

## COMMERCIAL BANKING PRODUCT AND SERVICE FEES



PRODUCT/TRANSACTION	CURRENCY	MINIMUM AMOUNT	MINIMUM RATE	MAXIMUM AMOUNT	MAXIMUM RATE	DESCRIPTION	DATE OF UPDATE
COMMERCIAL LOANS							
Loan Allocation and Loan Extension							
Loan Allocation and Loan Extension Fee							
Loan Allocation	TRY				0.20%	The loan allocation fee is collected at a rate of 0.20% of the allocated or renewed limit.	01.11.2025
Loan Extension	TRY				1.1%	It is received per transaction and over the allocated limit amount.	23.03.2021
Letter of Credit/Intent/Reference Issuance Fee	TRY	1800			5%	It is received per transaction and specific to transaction.	16.02.2026
Collateralization							
Appraisal, Collateral Establishment, Change and Cancellation Fee	TRY	16500				Appraisalment (Valuation) Fee may vary by the quality, quantity, surface area etc. of the real estate. The amount of cost paid to the appraisal firm is received from the customer. BITT is exempt in mortgage financing transactions and included in non-mortgage financing transactions. VAT is included.	16.02.2026
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 Fulfill Commitment Fee							
Commitment	TRY					It is received per transaction and specific to transaction.	28.03.2022
Failure to Fulfill Commitment	TRY					It is received per transaction and specific to transaction.	28.03.2022
Non-Cash Credit - Period Fee	TRY	1800			5%	In FC guarantee letters, minimum amount is USD 200 per transaction.	16.02.2026
Non-Cash Credit - Guarantee Fee	TRY	1800			5%	It is received per transaction and over the transaction amount.	16.02.2026
Closing							
Cash Credit Early Closing Fee							
Cash Credit Early Closing - Remaining Maturity Up To 24 Months (For the loans provided before 1.3.2021)							
Cash Credit Early Closing (Loans in Turkish Lira)	TRY				1%	It is received per transaction over the total remaining amount. It covers the loans provided before 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 before 01.03.2021.	31.05.2021
Cash Credit Early Closing - Remaining Maturity Over 24 Months (For the loans provided before 1.3.2021)							
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 before 01.03.2021.	31.05.2021
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	USD				3%	It is received per transaction over the total remaining amount. It covers the loans provided before 01.03.2021.	28.03.2022
Cash Credit Early Closing - Remaining Maturity Up To 24 Months (For the loans provided between 1.3.2021 and 30.06.2024)							
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.	17.07.2024
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	USD				3%	It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021.	17.07.2024
Cash Credit Early Closing - Remaining Maturity Over 24 Months (For the loans provided between 1.3.2021 and 30.06.2024)							
Cash Credit Early Closing (Loans in Turkish Lira)	TRY				5%	It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021.	17.07.2024
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans)	USD				6%	It is received per transaction over the total remaining amount. It covers the loans provided after 01.03.2021.	17.07.2024
Cash Credit Early Closing (For the loans provided after 01.07.2024)							
Cash Credit Early Closing (Loans in Turkish Lira with Fixed Profit Share)	TRY					( $f \times 5\% + (k \times 0.20\%)$ ). ( $f$ = Annual compound profit share rate of the loan $k$ = Remaining weighted average term (months)) (Calculated by applying the formula (Annual compound profit share rate of the loan * 0.05) + (Remaining weighted average term * 0.002) on the remaining principal.)	17.07.2024
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans with Fixed Profit Share)	USD					2% + ( $k \times 0.15\%$ ). ( $k$ = Remaining weighted average maturity (months)) (It is calculated by applying the formula 2% + (Remaining weighted average maturity * 0.0015) on the remaining principal.)	17.07.2024
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans with Fixed Profit Share after 06.01.2025)							
Cash Credit Early Closing (Foreign Currency or Foreign Currency Indexed Loans with Fixed Profit Share)	USD					It is calculated by applying the formula 3% + (Remaining weighted average maturity * 0.001) on the remaining principal.	05.03.2025
FOREIGN TRADE							
Import Transactions							

