## RETAIL BANKING PRODUCT AND SERVICE FEES



PRODUCT/TRANSACTION	CURRENCY	MINIMUM AMOUNT	MINIMUM RATE	MAXIMUM AMOUNT	MAXIMUM RATE	DESCRIPTIONS	DATE OF UPDATE
PERSONAL FINANCING		7.111.00111		7			
Allocation Fee							
Housing Finance	TRY		0.5%		0.5%	It is received per transaction and over transaction amount. Exempt from BITT.	11.11.2020
Vehicle Finance	TRY		0.5%		0.5%	It is received per transaction and over transaction amount.	11.11.2020
Personal Finance	TRY		0.5%		0.5%	It is received per transaction and over transaction amount.	11.11.2020
Appraisement Fee							
Housing Finance	TRY	11000				Appraisement (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.	05.03.2025
Movable and Immovable Pledge Fee							
Housing Finance	TRY	2784		2784		3rd party person/firm cost is fully reflected.	01.03.2025
Vehicle Finance							
Pledge Addition Fee	TRY	279.64		279.64		3rd party person/firm cost is fully reflected.	01.01.2025
Pledge Removal Fee	TRY	279.64		279.64		3rd party person/firm cost is fully reflected.	01.01.2025
Consent Addition Fee	TRY	279.64		279.64		3rd party person/firm cost is fully reflected.	01.01.2025
Vehicle Inquiry Fee	TRY	7.61		7.61		3rd party person/firm cost is fully reflected.	01.01.2025
Early Payment Compensation							
Housing Finance with Remaining Maturity >36 months	TRY		2%		2%	It is received over the amount paid in the event of interim payment or settlement of the loan.	31.05.2021
Housing Finance with Remaining Maturity <36 months	TRY		1%		1%	It is received over the amount paid in the event of interim payment or settlement of the loan.	31.05.2021
Deposit/Participation Fund (TRY/FC)							
Cash Withdrawal Fee							
Cash Withdrawal From Other Branch							
Cash Withdrawal From Other Domestic Branch						Free of Charge	
Cash Withdrawal From Other Domestic Branch - Non-routine						Free of Charge	
Payment of EFT to Name							
Payment to Name - Branch	TRY	25		500	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 25 and maximum TRY 500.	05.03.2025
Payment to Name Above Limit - Branch	TRY	25		500	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 25 and maximum TRY 500.	05.03.2025
Payment to Name at Non-Routine Business Hours or on Non-Business Day - Bra	TRY	25		500	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 25 and maximum TRY 500.	05.03.2025
Payment of Remittence to Name							

Payment to Name - Branch	TRY	12	250	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 12 and maximum TRY 250.	05.03.2025
Payment to Name Above Limit - Branch	TRY	12	250	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 12 and maximum TRY 250.	05.03.2025
Payment to Name at Non-Routine Business Hours or on Non-Business Day - Bra	TRY	12	250	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 12 and maximum TRY 250.	05.03.2025
MONEY AND PRECIOUS METAL TRANSFERS (TRY/FC)						
EFT / Precious Metal Transfer Fee						
Sending EFT - From Cash - Branch						
Sending EFT - Branch 1 - 6300	TRY	30.46	30.46		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Branch 6300,01 - 304.800	TRY	60.94	60.94		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Branch 304.800,01 TL +	TRY	609.43	609.43		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Non-Routine - Branch 1 - 6300	TRY	30.46	30.46		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Non-Routine - Branch 6300,01 - 304.800	TRY	60.94	60.94		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Non-Routine - Branch 304.800,01 TL +	TRY	609.43	609.43		A fixed fee is received per transaction.	05.03.2025
Sending Regular EFT - Branch 1 - 6300	TRY	6.09	6.09		A fixed fee is received per transaction.	05.03.2025
Sending Regular EFT - Branch 6300,01 - 304.800	TRY	12.19	12.19		A fixed fee is received per transaction.	05.03.2025
Sending Regular EFT - Branch 304.800,01 TL +	TRY	152.35	152.35		A fixed fee is received per transaction.	05.03.2025
Sending ET - From Cash - ATM						
Sending EFT - ATM 1 - 6300					Free of Charge	
