

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				0.25%	A new credit allocation fee of 0.25% of the allocated credit limit may be charged for the initial limit allocation, 0.125% of the renewed limit for limit renewals, and on the additional limit in cases where the limit is increased.	11.11.2020
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	1000			5%	It is received per transaction and specific to transaction.	06.03.2024
Collateralization							
Appraisal, Collateral Establishment, Change and Cancellation Fee	TRY	5500				Appraisal (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.	06.03.2024
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	750			5%	In FC guarantee letters, minimum amount is USD 200 per transaction.	06.03.2024
Non-Cash Credit - Guarantee Fee	TRY	750			5%	It is received per transaction and over the transaction amount.	06.03.2024
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 rate of the loan, k = Remaining weighted average maturity (month))	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 (month))	17.07.2024
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

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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				0.50%	After 15:30, it is collected over the transaction amount.	06.03.2024
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	1000				It is received per transaction and specific to transaction.	06.03.2024
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
Money and Precious Metal Transfers							
Electronic Fund Transfer (EFT) Fees							
Mobile Banking and Internet Banking							

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4.300 TRY and below						Free of Charge	06.03.2024
Between 4.300,01-211.100 TRY						Free of Charge	06.03.2024
Above 211.100 TRY						Free of Charge	06.03.2024
ATM							
4.300 TRY and below						Free of Charge	06.03.2024
Between 4.300,01-211.100 TRY						Free of Charge	06.03.2024
Above 211.100 TRY						Free of Charge	06.03.2024
Other Channels							
4.300 TRY and below	TRY			21.1		It is received per transaction and specific to transaction.	06.03.2024
Between 4.300,01-211.100 TRY	TRY			42.21		It is received per transaction and specific to transaction.	06.03.2024
Above 211.100 TRY	TRY			422.1		It is received per transaction and specific to transaction.	06.03.2024
Remittance Fee							
Mobile Banking and Internet Banking							
4.300 TRY and below						Free of Charge	06.03.2024
Between 4.300,01-211.100 TRY						Free of Charge	06.03.2024
Above 211.100 TRY						Free of Charge	06.03.2024
ATM							
4.300 TRY and below						Free of Charge	06.03.2024
Between 4.300,01-211.100 TRY						Free of Charge	06.03.2024
Above 211.100 TRY						Free of Charge	06.03.2024
Other Channels							
4.300 TRY and below	TRY			10.55		It is received per transaction and specific to transaction.	06.03.2024
Between 4.300,01-211.100 TRY	TRY			21.1		It is received per transaction and specific to transaction.	06.03.2024
Above 211.100 TRY	TRY			211.05		It is received per transaction and specific to transaction.	06.03.2024
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		300	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							
In-Bank		10.55				A transfer fee is charged.	06.03.2024
Other Bank	TRY	23			0,0115%	Per transaction, 1-10 gr, 23 TRY; 10.01-100 gr, 46 TRY; 100.01-250g, 69; 250.01-500g, 92; For 501 gr and above, 1.5 lbs 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.	06.03.2024
Safe Deposit Box							
Small Size	TRY	750		3125		An additional deposit amount up to annual rental value is received.	16.10.2024
Medium Size	TRY	1000		3750		An additional deposit amount up to annual rental value is received.	16.10.2024
Big Size	TRY	1250		4375		An additional deposit amount up to annual rental value is received.	16.10.2024
Intermediary Services							

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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	60		250		For standard checks, 60 TL per sheet; for checks with logos, 250 TL per sheet is collected.	08.08.2024
Cheque Issuance (Checkbook Allocation and Intelligence)	TRY	150		700		It is received per transaction and over the transaction amount.	06.03.2024
Special Cheque Issuance (Blocked Check)	TRY	240		1000	0.2%	It is received per transaction and over the transaction amount.	06.03.2024
Cheque Return Fee	TRY	70		70		A fixed fee is received per transaction.	06.03.2024
Cheque Collection Fee							
Same Bank's Cheque	TRY	30		150	0.1%	It is received per transaction and specific to transaction.	06.03.2024
Another Bank's Cheque	TRY	30		150	0.1%	It is received per transaction and specific to transaction.	06.03.2024
Foreign Currency Cheque Collection (Another Bank)	USD	75		1000	0.2%	It is received per transaction and over the transaction amount.	23.03.2023
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.	23.03.2023
Promissory Note Return Fee	TRY	75		75		A fixed fee is received per transaction.	06.03.2024
Promissory Note Protest Fees							
Promissory Note Protest	TRY	250		250		A fixed fee is received per transaction.	06.03.2024
Promissory Note Protest Release	TRY	250		250		It is received per transaction and specific to transaction.	06.03.2024
Promissory Note Collection Fees							
Same Bank's Promissory Note Collection	TRY	150		150		A fixed fee is received per transaction.	06.03.2024
Corresponding Bank's Promissory Note Collection	TRY	150				Corresponding bank fee is reflected.	06.03.2024
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
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
Special System Compatible Statements	TRY			1000		It is received per transaction and specific to transaction.	31.05.2021

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PRODUCT/TRANSACTION	CURRENCY	MINIMUM AMOUNT	MINIMUM RATE	MAXIMUM AMOUNT	MAXIMUM RATE	DESCRIPTION	DATE OF UPDATE
Cheque and Promissory Note Integration	TRY			1000		It is received per transaction and specific to transaction.	31.05.2021

* BİTT is separately received from all fee items.