transactions that differ materially from market conditions, have no apparent economic rationale or are suspicious, including for the purpose of preventing money laundering and terrorist financing;

3.13.9. To amend service fees and commissions unilaterally;

3.13.10. To select freely the correspondent banks involved in transfers from correspondent accounts under payment documents;

3.13.11. To debit the following amounts from the bank account without the Customer's instruction (without acceptance), observing the order of priority prescribed by the laws of the Republic of Azerbaijan:

- Amounts specified in orders placed on the account by state authorities in accordance with law;
- Costs relating to servicing the Current Account;
- Overdue amounts arising under loan, suretyship and pledge agreements between the Bank and the Customer;
- Amounts owed under other agreements between the Bank and the Customer;
- Amounts charged to the Bank by a correspondent bank outside the Republic of Azerbaijan when screening the Customer for restrictive measures (sanctions) while executing the Customer's account instruction;
- Funds credited to the account in error.

3.13.12. To refuse to accept or execute an instruction in the circumstances and manner specified in the relevant rules of the Central Bank of the Republic of Azerbaijan and, on the basis of a reasonable investigation conducted in good faith, in the following and other cases prescribed by law:

- Where the Customer fails to fulfil or breaches obligations under these Standard Terms and Conditions or the Account Servicing Arrangement;
- Where there are sufficient grounds to consider the transaction unsound;
- Where an account transaction conflicts with this Agreement, applicable regulatory legal acts of the Republic of Azerbaijan, the laws of the country in which the foreign bank holding the Bank's correspondent account is located, or that bank's internal regulations;
- Where there are sufficient grounds to believe that, for reasons beyond the Bank's control, execution cannot be completed within the periods prescribed by this Agreement and applicable legislation;
- Where another arrangement signed by the Bank and the Customer provides for a right of refusal;

3.13.13. To suspend execution of a suspicious transaction pending clarification with the Customer;

3.13.14. To request additional documents and conduct enquiries by asking the Customer predetermined questions in accordance with the regulatory legal acts of the Republic of Azerbaijan and international treaties to which it is a party concerning the exchange of tax and financial information;

3.13.15. In accordance with international treaties to which the Republic of Azerbaijan is a party concerning the exchange of tax and financial information, to provide information on financial transactions conducted in the Republic of Azerbaijan by foreign legal entities and individuals (personal information and account information/reports) to the competent authorities of those foreign states, directly or through the relevant executive authority, within the limits and in the manner determined by that executive authority (no additional notice to, or consent in any form from, the Customer shall be required for such disclosure);

3.13.16. To require the Customer to submit additional documents where legislation changes or the Bank needs further information about the Customer;

3.13.17. To disclose information constituting banking secrecy to state authorities and their officials in the cases and manner prescribed by law.

3.13.18. The Bank guarantees the confidentiality of the Customer's bank account, account transactions and Customer information, except as provided by law.

3.14. Rights of the Customer:

3.14.1. To use the account in accordance with this Agreement;

3.14.2. To obtain statements of bank account transactions upon payment of the service fee;

3.14.3. To request copies of the documents underlying account transactions;

3.14.4. To submit enquiries to the Bank for information on completed transactions;

3.14.5. To obtain information from the Bank on claims against the account;

3.14.6. To require the Bank to restore funds debited from the account in error;

3.14.7. When using a direct debit payment instrument, to withdraw consent to the payment no later than the end of the business day preceding the date specified for debiting funds from the payment account;

3.14.8. To require banking transactions to be carried out lawfully and to an appropriate standard.

3.15. Obligations of the Customer:

3.15.1. To comply with applicable regulatory legal acts governing use of the account;

3.15.2. To pay the commissions, service fees, insurance premiums and other charges required for execution of this Agreement and maintenance of the account in accordance with the Bank's Tariffs;

3.15.3. If funds transferred or credited to the account in error have been withdrawn, to return them unconditionally upon the Bank's first demand (the Customer shall bear any loss arising from the commissions charged);

3.15.4. To replenish the account where funds are insufficient to execute payment documents;

3.15.5. Not to use the account for suspicious transactions involving money laundering or terrorist financing;

3.15.6. To repay any Technical Overdraft on the account upon the Bank's first demand;

3.15.7. The Customer acknowledges that, if a transfer is returned without reaching the beneficiary for reasons beyond the Bank's control, the interbank movement of funds involves service charges. Those charges shall be deducted from the transferred amount, reducing the amount returned, and shall be borne by the Customer.

3.15.8. To ensure that documents submitted to the Bank to open a Current Account contain accurate and truthful information;

3.15.9. To notify the Bank in writing of changes to the Customer's address or details within 3 (three) days of the change;

3.16. Liability of the Parties:

3.16.1. When providing services to the Customer, including executing payment orders and other transactions, the Bank shall not be liable to the Customer for delays by correspondent banks or other third parties in executing payments or for the freezing of funds for other reasons.

3.16.2. If the Customer's contact details (mobile number, email, fax or address) are incorrectly stated in this Agreement and/or the relevant application forms, or the Bank has not been notified of changes in writing, the Bank shall not be liable for failure to inform the Customer promptly of account services or changes thereto.

3.16.3. A Customer who is not registered with the state as an individual entrepreneur may not use the account(s) for commercial purposes and acknowledges the tax liability that may arise from doing so.

3.16.4. The Customer undertakes not to use the bank account for laundering criminally obtained funds or other property or for terrorist financing and shall bear the liability prescribed by law.

3.16.5. If the Customer is a US citizen or a resident of any foreign country, or acquires such status during the contractual relationship with the Bank, the Customer must formally notify the Bank and submit the relevant documents within 5 (five) business days.

3.17. Closure of a bank account

3.17.1. Termination of the Bank Account Opening Agreement between the Parties constitutes grounds for closing the bank account. That Agreement shall be terminated in the following cases:

a) Upon the Customer's application;

b) Where no transactions have been carried out on the account for one year;

c) Where it is established that the account has been used for money laundering or terrorist financing;

d) Where the Bank's customer identification and verification requirements cannot be met, or doubts arise regarding the accuracy of identification information previously submitted;

e) Where the Customer refuses to comply with the regulatory legal acts of the Republic of Azerbaijan or international treaties to which it is a party concerning the exchange of tax and financial information;

f) Where a Customer who opened an account without state registration as an individual entrepreneur uses it for entrepreneurial (commercial) activities;

g) Upon the Customer's death.

3.17.2. The Customer may terminate this Agreement unilaterally without any service fee by giving the Bank at least 1 (one) month's written notice.

3.17.3. The Bank may terminate this Agreement, concluded for an indefinite term, unilaterally by giving the Customer 30 (thirty) days' notice.

3.17.4. Upon closure of an account, the remaining balance shall be paid to the Customer or, at the Customer's instruction, transferred to another account no later than seven days after receipt of the relevant written application. If the account is closed due to the Customer's death, the remaining balance shall be paid to the deceased's heirs on the basis of a certificate of inheritance.

3.17.5. If measures to locate a Customer who has not given instructions regarding funds in a closed account are unsuccessful, the Bank may apply to a court for those funds to be declared ownerless and transferred into the Bank's ownership.

3.17.6. Funds in a closed account shall be transferred to the relevant account used to record such balances. A commission shall be charged for holding funds from closed accounts in accordance with the Bank's Tariffs.

3.17.7. When bank accounts are closed, all account opening documents shall be retained by the Bank and unexecuted payment documents returned to the appropriate parties.

4. OPENING AND MAINTENANCE OF DEPOSIT ACCOUNTS

4.1. The provisions of this Agreement relating to Deposit Accounts shall take effect and become legally binding on the Bank and the Customer on the date the Bank opens a Deposit Account at the Customer's Request, upon signature of the relevant application or through digital banking.

4.2. When a Deposit Account is opened, the Bank shall accept funds from the Depositor and repay the Deposit and pay interest on the terms and in the manner specified in the relevant Agreement (Arrangement), which forms an integral part of these Standard Terms and Conditions.

4.3. All settlements between the Bank and the Depositor shall be made in the currency of the Deposit.

4.4. Amounts due in respect of loans, interest, service fees, payments owed to the Bank, suretyships and pledges provided to the Bank for third-party obligations, and other unilateral obligations may be discharged out of the Deposit.