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Accrediting Fee	USD	260			3%	It is received per transaction over the total remaining amount.	16.02.2026
Reserve/Discrepancy Fee	USD	260				It is received per transaction and specific to transaction.	16.02.2026
Pre-Advice Fee						Free of Charge	16.02.2026
Surety/Acceptance Fee	USD	260			3%	It is received per transaction and over the transaction amount.	16.02.2026
Maturity/Amount Change Fee	USD	260		260		It is received per transaction and over the transaction amount.	16.02.2026
Policy Acceptance Fee	USD	260			2%	It is received per transaction and specific to transaction.	16.02.2026
<b>Export Transactions</b>							
Advice Fee	USD	100			2%	It is received per transaction and over the transaction amount.	16.02.2026
Confirmation Fee	USD	500			5%	It is received per transaction and over the transaction amount.	13.03.2023
Maturity/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
<b>Import/Export Shared Transactions</b>							
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
<b>CASH MANAGEMENT</b>							
<b>Supplier Finance and Direct Debiting System (DBS)</b>							
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
<b>Deposit, Participation Fund and Precious Metal Warehouse/Deposit Accounts</b>							
Cash and Precious Metal Withdrawal/Deposit Fee							
Branch Late Cash Deposit	TRY				0.10%	After 15:30, it is collected over the transaction amount.	05.03.2025
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	TRY	1800				It is received per transaction and specific to transaction.	16.01.2026
Fees For Transactions Made From Other Institution's ATMs/Common ATMs							
Cash Withdrawal/Deposit/Debt Repayment	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
ATM Balance/Limit/Debt Inquiry	TRY	0.28		0.28		A fixed fee is received per transaction.	11.11.2020

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<b>Money and Precious Metal Transfers</b>							
Electronic Fund Transfer (EFT) Fees							
Mobile Banking and Internet Banking							
8.300 TRY and below						Free of Charge	16.02.2026
Between 8.300,01-399.000 TRY						Free of Charge	16.02.2026
Above 399.000,01 TRY						Free of Charge	16.02.2026
ATM							
8.300 TRY and below						Free of Charge	16.02.2026
Between 8.300,01-399.000 TRY						Free of Charge	16.02.2026
Above 399.000,01 TRY						Free of Charge	16.02.2026
Other Channels							
8.300 TRY and below	TRY			39,87		It is received per transaction and specific to transaction.	16.02.2026
Between 8.300,01-399.000 TRY	TRY			79,76		It is received per transaction and specific to transaction.	16.02.2026
Above 399.000,01 TRY	TRY			797,68		It is received per transaction and specific to transaction.	16.02.2026
Remittance Fee							
Mobile Banking and Internet Banking							
8.300 TRY and below						Free of Charge	16.02.2026
Between 8.300,01-399.000 TRY						Free of Charge	16.02.2026
Above 399.000,01 TRY						Free of Charge	16.02.2026
ATM							
8.300 TRY and below						Free of Charge	16.02.2026
Between 8.300,01-399.000 TRY						Free of Charge	16.02.2026
Above 399.000,01 TRY						Free of Charge	16.02.2026
Other Channels							
8.300 TRY and below	TRY			19,94		It is received per transaction and specific to transaction.	16.02.2026
Between 8.300,01-399.000 TRY	TRY			39,88		It is received per transaction and specific to transaction.	16.02.2026
Above 399.000,01 TRY	TRY			398,84		It is received per transaction and specific to transaction.	16.02.2026
International Fund Transfer and Messaging Fee							
Outgoing Fund Transfer	USD	50		2250	0.5%	It is received per transaction and over the transaction amount.	16.02.2026
Incoming Fund Transfer	USD	30		1250	0.1%	It is received per transaction and over the transaction amount.	16.02.2026
International Fund Transfer Inquiry/Messaging Fee	USD	50		2250	0.2%	It is received per transaction and over the transaction amount.	16.02.2026
Precious Metal Transfer Fee							
In-Bank	TRY	19				A transfer fee is charged.	16.02.2026
Other Bank	TRY	50			0,018%	Per transaction, 1-10 gr, 50 TRY; 10.01-100 gr, 100 TRY; 100.01-250g, 150; 250.01-500g, 200; For 501 gr and above, 1.8 bps is applied. (1.8 per ten thousand * on the TL equivalent base formed as a result of multiplying the net balance of the transaction with the gold reference price in the stock exchange on that day) + BITT. A bank commission of 15% of the cost is added to the Takasbank cost.	16.02.2026
<b>Safe Deposit Box</b>							
Safe Deposit Box	TRY	1550		12650		Safe deposit box fees vary for small, medium and large sizes, monthly, quarterly, semi-annual and annual. A deposit fee equal to the rental fee is charged.	16.02.2026

