## COMMERCIAL BANKING PRODUCT AND SERVICE FEES



PRODUCT/TRANSACTION	CURRENCY	MINIMUM	MINIMUM RATE	MAXIMUM	MAYIMUM PAT	DESCRIPTION	DATE OF UPDATE
COMMERCIAL LOANS	CORRENCT	AMOUNT	MINIMOW RATE	AMOUNT	MAXIMUM KAT		DATE OF OF DATE
Loan Allocation and Loan Extension							
Loan Allocation and Loan Extension Fee							
Loan Allocation	TRY				0.25%	It is received per transaction and over the allocated limit amount.	11.11.2020
Loan Extension	TRY				1.1%	It is received per transaction and over the allocated limit amount.	23.03.2021
Letter of CredivIntent/Reference Issuance Fee	TRY	750			3%	It is received per transaction and specific to transaction.	13.03.2023
Collateralization	IKI	750			376	n is received per nansacion and specific to nansacion.	13.03.2023
						Appraisement (Valuation) Fee may vary by the quality, quantity, surface area etc. of the real estate. The amount of cost paid to	
Appraisal, Collateral Establishment, Change and Cancellation Fee	TRY	2500				the appraisal firm is received from the customer. BITT is exempt in mortgage financing transactions and included in non- mortgage financing transactions.	13.03.2023
Credit Risk Process							
Restructuring, Renewal/payment Plan and Profit Share Change Fee	TRY					It is received per transaction and over the transaction amount.	28.03.2022
Commitment/Failure to Fulfil Commitment Fee							
Commitment	TRY					It is received per transaction and specific to transaction.	28.03.2022
Failure to Fulfil Commitment	TRY					It is received per transaction and specific to transaction.	28.03.2022
Non-Cash Credit - Period Fee	TRY	500			5%	In FC guarantee letters, minimum amount is USD 200 per transaction.	13.03.2023
Non-Cash Credit - Guarantee Fee	TRY	500			5%	It is received per transaction and over the transaction amount.	13.03.2023
Closing							
Cash Credit Early Closing Fee							
Cash Credit Early Closing - Remaining Maturity Up To 24 Months (For the loans provided I							
Cash Credit Early Closing (Loans in Turkish Lira) Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	TRY USD				1% 2%	It is received per transaction over the total remaining amount. It covers the loans provided before 01.03.2021. It is received per transaction over the total remaining amount. It covers the loans provided before 01.03.2021.	31.05.2021 31.05.2021
Cash Credit Early Closing - Remaining Maturity Over 24 Months							
Cash Credit Early Closing (Loans in Turkish Lira) Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans) Cash Credit Early Closing - Remaining Maturity Up To 24 Months (For the Ioans provided :	TRY USD				2% 3%	It is received per transaction over the total remaining amount. It covers the loans provided before 01.03.2021. It is received per transaction over the total remaining amount. It covers the loans provided before 01.03.2021.	31.05.2021 28.03.2022
Cash Credit Early Closing - Remaining Maturity Up 10 24 Months (For the loans provided : Cash Credit Early Closing (Loans in Turkish Lira)	TRY				2%	It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021.	31.05.2021
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	USD				2%	It is received per transaction over the total remaining amount, it covers the loans provided after 01.03.2021. It is received per transaction over the total remaining amount, it covers the loans provided after 01.03.2021.	28.03.2022
Cash Credit Early Closing - Remaining Maturity Over 24 Months	TOV					It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021.	31.05.2021
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	TRY USD				5% 6%	It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021. It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021.	31.05.2021 28.03.2022