4.5. Upon maturity or early withdrawal, the Deposit shall be transferred to the Depositor's Current Account.

4.6. Interest on the Deposit shall accrue from the day following the date the funds are credited to the Deposit Account until the day preceding repayment to the Depositor or debiting from the Depositor's account on other grounds.

4.7. Interest shall accrue daily, irrespective of actual receipt or payment. For calculation purposes, a year comprises 360 days, a quarter 90 days and a month 30 days. The final day of a 31-day month shall be disregarded, and 1 or 2 days, as applicable, shall be added for February.

4.8. During the Deposit term, the Customer may increase or reduce the Deposit amount if separately agreed. Additional amounts shall bear the same interest rate as the initial amount.

4.9. The Bank shall repay the Deposit, pay interest and execute the Depositor's instructions to transfer funds from the Deposit Account to other persons upon presentation of the Deposit Passbook. If the Deposit Passbook is lost or becomes unfit for presentation, the Bank shall issue a new one upon the Depositor's application.

4.10. No commission shall be charged for withdrawing in cash a Deposit placed in cash. The commission for withdrawing in cash a Deposit placed by cashless transfer shall be determined by the Bank's Tariffs.

4.11. The Depositor may assign a claim against the Bank in respect of the Deposit to a third party in accordance with law. In that case, the new creditor may request a Deposit Passbook.

4.12. The legal treatment of balances in the Deposit Accounts of a deceased Depositor shall be governed by the Civil Code of the Republic of Azerbaijan.

4.13. Accrued interest shall be paid to the Depositor separately from the Deposit principal in accordance with this Agreement. At the Depositor's option, interest shall be paid in cash or by transfer. Accrued but uncollected interest shall not increase the Deposit principal.

4.14. Upon repayment of the Deposit, accrued interest shall be rounded up to the next whole number and paid.

4.15. If interest actually paid exceeds the amount payable, the difference shall, at the Bank's option, be deducted from the Deposit principal or from future accrued interest.

4.16. Upon the Customer's first demand, at least one quarter of the Deposit shall be repaid immediately and the remainder no later than five banking days thereafter.

4.17. If the Deposit is repaid at the Depositor's request or debited from the account on other lawful grounds before the term specified in the Arrangement expires, it shall be deemed withdrawn early and the Deposit Account shall be closed. Interest shall then be calculated and paid under the effective Tariffs according to the actual period for which the Deposit was held with the Bank.

4.18. If the Deposit matures on a non-business day, the Deposit and accrued interest shall be repaid to the Customer (transferred to the relevant account) on the next business day. No interest shall accrue on the Deposit for that intervening period.

4.19. In accordance with the legislation of the Republic of Azerbaijan, income tax shall be withheld at source from interest paid on deposits and remitted to the relevant tax authority in the cases and manner prescribed by law.

4.20. The grounds for termination of a Deposit Agreement shall be governed by law.

4.21. Rights and obligations of the Bank:

4.21.1. To refuse to open a Deposit Account where the documents submitted or information entered by the Customer do not meet legal requirements or the Bank's internal rules;

4.21.2. To open no more than one Deposit Account for the Customer through a payment terminal using the agreement number and password;

4.21.3. To require the Customer to perform the obligations assumed under Clause 4.19 of this Agreement duly and on time and to avoid any breach thereof;

4.21.4. To withhold tax at source from interest paid on the Deposit in accordance with the legislation of the Republic of Azerbaijan;

4.21.5. To debit the Customer's Deposit without further consent (without acceptance) for loans, interest, commissions, payments due to the Bank and claims against the Customer's account submitted by competent authorities in accordance with law.

4.21.6. Where the Deposit is encumbered in favour of the Bank, to block the pledged amount and, in the event of non-performance or improper performance of the secured obligation, debit that amount from the Deposit Account without acceptance and without further notice to the Customer.

4.21.7. To ensure that the Deposit accepted under this Agreement is insured by the Deposit Insurance Fund (the Fund);

4.21.8. After receipt of the documents required by law and the Bank's internal rules and of the Deposit amount specified in the Application for Opening a Deposit Account and Placing Deposits, to calculate the applicable interest in accordance with the terms and transfer it to the Customer's account in the prescribed manner;

4.21.9. If the Customer requests repayment before the contractual maturity date, to return the Deposit and accrued interest (where applicable), less all amounts payable to the Bank deducted without acceptance;

4.21.10. Upon accepting the Deposit, to issue the relevant supporting document (Deposit Passbook) at the Customer's request;

4.21.11. To calculate and pay interest on the Deposit on the terms and in the manner set out in this Agreement;

4.21.12. To ensure repayment of the Deposit to the Customer on the terms and in the manner set out in the Agreement;

4.21.13. To provide, at the Depositor's request, any additional benefits applicable to the relevant Deposit type;

4.21.14. To perform its contractual obligations duly and on time and avoid any breach thereof.

4.22. Rights and obligations of the Customer

4.22.1. To authorise another person to exercise rights in respect of the Deposit under a power of attorney as provided by law;

4.22.2. To enjoy the additional benefits applicable to the relevant Deposit type;

4.22.3. To require the Bank to perform the obligations assumed under Clause 4.19 of this Agreement duly and on time and to avoid any breach thereof.

4.22.4. To submit the documents required by law and the Bank's internal rules and pay the amount specified in the Bank Deposit Arrangement to the Bank in cash or by transfer;

4.22.5. To notify the Bank in writing within 3 (three) business days of changes to the Customer's first name, surname, patronymic, registered address and/or details, provide supporting documents and, where necessary, re-document the Deposit Account;

4.22.6. To perform contractual obligations duly and on time and avoid any breach thereof.

4.23. Deposit Insurance Fund (FUND)

4.23.1. The Bank has participated in the Deposit Insurance Fund (the Fund) since 16 January 2009 under Certificate No. 39 and pays insurance premiums to the Fund (these premiums are not charged to the Depositor).

4.23.2. Deposits accepted by the Bank from the Customer in all relevant currencies are insured by the Fund.

4.23.3. Insured Event means the entry into force of a court decision ordering the Bank's compulsory liquidation or declaring it bankrupt, or imposing a moratorium on performance of the Bank's deposit obligations to the Customer, and confirmation by the financial market supervisory authority that the Bank is unable to fulfil its obligations to the Depositor.

4.23.4. **Upon an Insured Event, the Fund shall announce the place and time for payment of compensation to the Customer through the following mass media:**

a) AzTV;

b) Ictimai TV;

c) Azerbaijan newspaper;

d) Respublika newspaper;

e) Khalg newspaper;

f) AZERTAC news agency.

4.23.5. **To receive compensation from the Fund, the Customer shall submit a written application at the place announced in the mass media, together with the following documents:**

a) An identity card or other identification document;

b) A Deposit Passbook or other document evidencing the Deposit;

c) The Bank Deposit Agreement.

The Fund must pay compensation to the Customer within 90 (ninety) days of the application date. The Fund shall accept depositors' applications for 1 (one) year from the first publication of the compensation notice. In exceptional cases, the Customer's entitlement to compensation shall remain valid for 5 (five) years from the first publication of the Fund's compensation announcement.

4.23.6. **The following are not protected deposits:**

a) Deposits accepted by the Bank's units established outside the Republic of Azerbaijan;

b) Deposits identified in accordance with law as resulting from suspicious transactions involving the laundering of criminally obtained funds or other property or terrorist financing;

c) Deposits confirmed by a court decision to have arisen from criminal activity;

d) Deposits subject to attachment;

e) Deposits accepted at an annual interest rate exceeding, on the date of acceptance, the ceiling set by the Fund in agreement with the financial market supervisory authority and the Central Bank;

f) Funds exceeding AZN 20,000 (twenty thousand) in bank accounts opened by individuals for entrepreneurial activities;

g) Funds of individuals held under the Bank's fiduciary management;

4.23.7. Upon an Insured Event, the Fund shall pay compensation to the Customer in accordance with applicable legislation.