Sending EFT - ATM 6300,01 - 304.800					Free of Charge	
Sending EFT - ATM 304.800,01 TL +					Free of Charge	
Sending EFT - Non-Routine - ATM 1 - 6300					Free of Charge	
Sending EFT - Non-Routine - ATM 6300,01 - 304.800					Free of Charge	
Sending EFT - Non-Routine - ATM 304.800,01 TL +					Free of Charge	
Sending Regular EFT - ATM 1 - 6300					Free of Charge	
Sending Regular EFT - ATM 6300,01 - 304.800					Free of Charge	
Sending Regular EFT - ATM 304.800,01 TL +					Free of Charge	
Sending EFT - From Account - Branch						
Sending EFT - Branch 1 - 6300	TRY	30.46	30.46		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Branch 6300,01 - 304.800	TRY	60.94	60.94		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Branch 304.800,01 TL +	TRY	609.43	609.43		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Non-Routine - Branch 1 - 6300	TRY	30.46	30.46		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Non-Routine - Branch 6300,01 - 304.800	TRY	60.94	60.94		A fixed fee is received per transaction.	05.03.2025
Sending EFT - Non-Routine - Branch 304.800,01 TL +	TRY	609.43	609.43		A fixed fee is received per transaction.	05.03.2025
Sending Regular EFT - Branch 1 - 6300	TRY	6.09	6.09		A fixed fee is received per transaction.	05.03.2025

Sending Regular EFT - Branch 6300,01 - 304.800	TRY	12.19	12.19	A fixed fee is received per transaction.	05.03.2025
Sending Regular EFT - Branch 304.800,01 TL +	TRY	152.35	152.35	A fixed fee is received per transaction.	05.03.2025
Sending EFT - From Account - ATM					
Sending EFT - ATM 1 - 6300				Free of Charge	
Sending EFT - ATM 6300,01 - 304.800				Free of Charge	
Sending EFT - ATM 304.800,01 TL +				Free of Charge	
Sending EFT - Non-Routine - ATM 1 - 6300				Free of Charge	
Sending EFT - Non-Routine - ATM 6300,01 - 304.800				Free of Charge	
Sending EFT - Non-Routine - ATM 304.800,01 TL +				Free of Charge	
Sending Regular EFT - ATM 1 - 6300				Free of Charge	
Sending Regular EFT - ATM 6300,01 - 304.800				Free of Charge	
Sending Regular EFT - ATM 304.800,01 TL +				Free of Charge	
Sending EFT - From Account - Internet					
Sending EFT - Internet 1 - 6300				Free of Charge	
Sending EFT - Internet 6300,01 - 304.800				Free of Charge	
Sending EFT - Internet 304.800,01 TL +				Free of Charge	
Sending EFT - Non-Routine - Internet 1 - 6300				Free of Charge	
Sending EFT - Non-Routine - Internet 6300,01 - 304.800				Free of Charge	
Sending EFT - Non-Routine - Internet 304.800,01 TL +				Free of Charge	
Sending Regular EFT - Internet 1 - 6300				Free of Charge	
Sending Regular EFT - Internet 6300,01 - 304.800				Free of Charge	
Sending Regular EFT - Internet 304.800,01 TL +				Free of Charge	
Sending EFT - From Account - Call Center					
Sending EFT - Call Center 1 - 6300				Free of Charge	
Sending EFT - Call Center 6300,01 - 304.800				Free of Charge	
Sending EFT - Call Center 304.800,01 TL +				Free of Charge	
Sending EFT - Non-Routine - Call Center 1 - 6300				Free of Charge	
Sending EFT - Non-Routine - Call Center 6300,01 - 304.800				Free of Charge	
Sending EFT - Non-Routine - Call Center 304.800,01 TL +				Free of Charge	
Sending Regular EFT - Call Center 1 - 6300				Free of Charge	
Sending Regular EFT - Call Center 6300,01 - 304.800				Free of Charge	
Sending Regular EFT - Call Center 304.800,01 TL +				Free of Charge	
Sending EFT - From Account - Mobile Channel					

Sending EFT - Mobile Channel 1 - 6300						Free of Charge	
Sending EFT - Mobile Channel 6300,01 - 304.800						Free of Charge	
Sending EFT - Mobile Channel 304.800,01 TL +						Free of Charge	
Sending EFT - Non-Routine - Mobile Channel 1 - 6300						Free of Charge	
Sending EFT - Non-Routine - Mobile Channel 6300,01 - 304.800						Free of Charge	
Sending EFT - Non-Routine - Mobile Channel 304.800,01 TL +						Free of Charge	
Sending Regular EFT - Mobile Channel 1 - 6300						Free of Charge	
Sending Regular EFT - Mobile Channel 6300,01 - 304.800						Free of Charge	
Sending Regular EFT - Mobile Channel 304.800,01 TL +						Free of Charge	