Cash Credit Interim/Partial Payment							
Cash Credit Early Closing (Loans in Turkish Lira)	TRY				5%	It is received per transaction over the total remaining amount.	13.03.2023
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	USD				6%	It is received per transaction over the total remaining amount.	13.03.2023
FOREIGN TRADE							
Import Transactions							
Accrediting Fee	USD	200			3%	It is received per transaction over the total remaining amount.	13.03.2023
Reserve/Discrepancy Fee	USD	200				It is received per transaction and specific to transaction.	13.03.2023
Pre-Advice Fee						Free of Charge	13.03.2023
Surety/Acceptance Fee	USD	200			3%	It is received per transaction and over the transaction amount.	13.03.2023
Maturty/Amount Change Fee	USD	200		200		It is received per transaction and over the transaction amount.	13.03.2023
Policy Acceptance Fee	USD	200			2%	It is received per transaction and specific to transaction.	13.03.2023
Export Transactions							
Advice Fee	USD	50			2%	It is received per transaction and over the transaction amount.	13.03.2023
Confirmation Fee	USD	500			5%	It is received per transaction and over the transaction amount.	13.03.2023
Maturty/Amount Change Fee	USD	200		200		It is received per transaction and over the transaction amount.	13.03.2023
Deferred Payment Fee						Free of Charge	13.03.2023
Discount Fee						This service is not available.	13.03.2023
Collection Fee	USD	100			2%	It is received per transaction and over the transaction amount.	13.03.2023
Import/Export Shared Transactions							
Document Examination Fee	USD	250		1000	2%	It is received per transaction and specific to transaction.	13.03.2023
Change/Amendment Fee	USD	200		200		It is received per transaction and specific to transaction.	13.03.2023
Transaction Fee	USD	40		500		It is received per transaction and specific to transaction.	13.03.2023
Corresponding Bank Costs	USD	100		500		It is received per transaction and specific to transaction.	13.03.2023
Payment Fee	USD	100			0.20%	It is received per transaction and over the transaction amount.	13.03.2023
CASH MANAGEMENT							
Supplier Finance and Direct Debiting System (DBS)							
Supplier Finance and DBS Fee							
DBS	TRY				3%	It is received per transaction and over the transaction amount.	23.03.2021
Supplier Finance	TRY				3%	It is received per transaction and over the transaction amount.	31.05.2021
Supplier Finance and DBS Period Fee							
DBS	TRY				3%	It is received per transaction and over the transaction amount.	23.03.2021
Supplier Finance	TRY				3%	It is received per transaction and over the transaction amount.	31.05.2021
Deposit, Participation Fund and Precious Metal Warehouse/Deposit Accounts							
Cash and Precious Metal Withdrawal/Deposit Fee							
Branch Late Cash Deposit	TRY				0.50%	After 14:30, it is collected over the transaction amount.	13.03.2023
Cash Withdrawal							
Cash Withdrawal Above Daily Withdrawal Limit						Free of Charge	11.11.2020
Cash Withdrawal From Other Branches						Free of Charge	11.11.2020
Precious Metal Withdrawal		500				It is received per transaction and specific to transaction.	13.03.2023
	TRY						
Fees For Transactions Made From Other Institution's ATMs/Common ATMs	TRY						
	TRY	1.04		1.04	1.15%	Total of a fixed fee of TRY 1.04 per transaction and the amount up to 1 15% of the transaction amount are received together	11.11.2020
Cash Withdrawal/Deposi/Debt Repayment	TRY				1.15%	Total of a fixed fee of TRY 1.04 per transaction and the amount up to 1,15% of the transaction amount are received together. A fixed fee is received per transaction.	