4.23.8. The Fund shall pay compensation in manat for deposits in national currency, in US dollars for US dollar deposits and in euros for euro deposits. For deposits not denominated in US dollars or euros, compensation shall be calculated and paid in one of those currencies at a cross rate based on the Central Bank's official exchange rates on the date of the Insured Event. The Fund shall pay interest accrued on the Deposit up to the date of the Insured Event.

4.23.9. If the Customer holds several deposits with the Bank, including deposits in different currencies, the Fund shall aggregate them and compensate them as a single deposit. A deposit held by the Customer with another participating bank shall be treated and compensated separately.

4.23.10. In response to the Customer's written or verbal enquiries, the Bank shall inform the Depositor about its participation in the insurance system, protected deposits and compensation.

4.23.11. The Customer may contact the Fund at the following addresses or by telephone or email: 40 Bulbul Avenue, Baku, AZ1014; physical address: 16 Babak Avenue, Baku, AZ1025; telephone: (99412) 596 65 91, 596 65 92, 596 65 93; fax: (99412) 596 65 94; Email: adif@adif.az; website: www.adif.az.

5. LENDING

5.1. The Bank shall finance the Customer through loans, credit lines, overdrafts and other forms of credit granted to the Borrower for personal consumption. Each credit application shall be considered and decided separately.

5.2. At the Customer's Request, the Bank may grant a secured or unsecured loan in a specified amount for personal consumption, subject to repayment and payment of interest and other charges (collectively, the Loan).

5.3. If a Loan is granted, the Customer undertakes to use and repay the Loan (principal), accrued interest, any default interest, commissions and other payments on the terms and in the manner agreed with the Borrower in writing. Written agreement includes a notice sent by letter, email, SMS or other means and a response provided in the same manner.

5.4. The Loan shall be granted solely for its designated purpose.

5.5. Any special terms or circumstances applicable to a particular Loan type that are not addressed in this Agreement shall be set out in the Agreement (Arrangement) entered into with the Customer, which forms an integral part of these Standard Terms and Conditions.

5.6. Any Loan-related demand, notice, warning or other document or information shall be deemed delivered to the Customer when sent in writing to the postal address, email address or mobile number provided by the Customer to the Bank, or delivered personally.

5.7. The Loan shall be disbursed by the Bank by transferring the Loan amount from the Borrower's loan account opened with the Bank to the Borrower's Current Account (payroll account).

5.8. The Borrower shall pay interest to the Bank for use of the Loan in the predetermined manner and form. Interest, including default interest, and other charges shall be calculated only on the outstanding principal balance until the repayment date.

5.9. The Borrower shall repay principal and accrued interest to the Bank in cash or by transfer or, depending on the product type, the Bank shall debit the Customer's account(s) on the payment due date without further consent (without acceptance).

5.10. Where the Loan is granted on an annuity repayment basis, the repayment schedule for principal and accrued interest shall be set out in an annex forming an integral part of the Agreement. If no such annex exists, those amounts shall be paid or debited from the Customer's bank account(s) on the date specified in a written notice (SMS, email, etc.) sent to the Customer. A payment received by the Lender from the Borrower(s) may not be treated as received on a later date if made by the end of the operating day (the Lender's designated payment acceptance period). A payment made through a payment terminal or otherwise after the end of the operating day shall be treated as made no later than the next business day.

5.11. If the Customer's bank account(s) lack sufficient funds when a Loan payment is due and/or the Customer fails to make the payment when due, the payment shall be treated as overdue and a penalty shall accrue at the rate specified in the Agreement (Arrangement) with the Customer.

5.12. If a principal or interest payment falls due on a non-business day, payment shall be made on the next business day. Interest shall continue to accrue until that next business day.

5.13. Unless otherwise agreed with the Customer, any payment to the Bank in respect of existing monetary obligations shall be applied first to default interest (penalties), then to accrued Loan interest and finally to principal.

5.14. Interest on the Loan shall be calculated using a year of 360 (three hundred and sixty) calendar days and a month of 30 (thirty) calendar days, multiplied by the actual number of days for which the Loan is outstanding, including the disbursement date and excluding the repayment date.

5.15. The Loan may be repaid early in whole or in part. No compensation shall apply to early repayment. On repayment in full, interest accrued up to the repayment date must be paid. Interest and/or other charges for the remaining term shall be reduced in proportion to the amount repaid early. In the case of partial early repayment, subject to agreement with the Bank and a corresponding amendment to the repayment schedule:

- The amount of periodic payments may be reduced; or
- The Loan term may be shortened while periodic payment amounts remain unchanged.

5.16. The Customer acknowledges that, if the Bank assigns (sells) its Loan rights to another person, disclosure to the assignee of Loan information constituting banking secrecy shall not be construed as a breach of banking secrecy, and the Customer does not object. The Customer undertakes not to raise any objection or bring any complaint or claim against the Bank or the assignee in this connection.

5.17. The Customer declares that the Loan will be used for its designated purpose; that full and accurate information regarding the Customer's financial position and obligations to third parties has been provided as required by the Bank; and that there are no known third-party rights over the Customer's property, encumbrances over the pledged or mortgaged property, third-party claims or court disputes. Inaccurate disclosure under this clause shall entitle the Bank to demand early performance of the principal obligation and compensation for loss suffered.

5.18. **Loan payment terms (payments may be made by the following methods):**

- Transfer from a bank account (IBAN __________);
- Payment terminals (code No. __________);
- Cash payment to the Bank;
- Via the mobile application and other means.

5.19. The Borrower shall unconditionally discharge the debt within 10 (ten) days after the Bank's notice demanding early repayment. If the obligation is not performed within that period, the unpaid Loan shall be treated as overdue and default interest shall accrue on the outstanding balance for each day of delay in accordance with the Arrangement between the Parties.

5.20. Rights of the Bank:

5.20.1. To obtain information from the relevant database (the Credit Registry) to assess the Customer's creditworthiness and repayment discipline based on credit history;

5.20.2. To refuse to disburse all or part of the Loan if the documents submitted by the Customer do not comply with the document list provided or legal requirements, or if the Customer's asset and/or financial position materially deteriorates so as to place repayment at real risk;

5.20.3. To require the Customer to perform the obligations assumed under these Standard Terms and Conditions duly and on time and to avoid any breach thereof;

5.20.4. To debit due but unpaid principal and interest from the Borrower's current and other accounts with the Bank in national or foreign currency without consent (without acceptance). Where a foreign currency account is debited, conversion shall be at the Bank's exchange rate for that operating day;

5.20.5. Where the Borrower fails to perform or properly perform monetary obligations under the Agreement, the Loan term expires and/or other monetary obligations to the Bank remain unpaid, to apply incoming funds in the Borrower's accounts to discharge Loan indebtedness;

5.20.6. To require the Borrower(s) to repay the outstanding principal early, together with interest and/or other Loan-related payments due to the Bank up to the date of the early repayment demand, in the following circumstances that may result in failure to perform obligations under this Agreement and the Arrangement duly and on time:

- Where a Loan payment due under the Agreement or repayment schedule is overdue for 90 (ninety) days or more, or the payment deadlines for the Loan, including interest and/or fees, are breached twice consecutively, for a period of not less than 90 (ninety) days;
- Where there are grounds to believe that the Loan will not be repaid on time due to a material deterioration in the Borrower(s)' asset position, including deterioration occurring before execution of this Agreement and not remedied by that date but subsequently becoming known to the Lender, or because the Borrower(s) have provided false information to the Lender;
- Where the Borrower(s) fail to provide security for the Loan, the Surety dies or goes missing, or, for reasons for which the Bank is not responsible, the mortgaged or pledged property is lost (destroyed, released from mortgage or pledge, etc.) or decreases in value, and there are grounds to believe the Loan will not be repaid on time, provided that the property has not been replaced or additional mortgaged or pledged property or a Surety provided within 1 (one) month;
- Where the Borrower(s) prevent monitoring of the Loan's use for its designated purpose or use it for another purpose.