Sending EFT - Gold							
Sending EFT							
1-10 gr	TRY	46		46		A fixed fee is received per transaction.	05.03.2025
11-100 gr	TRY	92		92		A fixed fee is received per transaction.	05.03.2025
101-250 gr	TRY	138		138		A fixed fee is received per transaction.	05.03.2025
251-500 gr	TRY	184		184		A fixed fee is received per transaction.	05.03.2025
501 gr and above	TRY		0,015%		0,015%	1.5 bps is applied for 501 grams and above (1.5* per ten thousand over the TL equivalent base as a result of the multiplication of the net balance of the transaction with the gold reference price occurred on the stock exchange on that day)+BITT. Bank commission equal to 15% of the cost is added on Takasbank cost	06.03.2024
Sending EFT - Non-Routine							
1-10 gr	TRY	46		46		A fixed fee is received per transaction.	05.03.2025
11-100 gr	TRY	92		92		A fixed fee is received per transaction.	05.03.2025
101-250 gr	TRY	138		138		A fixed fee is received per transaction.	05.03.2025
251-500 gr	TRY	184		184		A fixed fee is received per transaction.	05.03.2025
501 gr and above	TRY		0,015%		0,015%	1.5 bps is applied for 501 grams and above (1.5* per ten thousand over the TL equivalent base as a result of the multiplication of the net balance of the transaction with the gold reference price occurred on the stock exchange on that day)+BITT. Bank commission equal to 15% of the cost is added on Takasbank cost	06.03.2024
EFT - Return/Transfer							
EFT - Return/Transfer						Free of Charge	
REMITTANCE							
Remittance							
Remittance - From Cash - Branch							
Remittance - Branch 1 - 6300	TRY	15.23		15.23		A fixed fee is received per transaction.	05.03.2025
Remittance - Branch 6300,01 - 304.800	TRY	30.47		30.47		A fixed fee is received per transaction.	05.03.2025
Remittance - Branch 304.800,01 TL +	TRY	304.71		304.71		A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 1 - 6300	TRY	15.23		15.23		A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 6300,01 - 304.800	TRY	30.47		30.47		A fixed fee is received per transaction.	05.03.2025

Remittance - Non-Routine - Branch 304.800,01 TL +	TRY	304.71	304.71	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 1 - 6300	TRY	3.04	3.04	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 6300,01 - 304.800	TRY	6.09	6.09	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 304.800,01 TL +	TRY	76.17	76.17	A fixed fee is received per transaction.	05.03.2025
Remittance - From Account - Branch					
Remittance - Branch 1 - 6300	TRY	15.23	15.23	A fixed fee is received per transaction.	05.03.2025
Remittance - Branch 6300,01 - 304.800	TRY	30.47	30.47	A fixed fee is received per transaction.	05.03.2025
Remittance - Branch 304.800,01 TL +	TRY	304.71	304.71	A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 1 - 6300	TRY	15.23	15.23	A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 6300,01 - 304.800	TRY	30.47	30.47	A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 304.800,01 TL +	TRY	304.71	304.71	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 1 - 6300	TRY	3.04	3.04	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 6300,01 - 304.800	TRY	6.09	6.09	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 304.800,01 TL +	TRY	76.17	76.17	A fixed fee is received per transaction.	05.03.2025
Remittance - From Account - ATM					
Remittance - ATM 1 - 6300				Free of Charge	
Remittance - ATM 6300,01 - 304.800				Free of Charge	
Remittance - ATM 304.800,01 TL +				Free of Charge	
Remittance - Non-Routine - ATM 1 - 6300				Free of Charge	
Remittance - Non-Routine - ATM 6300,01 - 304.800				Free of Charge	
Remittance - Non-Routine - ATM 304.800,01 TL +				Free of Charge	
Regular Remittance - ATM 1 - 6300				Free of Charge	
Regular Remittance - ATM 6300,01 - 304.800				Free of Charge	
Regular Remittance - ATM 304.800,01 TL +				Free of Charge	
Remittance - From Account - Internet					
Remittance - Internet 1 - 6300				Free of Charge	
Remittance - Internet 6300,01 - 304.800				Free of Charge	