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PRODUCT/TRANSACTION	CURRENCY	MINIMUM AMOUNT	MINIMUM RATE	MAXIMUM AMOUNT	MAXIMUM RATE	DESCRIPTION	DATE OF UPDATE
<b>Intermediary Services</b>							
Bill/Institution Payments						Free of Charge	11.11.2020
Collection/Payment Services						Free of Charge	11.11.2020
<b>Document and Information</b>							
Sending Printed Statement	TRY	6.5		6.5		It is received per page.	16.02.2026
Archive/Research	TRY					Free of Charge	23.03.2023
<b>Cheque Transactions</b>							
Chequebook and Cheque Issuance Fee							
Chequebook (Excluding Valuable Paper Fee Per Sheet)	TRY	130		390		For standard checks, 130 TL per sheet; for checks with logos, 390 TL per sheet is collected.	16.02.2026
Cheque Issuance (Checkbook Allocation and Intelligence)	TRY	260		1300		It is received per transaction and over the transaction amount.	16.02.2026
Special Cheque Issuance (Blocked Check)	TRY	390		1820	0.2%	It is received per transaction and over the transaction amount.	16.02.2026
Cheque Return Fee	TRY	130		130		A fixed fee is received per transaction.	16.02.2026
Cheque Collection Fee							
Same Bank's Cheque	TRY	52		260	0.1%	It is received per transaction and specific to transaction.	16.02.2026
Another Bank's Cheque	TRY	52		260	0.1%	It is received per transaction and specific to transaction.	16.02.2026
Foreign Currency Cheque Collection (Another Bank)	USD	100		1000	0.2%	It is received per transaction and over the transaction amount.	05.03.2025
Cheque Documentation and Correction Fee							
Bad Cheque Documentation (Partial Payment)	TRY	780		780		A fixed fee is received per transaction.	16.02.2026
Cheque Correction Right (Lost Stolen Check)	TRY	182		182		A fixed fee is received per transaction.	16.02.2026
<b>Promissory Note Transactions</b>							
Promissory Note Information Fee	TRY	390		390		A fixed fee is received per transaction.	16.02.2026
Promissory Note Return Fee	TRY	390		390		A fixed fee is received per transaction.	16.02.2026
Promissory Note Protest Fees							
Promissory Note Protest	TRY	650		650		A fixed fee is received per transaction.	16.02.2026
Promissory Note Protest Release	TRY	650		650		It is received per transaction and specific to transaction.	16.02.2026
Promissory Note Collection Fees							
Same Bank's Promissory Note Collection	TRY	325		325		A fixed fee is received per transaction.	16.02.2026
Corresponding Bank's Promissory Note Collection	TRY	325				Corresponding bank fee is reflected.	16.02.2026
<b>Payment Systems</b>							
Contracted Merchant Fees							
Contracted Merchant Fee Cash/Installment							
Contracted Merchant Fee Cash	TRY				3.56%	It is received over the amount of transaction made on Contracted Merchant's POS.	21.07.2023
Contracted Merchant Fee Installment (Additional Installment Rate)	TRY				1.78%	It is received over the amount of transaction made on Contracted Merchant's POS.	21.07.2023
Contracted Merchant Fee - In Cash (Overseas Cards)	TRY					This service is not available.	21.07.2023
Contracted Merchant Fee (Closed Circuit Card Systems)	TRY					This service is not available.	21.07.2023
POS Software/Hardware/Maintenance Fee - Physical POS	TRY			1000		It is applied monthly for each device/software for Android Physical POS, E-Invoice POS, Cash Register POS, Pocket POS types.	01.10.2025
POS Software/Hardware/Maintenance Fee - Virtual POS	TRY			1000		For virtual POS types, it is applied monthly for each device/software.	01.10.2025

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Lost/Damaged POS and Accessory Fee	TRY	500		10800		It is applied to Lost/Damaged POS and Accessories/Cables of Android DOC VUK 507 and Physical Android POS device types.	01.10.2025
Other							
Valuable Paper or Cash Revenue Collection-Delivery/Precious Metal Deliveries	TRY	1800				It is received per transaction and specific to transaction.	16.02.2026
Special System Compatible Statements	TRY			1000		It is received per transaction and specific to transaction.	31.05.2021
Cheque and Promissory Note Integration	TRY			1000		It is received per transaction and specific to transaction.	31.05.2021

\* BITT is separately received from all fee items.