5.20.7. Where the Loan is disbursed in instalments (tranches), to amend or cancel the Limit unilaterally depending on the Customer's asset and/or financial position;

5.20.8. To assign all rights under the Loan Agreement to third parties by sale or transfer;

5.20.9. If the Bank pays Loan-related insurance costs for any reason, to recover those costs from the Customer by way of recourse and debit them from any of the Customer's accounts with the Bank without acceptance;

5.20.10. Where debt due, including interest and/or fees, under an agreement providing for instalment repayment of principal and/or interest and/or fees is overdue for 90 (ninety) days or more, or payment deadlines are breached twice consecutively, for a period of not less than 90 (ninety) days;

5.20.11. To exercise other rights conferred on the Bank by law.

5.21. Obligations of the Bank:

5.21.1. To ensure that interest on the loan account is calculated and collected correctly;

5.21.2. At the Borrower's request, to provide a certificate confirming full or partial repayment of Loan indebtedness;

5.21.3. To maintain banking secrecy, except where disclosure is required by law;

5.21.4. To perform its contractual obligations duly and on time and avoid any breach thereof;

5.21.5. To perform other duties imposed by law.

5.22. Rights of the Customer:

5.22.1. To obtain information from the Bank on current outstanding Loan indebtedness;

5.22.2. To obtain statements of loan account transactions upon payment of the service fee;

5.22.3. To submit enquiries to the Bank for information on completed transactions;

5.22.4. To require the Bank to perform its obligations under these Standard Terms and Conditions duly and on time and to avoid any breach thereof;

5.22.5. To submit to the Bank the documents required by the Bank and the regulatory acts of the financial market supervisory authority for granting the Loan;

5.22.6. To use the Loan for the purpose specified in the Agreement (Arrangement);

5.22.7. To repay the Loan and interest early on the agreed terms and in the agreed manner;

5.22.8. To review information on Loan indebtedness held in the Credit Registry and request correction of any inaccuracies.

5.23. Obligations of the Customer:

5.23.1. To pay Loan indebtedness and accrued interest on time and in full by the end of the Loan term;

5.23.2. To pay the commissions, service fees, insurance premiums and other charges required for documentation;

5.23.3. To provide the Bank immediately with all documents and/or information concerning court disputes or proceedings involving the Customer that may affect or relate to performance of obligations under this Agreement;

5.23.4. To take appropriate measures to maintain a sound financial position for repayment of the Loan and interest and refrain from activities that would impede performance of obligations;

5.23.5. To ensure early repayment of outstanding principal, including interest and/or other Loan-related payments due to the Bank up to the early repayment demand date, in the circumstances specified in subclause 5.20.6 of these Standard Terms and Conditions;

5.23.6. To provide the Bank's representative with the conditions and documents necessary to monitor use of the Loan for its designated purpose;

5.23.7. To provide documents concerning the Customer's financial position upon the Bank's request;

5.23.8. If monthly salary is not credited to the account for any reason, preventing automatic deduction of the monthly debt by the Bank, or the relevant account lacks sufficient funds to discharge the current Loan obligation, to make the monthly payment to the Bank in cash or by transfer;

5.23.9. At the Customer's expense, to obtain personal accident insurance covering life and loss of working capacity for the entire period until full discharge of the principal obligation, with coverage of at least the Loan amount;

5.23.10. To notify the Bank in writing at least 5 (five) business days before changing employer, transferring to another position or leaving employment;

5.23.11. To perform contractual obligations duly and on time and avoid any breach thereof.

5.24. CREDIT LINE THROUGH A CREDIT CARD

5.24.1. The terms governing principal and interest calculation under the Borrower's credit line shall be determined by the Arrangement between the Parties, which forms an integral part of these Standard Terms and Conditions.

5.24.2. Interest shall accrue only on the utilised portion of the credit line.

5.24.3. The lending provisions of these Standard Terms and Conditions shall also apply to relationships with the Borrower concerning a credit line accessed through a credit card.

5.25. OVERDRAFT

5.25.1. The Bank may grant an Overdraft at the Customer's Request. If the Request is approved, the Limit, term, interest rate, repayment terms, commission, default interest and other conditions shall be governed by the Agreement (Arrangement) entered into with the Customer. Use of the Overdraft constitutes acceptance of the terms offered by the Bank.

5.25.2. The Overdraft term shall equal the validity period of the payroll card. The Overdraft shall entitle the Customer to draw funds within the assigned Limit.

5.25.3. Interest at the rate agreed in advance with the Customer shall accrue on the utilised portion from the date the Customer starts using the Overdraft.

5.25.4. The Bank shall deduct the Customer's Overdraft indebtedness from the next salary payment without further consent (without acceptance). Unless otherwise agreed with the Customer, deductions shall be applied first to default interest, then to accrued annual interest and finally to principal.

5.25.5. The Customer must repay all Overdraft indebtedness to the Bank within the validity period of the payment card.

5.25.6. If payment is not made for any reason within 5 (five) days after the Overdraft payment due date, or the Customer fails to repay the debt before the card expires, default interest (a penalty) shall accrue on the principal amount.

5.25.7. Upon termination of the Customer's employment, the Bank shall deduct the current debt from the final employment settlement payable to the Customer without further consent (without acceptance). If that settlement is insufficient, the Customer shall pay the shortfall into the Card Account to ensure full repayment.

5.25.8. The lending provisions of these Standard Terms and Conditions shall also apply to relationships with the Borrower concerning an Overdraft.

6. PAYMENT CARDS

6.1. The Bank may provide various payment cards at the Customer's request. Card applications may be submitted to the Bank in application form or sent using Electronic Devices through digital banking.

6.2. As a payment instrument, the card shall be linked to a dedicated account opened with the Bank in which all card transactions are recorded (the Card Account).

6.3. A primary card and additional cards may be issued for a Card Account. The persons to whom additional cards are to be issued shall be named in the application.

6.4. The card remains the Bank's property and is provided for temporary use. The Customer must return it upon the Bank's first demand.

6.5. While the card is active, cash withdrawals from the Card Account may be made only using the card. A replacement must be ordered if the card is lost, stolen or damaged.

6.6. Upon the Customer's request, a statement of Card Account transactions may be sent to the Customer or delivered directly to the Customer or their authorised representative within 2 (two) business days. If an explanatory (detailed) statement is requested, it shall cover only transactions conducted during the preceding 12 (twelve) months.

6.7. Card transactions shall be debited in the Card Account currency. If the transaction currency differs, conversion shall be at the Bank's exchange rate on the date the payment is debited from the Card Account. The Customer shall bear all risks arising from exchange rate differences.

6.8. The Bank shall bear statutory liability for failure to credit incoming funds promptly, unjustified debits, or non-execution or improper execution of the Customer's instructions to transfer or disburse funds, unless it proves that the instruction resulted from the Customer's own fault or that the event arose for reasons beyond the Bank's control.

6.9. If a Technical Overdraft occurs on the card, the Bank's applicable default interest rate for that card type shall apply. Default interest shall accrue from the date the Technical Overdraft arises, without a grace period.

6.10. Any interest or applicable commissions shall be calculated and charged in the Card Account currency.

6.11. Service fees already paid shall not be refunded if card services are terminated early.

6.12. The Bank shall set daily and single-transaction Limits for payment cards. Limits may be increased upon an additional application by the Customer.

6.13. Card usage rules and principal security requirements:

6.13.1. The card and PIN shall be physically delivered to the Customer or their authorised representative.

6.13.2. Immediately upon receipt, the Customer must sign the signature strip on the back of the card.

6.13.3. The PIN shall be treated as the equivalent of the Customer's signature. Transactions conducted using the PIN shall be deemed conducted by the Customer. Security measures relating to the card and PIN must be observed.

6.13.4. The Customer must never keep the PIN with the card or write it on the card. It is recommended that the PIN be memorised or kept in a place inaccessible to others. The Card User may not be compelled to disclose the PIN.

6.13.5. The Customer shall be responsible for transactions carried out by family members or third parties using the card, with or without the Customer's consent.

6.13.6. The Customer must keep the card number and the customer service centre telephone number in a separate secure place for use if the card is lost or stolen.

6.13.7. The Customer must protect the magnetic stripe against damage. The card must not be placed near devices producing strong electromagnetic fields.

6.14. Procedure for reporting loss, theft or unlawful use of the card by an unauthorised person:

6.14.1. To reduce card transaction risks, the Customer must regularly obtain transaction statements from the Bank and check for unauthorised use. A list of countries where such transactions are more frequently recorded is published on the Bank's website.