Remittance - Internet 304.800,01 TL +				Free of Charge	
Remittance - Non-Routine - Internet 1 - 6300				Free of Charge	
Remittance - Non-Routine - Internet 6300,01 - 304.800				Free of Charge	
Remittance - Non-Routine - Internet 304.800,01 TL +				Free of Charge	
Regular Remittance - Internet 1 - 6300				Free of Charge	
Regular Remittance - Internet 6300,01 - 304.800				Free of Charge	

Name	Regular Remittance - Internet 304.800,01 TL +				Free of Charge	
Resilitation   Cold Centre (2000   1 - 1   1   1   1   1   1   1   1   1	Remittance - From Account - Call Center					
Remittace   Content 004,000 of Ti =	Remittance - Call Center 1 - 6300				This Service is Unavailable.	
Resiliance - Hor-Pedatine - Call Center - 1,000   1	Remittance - Call Center 6300,01 - 304.800				This Service is Unavailable.	
Pamillarium - Non-Florifier - Cell Certer 1500.01 - 104.08 00   1	Remittance - Call Center 304.800,01 TL +				This Service is Unavailable.	
Non-Historie - Carl Center 304,000 of 1 L =	Remittance - Non-Routine - Call Center 1 - 6300				This Service is Unavailable.	
Regular Florentiance - Cell Content 1 - 0000   The Service is Unavailable   The Service is Unavailabl	Remittance - Non-Routine - Call Center 6300,01 - 304.800				This Service is Unavailable.	
Property Remittance   Cold Center (2000)   1.24   200   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25   1.25	Remittance - Non-Routine - Call Center 304.800,01 TL +				This Service is Unavailable.	
Remittance   Call Center 304 80.01 TL +   This Service is Universitation	Regular Remittance - Call Center 1 - 6300				This Service is Unavailable.	
Remillance - Models Channel 1 - 6000   Fine of Charge	Regular Remittance - Call Center 6300,01 - 304.800				This Service is Unavailable.	
Remillaros   Mobile Charmel 1 - 5000	Regular Remittance - Call Center 304.800,01 TL +				This Service is Unavailable.	
Remittance - Mobile Charmel 6300.01 - 304 800   Free of Charge	Remittance - From Account - Mobile Channel					
Remillation - Mobile Channel 304.800.01 TL +   Five of Change	Remittance - Mobile Channel 1 - 6300				Free of Charge	
Remillance - Non-Routine - Mobile Charmel 1 - 6300   Free of Charge	Remittance - Mobile Channel 6300,01 - 304.800				Free of Charge	
Free of Charge   Remiltance - Non-Routine - Mobile Channel 300,01 - 304,800   Free of Charge   Free of Cha	Remittance - Mobile Channel 304.800,01 TL +				Free of Charge	
Remillance - Non-Routine - Mobile Channel 304.800,01 TL +   Free of Charge   Free of Char	Remittance - Non-Routine - Mobile Channel 1 - 6300				Free of Charge	
Regular Remittance - Mobile Channel 1 - 6300   Free of Charge	Remittance - Non-Routine - Mobile Channel 6300,01 - 304.800				Free of Charge	
Regular Remiltance - Mobile Channel 6300,01 - 304,800   Free of Charge	Remittance - Non-Routine - Mobile Channel 304.800,01 TL +				Free of Charge	
Free of Charge	Regular Remittance - Mobile Channel 1 - 6300				Free of Charge	
Remittance - Branch   Sanch   Sanch	Regular Remittance - Mobile Channel 6300,01 - 304.800				Free of Charge	
Remittance - Branch 1 - 6300         TRY         15.23         15.23         A fixed fee is received per transaction.         05.03.2025           Remittance - Branch 6300,01 - 304.800         TRY         30.47         30.47         A fixed fee is received per transaction.         05.03.2025           Remittance - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         15.23         15.23         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         30.47         30.47         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Non-Routine - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Gold Remittance - ATM         TRY         76.17         76.17         76.17         A fixed fee is received per transa	Regular Remittance - Mobile Channel 304.800,01 TL +				Free of Charge	