Cash Withdrawal/Deposit/Debt Repayment		1.04 0.28		1.04 0.28	1.15%	Total of a fixed fee of TRY 1.04 per transaction and the amount up to 1.15% of the transaction amount are received together. A fixed fee is received per transaction.	11.11.2020 11.11.2020
Cash WithdrawallDepositDebt Repayment ATM BalanceLimitDebt Inquiry Money and Precious Metal Transfers	TRY				1.15%		
Cash Withdrawal/Deposit/Debt Repayment	TRY				1.15%		
Cash Withdrawd/Deposit/Dets/Repayment ATM Balance/Limit/Dets/Repayment Money and Precious Metal Transfers Electronic Fund Transfer (EFT) Fees Mobile Banking and Internet Banking	TRY		_		1.15%	A flued fee is received per transaction.	11.11.2020
Cash Withdrawal/Deposit/Detk Repayment ATM Balance/Limit/Detk Repay Money and Precious Metal Transfers Electronic Fund Transfer (EFT) Fees Mobile Banking and Internet Banking 1.000 TRY and below	TRY				1.15%	A fixed fee is received per transaction.	11.11.2020
Cash Withdrawal/Depositi Debt Repayment ATM Bateroot Limit/Debt Repayment ATM Bateroot Limit/Debt Repayment Bectronic Fund Transfers Electronic Fund Transfer (EFT) Fees Mobile Banking 1.000 TRY and below Between 1.000-50.000 TRY	TRY		_		1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021
Cash WithdrawalDepositDebt Repayment ATM BalanceLimitDebt Requiny Money and Precious Metal Transfers Electronic Fund Transfer (EFT) Fees Mobile Banking and Internet Banking 1.000 TRY and below Beneven 1000 60000 TRY Above 50.000 TRY	TRY				1.15%	A fixed fee is received per transaction.	11.11.2020
Cash WithdrawalDepositDekt Repayment ATM BalancetLmitDekt Repayment Money and Precious Metal Transfers Electronic Fund Transfer (FFT) Fees Mobile Bankens 10:00 Socious Trainet Bankens 10:00 Socious Trainet Belevens 10:00 Socious Trainet Atm	TRY				1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021 23.03.2021
Cash WithdrawallDepositDebi Repayment ATM Balance/LimitDebi Hquiy Money and Precious Metal Transfers Electronic Fund Transfer (EFT) Fees Mobile Banking and Internet Banking 1.000 TRY and below Between 1.000 TRY ATM 1.000 TRY and below	TRY				1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021 23.03.2021 23.03.2021 31.12.2021
Cash Withdrawal/Deposit/Detk Repayment ATM Balancek Imi/Detk Rujuly Money and Precious Metal Transfers Electronic Fund Transfer (EFT) Frees Mobile Banking and Internet Banking 1.000 TRY and below Between 1.000 50.000 TRY ATM 1.000 TRY and below Between 1.000 50.000 TRY	TRY				1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021 23.03.2021 23.03.2021 31.12.2021 31.12.2021
Cash Withdrawal/Deposit/Dets/Repayment ATM Balance/Limit/Dets/Repayment Beteronic Fund Transfers Electronic Fund Transfer (EFF) Fees Mobile Basking and Internet Banking 1.000 TRY and below Beteren 1.000-50.000 TRY Above 50.000 TRY Atm 1.000 TRY and below Beteren 1.000-50.000 TRY Above 50.000 TRY	TRY				1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021 23.03.2021 23.03.2021 31.12.2021
Cash WithdrawalDepositDebt Repayment ATM Balancet ImitDebt Requiry Mony and Preclose Metal Transfers Electronic Fund Transfer (EFT) Fees Mobile Barking and Internet Barking L000 TRY and below Eleasen 1.000-50.000 TRY Above 50.000 TRY ATM L000 TRY and below Berkenn 1.000-50.000 TRY Above 50.000 TRY Other Channels	TRY			0.28	1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021 23.03.2021 23.03.2021 31.12.2021 31.12.2021 31.12.2021