6.14.2. To prevent unauthorised card-not-present transactions, the Card User is advised to enrol in 3D Secure, which enables secure online card transactions. The payment website should display indicators of 3D technology (MasterCard SecureCode or Verified by Visa). The Card User is advised to subscribe to SMS notifications to receive immediate information on each card transaction.

6.14.3. The Bank shall not be liable to the Customer for online payments made by the Customer using the card.

6.14.4. The Bank shall not be liable for losses or damage suffered by the Customer as a result of theft of payment card data (skimming).

6.14.5. If the card is lost or stolen or unauthorised use is detected, the Customer must immediately block it through internet or mobile banking if enrolled, or immediately telephone the Bank's customer service team or Processing Centre at 1545, +994125656556 or +994125984697.

6.14.6. No later than the next business day, the Customer must submit a formal notice to the Bank by email, fax or letter in paper form.

6.15. Procedure for reviewing disputed debits

6.15.1. The Bank shall accept a debit dispute submitted by the Customer within 60 calendar days, including the transaction date.

6.15.2. The Customer must retain supporting documents for card transactions for 6 months.

6.15.3. Refunds for suspicious transactions shall depend on the outcome of the dispute procedure.

6.15.4. The Bank shall not accept a dispute concerning a debit resulting from the Customer's error. In such cases, the Card User shall pursue the claim directly with the recipient of the funds.

6.16. Grounds and procedure for blocking a card or suspending card services and closing a Card Account

6.16.1. The card shall be blocked if the Customer enters the PIN incorrectly 3 (three) times. The Customer may restore the card PIN by contacting the Bank by telephone and successfully completing identification or by visiting the Bank with an identification document.

6.16.2. If the Customer has completely forgotten the PIN, the Customer shall complete a card replacement application. A new card and PIN shall be issued after payment of the service fee prescribed by the Bank's effective internal Tariffs. The replacement card shall retain the original expiry date.

6.16.3. The Bank may block the card and suspend outgoing Card Account transactions if the card is used for unlawful purposes, a Limit is exceeded, Card Account indebtedness arises, state authorities attach or enforce against the Customer's bank accounts, or the Customer fails to comply with this Agreement. The Bank may require return of the card without giving a reason.

6.16.4. To ensure card security, the Bank may block the card if suspicious activity is detected until it is confirmed that the activity is not suspicious.

6.16.5. The card shall remain active for the validity period shown on it, through the final day of the stated month (for example, 04/24 means the card is valid until 30 April 2024).

6.16.6. The Bank may refuse to replace an expired card. If card services are terminated and replacement is refused, the Customer acknowledges that this Agreement remains effective until all debts and other obligations to the Bank are fully discharged.

6.16.7. The Bank may restrict card functionality only in accordance with this Agreement and applicable legislation.

6.16.8. If card transactions are suspended for any reason, including non-renewal, the account balance shall be paid to the Customer or transferred to another account within no more than seven calendar days. If the Customer gives no instruction or otherwise expresses no intention within 30 (thirty) calendar days after suspension, the balance shall be transferred to the Bank's Closed Customer Accounts account, the Customer shall be notified in writing and the account shall be closed.

6.17. Secure use of the PIN and the procedure for setting and changing it

6.17.1. The PIN shall be provided only to the Cardholder or their authorised representative. The relevant power of attorney must be notarised.

6.17.2. The Customer may order a card without a PIN and set a personal PIN by entering any four digits through a POS terminal.

6.17.3. The Customer may change the PIN issued by the Bank through an ATM.

6.18. Limits on daily transactions and cash transactions

6.18.1. The Bank shall determine daily and cash transaction Limits in accordance with the effective Tariffs and may amend them unilaterally when the Tariffs change.

6.18.2. The Customer agrees to accept the Limits set by the Bank and not to object on the grounds of being unaware of them.

6.19. Procedure for delivery of the card and PIN to the Customer

6.19.1. The card and PIN shall be delivered to the Card User or their authorised representative at the Bank's service premises. A customer representative shall hand over the PIN and a cashier shall hand over the card. Receipt shall be confirmed by the signature of the Card User or their authorised representative.

6.19.2. In exceptional cases, the card and PIN may be delivered to the Card User's location by post or other means as an additional paid service.

6.20. Rights and obligations of the Bank:

6.20.1. To debit the card price from the Customer's bank account where provided for in the Bank's effective Tariffs;

6.20.2. To apply the international rules of the relevant international card organisations, including MasterCard and VISA, in regulating its relationship with the Customer;

6.20.3. To amend contractual service Tariffs and terms unilaterally. The Bank must notify the Customer in writing 14 (fourteen) days before changing the service Tariffs and terms specified in the Agreement (Arrangement). If the Customer disagrees, the Customer may terminate the relevant service by applying to the Bank. Continued use of the service confirms acceptance of the terms.

6.20.4. Where funds relating to a chargeback (a Card Account transaction disputed by the Customer) are returned to VISA/MasterCard, to debit those funds from the Customer's account without further consent (without acceptance).

6.20.5. To require the Customer to perform the obligations assumed under Clause 6.19 of these Standard Terms and Conditions duly and on time and to avoid any breach thereof;

6.20.6. On the basis of the Customer's written application, to prepare and provide the card and corresponding PIN envelope within 3 (three) business days after the documents are submitted to the Bank;

6.20.7. To provide account statements at the Customer's request;

6.20.8. To enable Card Account holders to obtain cash and pay for goods and services using the card;

6.20.9. To suspend card transactions after receiving notice of loss from the Customer in accordance with these Standard Terms and Conditions.

6.21. Rights and obligations of the Customer

6.21.1. Where amounts not spent by the Customer are debited from the card, to request in writing that the Bank investigate and refund any unjustified debit;

6.21.2. To use digital banking services on the basis of a written application in accordance with the Bank's effective Tariffs;

6.21.3. If the card is lost, to submit a written application to the Bank for a replacement;

6.21.4. To request in writing additional account statements for any period and documents confirming the accuracy of amounts debited;

6.21.5. When using the Bank's deposit services, to request transfer of accrued interest to the Card Account by completing the relevant application form;

6.21.6. To apply to the Bank to cancel the service if dissatisfied with new service Tariffs or terms (this does not apply to credit cards);

6.21.7. To require the Bank to perform its obligations duly and on time and to avoid any breach thereof;

6.21.8. To submit the documents required by the Bank's internal rules for card issuance;

6.21.9. To pay the card price and relevant service fee where prescribed by the Bank's effective Tariffs;

6.21.10. To safeguard the PIN envelope and keep the PIN confidential;

6.21.11. If the card is lost, to notify the Bank or the Visa/MasterCard service centre immediately in writing or, if this is not possible, verbally;

6.21.12. To notify the Bank immediately if a lost card is found;

6.21.13. To provide the Bank promptly, within 3 (three) business days, with all information concerning changes to documents submitted for payment card services, together with supporting documents;

6.21.14. In the circumstances specified in the Agreement, to reimburse all investigation costs incurred by the Bank if the Customer's allegations are disproved;

6.21.15. To provide the password (secret word) when telephoning the Bank for card-related services;

6.21.16. To notify the Bank in advance of termination of employment or individual entrepreneurial activity;

6.21.17. To perform obligations under this Agreement duly and on time and avoid any breach thereof.

7. PAYROLL PAYMENT CARDS

7.1. At the Customer's request, the Bank shall open Card Accounts and issue payroll payment cards to the Customer's employees for the transfer of salaries (service remuneration), bonuses, financial assistance, insurance payments and equivalent regular payments, temporary incapacity benefits, business travel and leave payments, and other funds.

7.2. Fees for obtaining, replacing and using a payment card shall be charged in accordance with the Bank's effective Tariffs, except where a concession is granted to the Customer. The Bank may debit card service fees from the Customer's bank accounts without consent (without acceptance).

7.3. Service fees already paid shall not be refunded if use of the payment card is terminated (deactivated) early.

7.4. Funds shall be transferred to Card Accounts on the basis of a payment document and register submitted by the Customer in paper or electronic form. The Bank shall determine the register's format and structure.

