

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 | 1400 | | | 5% | It is received per transaction and specific to transaction. | 05.03.2025 |
| Collateralization | | | | | | | |
| Appraisal, Collateral Establishment, Change and Cancellation Fee | TRY | 11000 | | | | 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. | 05.03.2025 |
| 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 | 1400 | | | 5% | In FC guarantee letters, minimum amount is USD 200 per transaction. | 05.03.2025 |
| Non-Cash Credit - Guarantee Fee | TRY | 1400 | | | 5% | It is received per transaction and over the transaction amount. | 05.03.2025 |
| 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 | 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 |
| Maturity/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 |
| 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 |
| 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 | | | | 0.10% | 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 | 1400 | | | | It is received per transaction and specific to transaction. | 05.03.2025 |
| 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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| Money and Precious Metal Transfers | | | | | | | |
| Electronic Fund Transfer (EFT) Fees | | | | | | | |
| Mobile Banking and Internet Banking | | | | | | | |
| 6.300 TRY and below | | | | | | Free of Charge | 05.03.2025 |
| Between 6.300,01-304.800 TRY | | | | | | Free of Charge | 05.03.2025 |
| Above 304.800,01 TRY | | | | | | Free of Charge | 05.03.2025 |
| ATM | | | | | | | |
| 6.300 TRY and below | | | | | | Free of Charge | 05.03.2025 |
| Between 6.300,01-304.800 TRY | | | | | | Free of Charge | 05.03.2025 |
| Above 304.800,01 TRY | | | | | | Free of Charge | 05.03.2025 |
| Other Channels | | | | | | | |
| 6.300 TRY and below | TRY | | | 30.46 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| Between 6.300,01-304.800 TRY | TRY | | | 60.94 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| Above 304.800,01 TRY | TRY | | | 609.43 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| Remittance Fee | | | | | | | |
| Mobile Banking and Internet Banking | | | | | | | |
| 6.300 TRY and below | | | | | | Free of Charge | 05.03.2025 |
| Between 6.300,01-304.800 TRY | | | | | | Free of Charge | 05.03.2025 |
| Above 304.800,01 TRY | | | | | | Free of Charge | 05.03.2025 |
| ATM | | | | | | | |
| 6.300 TRY and below | | | | | | Free of Charge | 05.03.2025 |
| Between 6.300,01-304.800 TRY | | | | | | Free of Charge | 05.03.2025 |
| Above 304.800,01 TRY | | | | | | Free of Charge | 05.03.2025 |
| Other Channels | | | | | | | |
| 6.300 TRY and below | TRY | | | 15.23 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| Between 6.300,01-304.800 TRY | TRY | | | 30.47 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| Above 304.800,01 TRY | TRY | | | 304.71 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| 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 | | 1000 | 0.1% | It is received per transaction and over the transaction amount. | 05.03.2025 |
| 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 | | | | | | | |
| In-Bank | | 15 | | | | A transfer fee is charged. | 05.03.2025 |
| Other Bank | TRY | 46 | | | 0,015% | Per transaction, 1-10 gr, 46 TRY; 10.01-100 gr, 92 TRY; 100.01-250g, 138; 250.01-500g, 184; For 501 gr and above, 1.5 bps is applied. (1.5 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. | 05.03.2025 |
| Safe Deposit Box | | | | | | | |
| Safe Deposit Box | TRY | 1200 | | 9750 | | 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. | 05.03.2025 |

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| 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 | 5 | | 5 | | It is received per page. | 06.03.2024 |
| Archive/Research | TRY | | | | | Free of Charge | 23.03.2023 |
| Cheque Transactions | | | | | | | |
| Chequebook and Cheque Issuance Fee | | | | | | | |
| Chequebook (Excluding Valuable Paper Fee Per Sheet) | TRY | 100 | | 300 | | For standard checks, 100 TL per sheet; for checks with logos, 300 TL per sheet is collected. | 05.03.2025 |
| Cheque Issuance (Checkbook Allocation and Intelligence) | TRY | 200 | | 1000 | | It is received per transaction and over the transaction amount. | 05.03.2025 |
| Special Cheque Issuance (Blocked Check) | TRY | 300 | | 1400 | 0.2% | It is received per transaction and over the transaction amount. | 05.03.2025 |
| Cheque Return Fee | TRY | 100 | | 100 | | A fixed fee is received per transaction. | 05.03.2025 |
| Cheque Collection Fee | | | | | | | |
| Same Bank's Cheque | TRY | 40 | | 200 | 0.1% | It is received per transaction and specific to transaction. | 05.03.2025 |
| Another Bank's Cheque | TRY | 40 | | 200 | 0.1% | It is received per transaction and specific to transaction. | 05.03.2025 |
| 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 | 600 | | 600 | | A fixed fee is received per transaction. | 05.03.2025 |
| Cheque Correction Right (Lost Stolen Check) | TRY | 140 | | 140 | | A fixed fee is received per transaction. | 05.03.2025 |
| Promissory Note Transactions | | | | | | | |
| Promissory Note Information Fee | TRY | 300 | | 300 | | A fixed fee is received per transaction. | 05.03.2025 |
| Promissory Note Return Fee | TRY | 300 | | 300 | | A fixed fee is received per transaction. | 05.03.2025 |
| Promissory Note Protest Fees | | | | | | | |
| Promissory Note Protest | TRY | 500 | | 500 | | A fixed fee is received per transaction. | 05.03.2025 |
| Promissory Note Protest Release | TRY | 500 | | 500 | | It is received per transaction and specific to transaction. | 05.03.2025 |
| Promissory Note Collection Fees | | | | | | | |
| Same Bank's Promissory Note Collection | TRY | 250 | | 250 | | A fixed fee is received per transaction. | 05.03.2025 |
| Corresponding Bank's Promissory Note Collection | TRY | 250 | | | | Corresponding bank fee is reflected. | 05.03.2025 |
| Payment Systems | | | | | | | |
| 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 | 1400 | | | | It is received per transaction and specific to transaction. | 05.03.2025 |
| 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.