Cash WildiawalDepositDek Repayment ATM Bataroek LimitDek Repayment Money and Precious Metal Transfers Electronic Fund Transfer (FFT) Fees Mobile Barkeng and internet Barking 1.000 TRY and below Berkeng 1.000 50000 TRY ATM 1.000 TRY and below Berkeng 1.000 50000 TRY Other Channels 1.000 TRY and below	TRY TRY TRY			0.28	1.15%	A fixed fee is received per transaction.	11.11.2020 23.00.2021 23.00.2021 23.00.2021 31.12.2021 31.12.2021 31.12.2021 31.12.2021
Cash WithdrawalDepositDebt Repayment ATM Balancet ImitDebt Requiry Mony and Preclose Metal Transfers Electronic Fund Transfer (EFT) Fees Mobile Barking and Internet Barking L000 TRY and below Eleasen 1.000-50.000 TRY Above 50.000 TRY ATM L000 TRY and below Berkenn 1.000-50.000 TRY Above 50.000 TRY Other Channels	TRY			0.28	1.15%	A fixed fee is received per transaction.	11.11.2020 23.03.2021 23.03.2021 23.03.2021 23.03.2021 31.12.2021 31.12.2021 31.12.2021
Cash WildiawalDepositDek Repayment ATM Bataroek LimitDek Repayment Money and Precious Metal Transfers Electronic Fund Transfer (FFT) Fees Mobile Barkeng and internet Barking 1.000 TRY and below Berkeng 1.000 50000 TRY ATM 1.000 TRY and below Berkeng 1.000 50000 TRY Other Channels 1.000 TRY and below	TRY TRY TRY			0.28	1.15%	A fixed fee is received per transaction.	11.11.2020 23.00.2021 23.00.2021 23.00.2021 31.12.2021 31.12.2021 31.12.2021 31.12.2021

## COMMERCIAL BANKING PRODUCT AND SERVICE FEES



PRODUCT/TRANSACTION	CURRENCY		MINIMUM RATE	MAXIMUM	MAXIMUM RATE	DESCRIPTION	DATE OF UPDATE
Mobile Banking and Internet Banking		AMOUNT		ANCONT			
1.000 TRY and below						Free of Charge	23.03.2021
Between 1.000-50.000 TRY						Free of Charge	23.03.2021
Above 50,000 TRY							23.03.2021
ATM						Free of Charge	23.03.2021
1.000 TRY and below						Free of Charge	31.12.2021
Between 1.000-50.000 TRY						Free of Charge	31.12.2021
Above 50.000 TRY						Free of Charge	31.12.2021
Other Channels							
1.000 TRY and below	TRY			6.37		It is received per transaction and specific to transaction.	13.03.2023
Between 1.000-50.000 TRY	TRY			12.79		It is received per transaction and specific to transaction.	13.03.2023
Above 50.000 TRY	TRY			128		It is received per transaction and specific to transaction.	13.03.2023
International Fund Transfer and Messaging Fee							
Outgoing Fund Transfer	USD	40		2000	0.5%	It is received per transaction and over the transaction amount.	13.03.2023
Incoming Fund Transfer	USD	20		279	0.1%	It is received per transaction and over the transaction amount.	13.03.2023
International Fund Transfer Inquiry/Messaging Fee	USD	40		2000	0.2%	It is received per transaction and over the transaction amount.	13.03.2023
Precious Metal Transfer Fee							
						It is received per transaction and minimum TRY 2,30 for 1-10 gr.; TRY 3,45 for 10.01-100 gr.; TRY 4,60 for 100.01-250 gr.; TRY 5,75 for 250.01-500 gr. and TRY 5,75 for 501 gr. and above and maximum TRY equivalent of 0,0115% of the transaction	
In-Bank		5.75				amount.	13.03.2023
Other Bank	TRY	5.75			0,0115%	It is received per transaction and minimum TRY 2,30 for 1-10 gr.; TRY 3,45 for 10.01-100 gr.; TRY 4,60 for 100.01-250 gr.; TRY 5,75 for 250.01-500 gr. and TRY 5,75 for 501 gr. and above and maximum TRY equivalent of 0,0115% of the transaction	13.03.2023
Safe Deposit Box						amount.	