7.5. On the date a Cardholder's employment or civil contract is terminated, the Customer must submit to the Bank a list of the persons whose relationships have ended and a payment document for the final settlement. If that list is not submitted promptly, fees paid by the Bank to the card organisation for active cards shall be debited from the Customer's bank accounts.

7.6. For matters not addressed in this section, the payment card provisions of these Standard Terms and Conditions shall also apply to payroll cards.

8. RENTAL OF INDIVIDUAL SAFE DEPOSIT BOXES

8.1. The Bank shall provide an individual Safe Deposit Box to the Renter for temporary use (rental), and the Renter shall pay the specified rental fee.

8.2. A minimum of 1 (one) month's rental fee shall be payable regardless of the actual period of use.

8.3. The rental term shall be determined by the rental fee paid by the Renter. Unless an additional fee to extend the term is paid by the expiry date, the rental term shall be deemed ended.

8.4. The rental fee shall be paid in advance for the entire rental term. If the Renter wishes to extend the term, the fee for the next period must be paid no later than the expiry date of the current term.

8.5. The rental fee may be paid in cash or by cashless transfer.

8.6. The rental fee shall accrue from the date the Agreement (Arrangement) is concluded until its termination, irrespective of expiry of the rental period for use of the Safe Deposit Box.

8.7. If the Safe Deposit Box is vacated and this Agreement terminated early, fees collected for the unused period shall not be refunded.

8.8. The Bank may require a security deposit to ensure that, upon expiry, the Renter empties and returns the Safe Deposit Box and returns the key. The deposit shall be refunded when the box and key are returned, subject to settlement of all debts to the Bank.

8.9. If the Renter loses or damages the key, a penalty of at least AZN 250 (two hundred and fifty) shall be payable.

8.10. The Renter agrees that the Bank may debit outstanding rental fees from the Renter's bank accounts without consent (without acceptance).

8.11. The Safe Deposit Box is provided for storing tangible assets, including cash, securities, jewellery, precious metals and stones, and documents. It is prohibited to store items whose circulation is unlawful, including weapons, ammunition, narcotic, psychotropic, explosive, radioactive, flammable or chemical substances, as well as food, flora or fauna, strongly scented items, or anything that may harm people or the environment, damage the box or cause loss to the Bank.

8.12. Delivery and return of the Safe Deposit Box shall be documented by a corresponding handover record.

8.13. The Renter shall place and remove items confidentially. The Bank shall not prepare an inventory of the items deposited.

8.14. The right to use the Safe Deposit Box shall arise only after the rental fee is paid in full.

8.15. Each visit by the Renter to the Vault shall be duly recorded, including its date and time.

8.16. The Renter may enter the Vault no more than 4 (four) times per operating day and use the Safe Deposit Box for no more than 15 (fifteen) minutes per visit.

8.17. The Renter shall be admitted to the Vault only upon presentation of an identification document and the Safe Deposit Box key and provided that no debt is owed to the Bank.

8.18. The Safe Deposit Box shall be unlocked using two keys: the individual key held by the Renter and the master key. Duplication of the Safe Deposit Box key is prohibited.

8.19. Upon expiry of the rental term, the Renter must empty the Safe Deposit Box and return it to the Bank in usable condition during the next business day.

8.20. If suspicions that stored items are prohibited under this Agreement are confirmed, the Bank shall forcibly open the Safe Deposit Box and remove the contents without notice to or the presence of the Renter.

8.21. If the Bank forcibly opens the Safe Deposit Box, the stored items shall be taken into custody and kept in a designated place at the Bank for one year. If the Renter attends the Bank within that year, the items shall be returned upon payment of expenses and other charges. If the Renter does not attend or refuses to pay storage expenses, the items shall not be returned. Valuable items shall be subject to a court application for enforcement to recover costs. Items without value shall be destroyed or handed over to the competent state authority.

8.22. If the key is lost or damaged, the Renter shall apply to the Bank. The Safe Deposit Box shall be opened within three business days after receipt of the application, in the Renter's presence and after full payment of the costs of dismantling and replacing the key and lock. If the Renter refuses to pay, the box shall not be opened. Repair costs shall be charged to the Renter.

8.23. The Renter may act through an authorised representative. The relevant power of attorney must be notarised and must specify the number of the rented Safe Deposit Box.

8.24. If this Agreement terminates due to the Renter's death, the right to enter the Vault and remove the stored items shall pass to the deceased's heir on the basis of a certificate of inheritance.

8.25. If the rental term expires on a non-business day, it shall end on the next business day.

8.26. Rights of the Bank:

8.26.1. To restrict use of the Safe Deposit Box where the Renter owes a debt to the Bank;

8.26.2. In force majeure circumstances preventing the Bank from performing its obligations under this Agreement, to open the Safe Deposit Box and remove its contents without notice to or the presence of the Renter;

8.26.3. To terminate this Agreement unilaterally if no response is received to a notice concerning repair of the Safe Deposit Box or relocation of the Vault;

8.26.4. If items are suspected to fall within the prohibited items specified in Clause 8.11 of this Agreement, to require the Renter to present them for inspection or, in the Renter's absence, inspect the Safe Deposit Box using special technical equipment;

8.26.5. If the Renter fails to empty the Safe Deposit Box upon termination of this Agreement, to forcibly open it and remove the stored items.

8.27. Obligations of the Bank:

8.27.1. To provide the Renter with the Safe Deposit Box, inner container and 1 (one) key in usable condition;

8.27.2. To arrange security, including video surveillance, for the Vault containing the Safe Deposit Box;

8.27.3. To enable the Renter to use the Safe Deposit Box without hindrance, subject to this Agreement's requirements.

8.28. Rights of the Renter:

8.28.1. To use the Safe Deposit Box during the operating day;

8.28.2. To request replacement if the Safe Deposit Box becomes unusable through no fault of the Renter;

8.28.3. To terminate this Agreement unilateırally at any time, provided no debt is owed to the Bank;

8.28.4. To obtain explanations and clarifications on matters arising under this Agreement and during rental of the Safe Deposit Box.

8.29. Obligations of the Renter:

8.29.1. To comply with applicable regulatory legal acts, the Bank's internal rules governing Safe Deposit Box use and this Agreement;

8.29.2. To pay commissions, service fees, insurance and other charges for documenting this Agreement and renting the Safe Deposit Box in accordance with the Bank's Tariffs;

8.29.3. If the key is lost or the Safe Deposit Box, key or inner container is damaged, to reimburse the Bank within three business days for dismantling and installing the lock, replacing the key, repairing the box and inner container, and restoring the Safe Deposit Box;

8.30. The Bank shall be liable for loss suffered by the Renter as a result of loss, damage or removal of stored items unless it proves that the loss did not arise through its fault. The Bank shall be exempt from liability if those events result from force majeure.

8.31. The Bank shall not be liable for loss resulting from attachment of or enforcement against stored items by state authorities.

8.32. The Bank guarantees that the Safe Deposit Box will not be unlawfully opened by third parties. The Renter must personally ensure that stored items are not exposed to external influences while in the inner container. The Bank shall not be responsible for the condition of items stored in the Safe Deposit Box.

9. CASH COLLECTION SERVICES

9.1. The Bank undertakes to provide cash and valuables collection and transportation services using its own resources on dates and at times agreed with the Customer, and the Ordering Customer undertakes to pay the agreed service fee.

9.2. Cash and other valuables shall be transported between the collection and delivery addresses specified in the Ordering Customer's instruction on the dates and at the times agreed by the Parties.

9.3. Cash collection services shall be provided upon submission of the designated order form to the Bank.

9.4. The order form must be submitted at least 24 hours before collection.

9.5. The order form must be correctly completed, signed by authorised persons and certified with the Ordering Customer's seal.

9.6. Provision of cash collection services shall be documented by a corresponding service record.

9.7. Cash and valuables collection and transportation shall be governed by the rules of the Central Bank of the Republic of Azerbaijan, the state financial market supervisory authority and the internal rules and procedures of AFB Bank OJSC.

9.8. If collection is completed after the operating day ends, collected funds shall be transferred to the Ordering Customer's Current Account on the next operating day.

9.9. The monthly service fee shall be paid no later than the final business day of that month.

9.10. The Ordering Customer agrees that, if the service fee is not paid within the prescribed period, the Bank may debit the outstanding amount from the Ordering Customer's Current Account without acceptance.