	TOV	450					40.00.05
Small Size	TRY	150		600		An additional deposit amount up to annual rental value is received.	13.03.2023
Medium Size	TRY	185		750		An additional deposit amount up to annual rental value is received.	13.03.2023
Big Size	TRY	225		900		An additional deposit amount up to annual rental value is received.	13.03.2023
Intermediary Services							
Bill/Institution Payments						Free of Charge	11.11.2020
Collection/Payment Services						Free of Charge	11.11.2020
Document and Information							
Sending Printed Statement	TRY	4.5		4.5		It is received per page.	13.03.2023
Archive/Research	TRY					Free of Charge	13.03.2023
Cheque Transactions							
Chequebook and Cheque Issuance Fee							
Chequebook (Excluding Valuable Paper Fee Per Sheet)	TRY	25		25		It is received per leaf.	13.03.2023
Cheque Issuance (Checkbook Allocation and Intelligence)	TRY	150		700	0.2%	It is received per transaction and over the transaction amount.	13.03.2023
Special Cheque Issuance (Blocked Check)	TRY	150		700	0.2%	It is received per transaction and over the transaction amount.	13.03.2023
	TRY	45		45	0.276		13.03.2023
Cheque Return Fee	IRY	45		45		A fixed fee is received per transaction.	13.03.2023
Cheque Collection Fee							
Same Bank's Cheque	TRY	20		100	0,1%	It is received per transaction and specific to transaction.	13.03.2023
Another Bank's Cheque	TRY	20		100	0,1%	It is received per transaction and specific to transaction.	13.03.2023
Foreign Currency Cheque Collection (Another Bank)	USD	75		1000	0.2%	It is received per transaction and over the transaction amount.	13.03.2023
Cheque Documentation and Correction Fee							
Bad Cheque Documentation (Partial Payment)	TRY	450		450		A fixed fee is received per transaction.	13.03.2023
Cheque Correction Right (Lost Stolen Check)	TRY	100		100		A fixed fee is received per transaction.	13.03.2023
Promissory Note Transactions							
Promissory Note Information Fee	TRY	50		50		A fixed fee is received per transaction.	13.03.2023
Promissory Note Return Fee	TRY	50		50		A fixed fee is received per transaction.	13.03.2023
Promissory Note Protest Fees							
Promissory Note Protest	TRY	170		170		A fixed fee is received per transaction.	13.03.2023
Promissory Note Protest Promissory Note Protest Release	TRY	170		170			13.03.2023
	TRY	170		270		It is received per transaction and specific to transaction.	13.03.2023
Promissory Note Collection Fees							
Same Bank's Promissory Note Collection	TRY	100		100		A fixed fee is received per transaction.	13.03.2023
Corresponding Bank's Promissory Note Collection	TRY	100				Corresponding bank fee is reflected.	13.03.2023
Payment Systems							
Contracted Merchant Fees							
Contracted Merchant Fee Cash/Installment							
Contracted Merchant Fee Cash	TRY				1.81%	It is received over the amount of transaction made on Contracted Merchant's POS.	21.07.2021
Contracted Merchant Fee Installment (Additional Installment Rate)	TRY				0.905%	It is received over the amount of transaction made on Contracted Merchant's POS.	21.07.2021
Contracted Merchant Fee - In Cash (Overseas Cards)	TRY					This service is not available.	21.05.2021
Contracted Merchant Fee (Closed Circuit Card Systems)	TRY					This service is not available.	21.05.2021
						The delines of the orderation.	21.00.2021
Other							
Valuable Paper or Cash Revenue Collection-Delivery/Precious Metal Deliveries	TRY			50.000		It is received per transaction and specific to transaction.	31.05.2021
Other Valuable Paper or Cash Revenue Collection-Delivery/Precious Metal Deliveries Special System Compatible Statements Cheque and Promissory Note Integration	TRY TRY TRY			50.000 1000 1000		It is received per transaction and specific to transaction. It is received per transaction and specific to transaction.	31.05.2021 31.05.2021 31.05.2021

\* BITT is separately received from all fee items.