9.11. Unless otherwise agreed with the Customer, late payment of the service fee shall incur a penalty payable to the Bank of 1% of the service fee for each day of delay.

9.12. The Bank's responsibility for the safe transportation and preservation of cash and other valuables shall begin when they are received from the Ordering Customer's authorised representative and end when they are delivered at the destination or credited to the Ordering Customer's account.

9.13. **Rights of the Bank:**

9.13.1. To impose additional requirements on the Customer to ensure security;

9.13.2. To require the Customer to provide suitable conditions for unobstructed loading and transportation of cash and other valuables;

9.13.3. To require full and timely payment of the service fee;

9.13.4. To debit cash collection service indebtedness from the Customer's bank account(s) without consent (without acceptance).

9.14. **Obligations of the Bank:**

9.14.1. To ensure the security and preservation of cash and valuables collected;

9.14.2. To ensure that the special-purpose cash-in-transit vehicle provided for collection is in good working order and fit for use;

9.14.3. To provide the documents necessary for use of the special-purpose cash-in-transit vehicle;

9.14.4. To transfer collected funds to the Ordering Customer's bank account during the operating day.

9.15. **Rights of the Customer:**

9.15.1. To require collection on the dates and at the times specified in the order;

9.15.2. To claim a penalty from the Bank equal to 0.2% of the untransferred amount if collected funds are not transferred promptly to the Ordering Customer's Current Account.

9.16. **Obligations of the Customer:**

9.16.1. To ensure that cash and valuables are prepared and handed over to cash collection personnel on time;

9.16.2. To provide the conditions necessary for safe and efficient collection;

9.17. To pay the specified cash collection service fee fully and on time.

10. DIGITAL BANKING

10.1. Submission of a bank account opening application to the Bank by the Customer constitutes the basis for the digital banking provisions of these Standard Terms and Conditions to take effect between the Parties.

10.2. In accordance with the general provisions of these Standard Terms and Conditions, the Bank may provide digital banking without entering into a separate agreement or arrangement with the Customer. If any agreement entered into with the Customer conflicts with these Standard Terms and Conditions, the terms of the Customer's agreement shall prevail to the extent of the conflict.

10.3. The Bank shall provide its offered digital banking services under these Standard Terms and Conditions at its discretion, based on identification information supplied by the Customer. Unless otherwise provided by law, the Bank reserves the right to request additional information.

10.4. Any agreement, application, request or consent relating to digital banking services signed using Electronic Devices shall be treated as a delivered and concluded written document.

10.5. Each Party confirms that documents signed or authenticated by the other Party using Electronic Devices have the same legal status and effect as documents printed on letterhead and bearing a handwritten signature and seal.

10.6. The Customer agrees that all transactions conducted using the Customer's identification information through Electronic Devices and/or other lawful methods shall be treated as transactions conducted by the Customer, and that the identification information shall not be subject to dispute.

10.7. The Bank shall set Limits for daily and cash transactions conducted through digital banking.

10.8. The Bank reserves the right to add, remove or amend any aspect of digital banking services unilaterally without prior notice to the Customer. Newly added or amended rules shall apply to other contractual relationships entered into with the Customer under these Standard Terms and Conditions.

10.9. Bank updates, promotions and other important information shall first be published on the Bank's website and may also be communicated through digital channels. Digital services shall be introduced after information on their activation is published on the Bank's official website.

10.10. The Customer acknowledges that all risks arising from third parties obtaining information sent through the Customer's identification details, including actual loss, loss of profit and other damage, shall be borne by the Customer.

10.11. Identification information supplied by the Customer (telephone number, address, etc.) and other data shall be treated as the Customer's latest details and apply to all relationships with the Bank, including agreements. Previously supplied identification information and other data shall accordingly be deemed superseded.

10.12. All information to be delivered by the Bank under this Agreement shall be sent using the identification details specified in the Customer's personal information application. Information sent shall be deemed received by the Customer.

10.13. The Bank shall not charge for the online exchange of information with the Bank in connection with digital banking services.

10.14. The Customer may use digital banking after logging into the personal account area using an electronic signature or a password issued by the Bank. The Bank may require certain digital banking transactions to be authenticated exclusively by electronic signature.

10.15. To register and create a personal account area for the first time without an electronic signature, the Customer shall log in using an initial password and replace it with a permanent password chosen by the Customer. A one-time password shall be sent to the Customer's GSM number for each transaction. Service usage rules shall be set out in the User Guide provided to the Customer.

10.16. **Through digital banking, the Customer may carry out the following account operations:**

10.16.1. Current accounts

- Opening a Current Account;
- Viewing balances;
- Monitoring account activity;
- Obtaining account statements.

10.16.2. Deposits

- Opening a Deposit Account;
- Viewing balances;
- Monitoring account activity;
- Viewing payment schedules.

10.16.3. Cards

- Registering a new card;
- Blocking a card (available where UFX is enabled);
- Enabling SMS notifications for a card (available where UFX is enabled);
- Viewing balances;
- Monitoring Card Account activity.

10.16.4. Loans

- Submitting a Loan Request;

- Viewing outstanding balances and other information on existing Loans;
- Monitoring activity on existing Loans;
- Viewing repayment schedules for existing Loans;
- Making payments on existing Loans.

10.16.5. Transfers and currency conversion

- Transfers between the Customer's own accounts;
- Internal transfers between accounts of two Bank customers;
- International SWIFT transfers;
- Cashless purchase and sale of foreign currency.

10.16.6. Payments

- Utility payments through the Government Payment Portal (HOP), where online integration is enabled;
- Utility charges (electricity, gas and water);
- Mortgage payments;
- Mobile communication charges (Azercell, Bakcell and Nar).

10.17. **The Bank may restrict the Customer's access to digital banking in the following cases:**

- To protect the Bank's internal information systems and security;
- Where the Customer breaches digital banking usage rules;
- Where the Customer fails to fulfil obligations under this Agreement;
- Where the Customer's Current Account is closed or blocked for any reason, or account changes are made in connection with transfer to another branch or integration of a new operating system;
- At the Customer's request.

10.18. If third parties use digital banking, with or without the Customer's consent, after completing authorisation in the manner prescribed by this Agreement, the Customer shall be responsible for the transactions conducted and information disclosed to third parties.

10.19. Telephone conversations with the Customer shall be recorded to ensure transaction security and assess service quality. In the event of any disagreement between the Parties, the recordings shall be accepted as conclusive (primary) evidence.

10.20. The Bank shall not be responsible for the accuracy of information entered or for incorrectly conducted transactions when digital banking is used.

10.21. Rights and obligations of the Bank:

10.21.1. The Bank shall ensure the confidentiality of all information relating to the Customer;

10.21.2. Identification information provided by the Customer to the Bank in writing shall be treated as the equivalent of the Customer's handwritten signature. Accordingly, when the Bank executes an instruction under this Agreement from a third party presenting that information, the instruction shall be treated as the Customer's own. The Bank shall not be liable for any resulting losses suffered by the Customer;

10.21.3. If an erroneous transaction is conducted in connection with debiting any debt through digital banking, the Bank may reverse it without the Customer's consent;

10.21.4. The Bank shall use the Customer's identification information only within the law and without misuse. Where necessary for that purpose, the Bank may suspend the service.

10.22. Rights and obligations of the Customer:

10.22.1. The Customer must safeguard identification information, not share it with anyone and not enable third parties to use it;

10.22.2. The Customer agrees that the Bank shall not be liable for equipment, network or communication line failures during digital banking services. The Customer shall bear the risk of resulting losses;

10.22.3. The Customer may amend identification information by submitting an additional written application to the Bank;

10.22.4. The Customer may discontinue electronic banking by submitting an additional written application or using the relevant software. Such discontinuance shall suspend application of the digital banking provisions of these Standard Terms and Conditions;

10.22.5. The Customer must notify the Bank immediately in writing of any change to the stated identification information. If the Bank is not informed of a change, information sent using the existing details shall be deemed personally delivered to the Customer;

10.22.6. The Customer must take appropriate organisational measures to prevent unauthorised third-party access to the Internet Customer System. The Bank shall not be liable for loss or theft of Customer information caused by cyberattacks;

10.22.7. The Customer must keep Access Credentials containing passwords in a place inaccessible to third parties;

10.22.8. The Customer shall pay service fees under the Bank's Tariffs for all services performed by the Bank in arranging digital settlements. The Bank may amend service Tariffs with prior notice to the Customer;

10.22.9. To enter into separate agreements under an electronic banking service agreement, the Customer shall authenticate through the relevant information resource and submit an application to the Bank in the prescribed form. The Customer must expressly state the following:

10.22.9.1. The Customer confirms having reviewed and accepted the electronic service terms published on the Bank's website under these Standard Terms and Conditions;

10.22.9.2. The Customer consents to the Bank debiting account funds without instruction (without acceptance) to settle debts arising from use of the electronic service.

11. CUSTOMER IDENTIFICATION INFORMATION AND CONTACT DETAILS

11.1. By signing an application to use banking services under these Standard Terms and Conditions, the Customer declares and acknowledges that the details supplied belong to the Customer and accepts that the Bank shall not be liable for loss arising from failure to notify the Bank immediately of changes to the information supplied, including address and telephone number.

12. OTHER TERMS

12.1. By signing the Arrangement on Accession to these Standard Terms and Conditions, the Customer confirms familiarity with the Bank's service Tariffs. Fees for transactions through internet banking shall be charged under the Bank's effective Tariffs without applying discounts otherwise granted to the Customer. The effective Tariffs and information required to execute a payment order shall be published on the Bank's official website (www.afb.az).

12.2. A payment order submitted to a payment system shall become irrevocable at the point determined by that system's rules. Withdrawal of payment orders shall be governed by the Central Bank's relevant rules.

12.3. The Bank shall notify the Customer of additions or amendments to the bank account and payment card terms at least 30 (thirty) days before they take effect. If the Customer does not object within that period, the changes shall be deemed accepted. An arrangement acceding to these Standard Terms and Conditions may also be concluded through digital banking using an electronic signature or another equivalent of a handwritten signature, or through authentication in the relevant information resource for remote account opening.

12.4. The Bank's business hours are Monday to Friday, 09:00 to 18:00. Banking business days on public holidays or rest days shall be announced by the relevant state authority through the mass media.

12.5. The business/operating day immediately preceding a non-working public holiday or the National Day of Mourning shall be shortened by one hour.

12.6. These Standard Terms and Conditions shall take effect and be deemed accepted by the Customer when the relevant Agreement (Arrangement) is concluded.

12.7. The Bank may amend these Standard Terms and Conditions unilaterally. Amended provisions shall apply to Agreements (Arrangements) concluded after that date.

12.8. Invalidity of any provision shall not invalidate the remaining provisions or these Standard Terms and Conditions as a whole.

13. FORCE MAJEURE

13.1. The Parties shall not be liable for breach of the Agreement (Arrangement) where force majeure affects performance of their mutual obligations.

13.2. Force majeure comprises unforeseeable events beyond the Parties' control, will or ability to manage that do not result from their fault or negligence. Such events include war, civil unrest, fire, earthquake, flood, collapse, landslide, storm, epidemic, epizootic disease, quarantine, decisions of state and government authorities, and similar circumstances.

13.3. A Party that knows or ought to know that force majeure has commenced must immediately notify the other Party formally. The information must be certified by the relevant state authority.

13.4. The period for performance under the Agreement shall be suspended from the date force majeure begins and resume when those circumstances cease.

13.5. The time for performance of the Parties' contractual obligations shall be extended by the duration of force majeure. If such circumstances continue for more than 60 (sixty) days, the Parties may, by mutual agreement, terminate the Agreement or enter into another agreement acceptable to both Parties.

14. LIABILITY

14.1. A Party at fault for breaching this Agreement shall compensate the other Party for loss caused by its conduct.

14.2. The Bank shall bear statutory liability for failure to credit incoming funds promptly, unjustified debits, or non-execution or improper execution of the Customer's instructions to transfer or disburse funds, unless it proves that the instruction resulted from the Customer's own fault or that the event arose for reasons beyond the Bank's control.

14.3. The Bank shall not be liable for loss arising from attachment of or enforcement against the Customer's bank account by state authorities.

14.4. If conduct intended to deceive the Bank is established, including knowingly providing false information about the Customer's entrepreneurial or business activity, financial position or other facts that may adversely affect timely and proper performance of this Agreement (including unpaid public budget liabilities or outstanding civil obligations to creditors), forging official documents or submitting forged documents, the Customer shall be liable as prescribed by law.

14.5. The Customer shall be liable with all of their assets, up to the amount of the Bank's loss, for failure to perform obligations duly and on time.

14.6. The Bank shall not be liable for loss suffered by the Customer or deductions, fines or other sanctions imposed as a result of disclosures or reports made in the cases and manner required by law.

14.7. The Bank shall be exempt from liability for non-execution or delayed execution of a payment document, or freezing of transferred funds in correspondent accounts, resulting from screening by a correspondent bank outside the Republic of Azerbaijan for restrictive measures (sanctions) affecting the Customer and/or the Bank while executing the Customer's account instruction.

14.8. The Customer shall fully compensate the Bank for financial sanctions or other loss arising from the Customer's full or partial failure to comply with international treaties to which the Republic of Azerbaijan is a party concerning the exchange of tax and financial information.

14.9. The Bank shall not be liable for executing a forged payment document where falsification of its signature and seal cannot be detected through ordinary visual inspection.

14.10. The Bank shall be liable for failure to execute or incorrect execution of a payment order and for unjustified debiting of funds from a payment account.

15. DISPUTE RESOLUTION

15.1. Disputes between the Parties concerning performance of their mutual obligations shall be resolved by mutual agreement. Disputes that cannot be resolved by agreement shall be settled in accordance with the applicable legislation of the Republic of Azerbaijan by the competent courts of the Republic of Azerbaijan. A complaint submitted by the Customer shall be reviewed within 7 (seven) business days of receipt, and the Customer shall be informed of the outcome.

15.2. The Parties' relationship shall be governed by the Civil Code and other regulatory legal acts of the Republic of Azerbaijan.

15.3. The Parties declare and acknowledge that documents prepared electronically and signed using an equivalent of a handwritten signature may be used as written evidence in dispute resolution, including in court.

16. FINAL PROVISIONS

16.1. The Customer authorises the Bank to verify identification information supplied to it through reliable sources and agrees not to dispute that authority under any circumstances. Under its Know Your Customer policy and applicable AML/CFT legislation, the Bank may obtain information about the Customer from relevant sources.

16.2. Except where expressly provided otherwise in the Agreement (Arrangement), all additions and amendments to these Standard Terms and Conditions shall take effect only with the other Party's consent. Consent may be expressed by an application addressed to the Bank or by actual use of the relevant service. By taking steps to use any service covered herein, the Customer shall be deemed to have declared acceptance of and agreement to the terms.

16.3. All Agreements (Arrangements) concluded under these Standard Terms and Conditions shall form an integral part hereof.

16.4. The Bank may impose account transaction restrictions or special requirements on the Customer in accordance with law to detect and prevent offences involving the laundering of criminally obtained funds or other property and terrorist financing.

16.5. By signing the accession agreement, the Customer confirms having read and understood these Standard Terms and Conditions and agrees to them.

16.6. Disputes between the Parties concerning performance of obligations under these Standard Terms and Conditions shall be resolved by mutual agreement. Unresolved disputes shall be settled by the competent courts in accordance with the applicable legislation of the Republic of Azerbaijan. Matters not governed by this Agreement shall be governed by the Civil Code and other regulatory legal acts of the Republic of Azerbaijan.

16.7. Correspondence between the Parties may be conducted by post, courier, fax, email or SMS.

16.8. **Contact details for complaints and suggestions:**

- *Telephone: Bank: (+99412) 1545, (+99450) 290 58 55; Central Bank: (+99412) 966, 493 5058*
- *Email: muraciet@afb.az*
- *Postal address: 206/466 N. Narimanov Avenue, Yasamal District, Baku, AZ 1065*
- *Central Bank: 90 R. Behbudov Street, Baku, Republic of Azerbaijan, AZ1014*