Remittance - Branch 6300,01 - 304.800         TRY         30.47         30.47         A fixed fee is received per transaction.         05.03.2025           Remittance - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 1 - 6300         TRY         15.23         15.23         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         30.47         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025	Gold Remittance - Branch					
Remittance - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         15.23         15.23         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         30.47         30.47         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025	Remittance - Branch 1 - 6300	TRY	15.23	15.23	A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 1 - 6300         TRY         15.23         15.23         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         30.47         30.47         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025	Remittance - Branch 6300,01 - 304.800	TRY	30.47	30.47	A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 6300,01 - 304.800         TRY         30.47         30.47         A fixed fee is received per transaction.         05.03.2025           Remittance - Non-Routine - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025	Remittance - Branch 304.800,01 TL +	TRY	304.71	304.71	A fixed fee is received per transaction.	05.03.2025
Remittance - Non-Routine - Branch 304.800,01 TL +         TRY         304.71         304.71         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025	Remittance - Non-Routine - Branch 1 - 6300	TRY	15.23	15.23	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 1 - 6300         TRY         3.04         3.04         3.04         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025	Remittance - Non-Routine - Branch 6300,01 - 304.800	TRY	30.47	30.47	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 6300,01 - 304.800         TRY         6.09         6.09         A fixed fee is received per transaction.         05.03.2025           Regular Remittance - Branch 304.800,01 TL +         TRY         76.17         76.17         A fixed fee is received per transaction.         05.03.2025           Gold Remittance - ATM         One of the control	Remittance - Non-Routine - Branch 304.800,01 TL +	TRY	304.71	304.71	A fixed fee is received per transaction.	05.03.2025
Regular Remittance - Branch 304.800,01 TL + TRY 76.17 76.17 A fixed fee is received per transaction. 05.03.2025  Gold Remittance - ATM	Regular Remittance - Branch 1 - 6300	TRY	3.04	3.04	A fixed fee is received per transaction.	05.03.2025
Gold Remittance - ATM	Regular Remittance - Branch 6300,01 - 304.800	TRY	6.09	6.09	A fixed fee is received per transaction.	05.03.2025
	Regular Remittance - Branch 304.800,01 TL +	TRY	76.17	76.17	A fixed fee is received per transaction.	05.03.2025
Remittance - ATM 1 - 6300	Gold Remittance - ATM					
	Remittance - ATM 1 - 6300				Free of Charge	

Remittance - ATM 6300,01 - 304.800	Free of Charge
Remittance - ATM 304.800,01 TL +	Free of Charge
Remittance - Non-Routine - ATM 1 - 6300	Free of Charge
Remittance - Non-Routine - ATM 6300,01 - 304.800	Free of Charge
Remittance - Non-Routine - ATM 304.800,01 TL +	Free of Charge
Regular Remittance - ATM 1 - 6300	Free of Charge
Regular Remittance - ATM 6300,01 - 304.800	Free of Charge
Regular Remittance - ATM 304.800,01 TL +	Free of Charge
Gold Remittance - Internet	
Remittance - Internet 1 - 6300	Free of Charge
Remittance - Internet 6300,01 - 304.800	Free of Charge
Remittance - Internet 304.800,01 TL +	Free of Charge
Remittance - Non-Routine - Internet 1 - 6300	Free of Charge
Remittance - Non-Routine - Internet 6300,01 - 304.800	Free of Charge
Remittance - Non-Routine - Internet 304.800,01 TL +	Free of Charge
Regular Remittance - Internet 1 - 6300	Free of Charge
Regular Remittance - Internet 6300,01 - 304.800	Free of Charge
Regular Remittance - Internet 304.800,01 TL +	Free of Charge
Gold Remittance - Call Center	
Remittance - Call Center 1 - 6300	This Service is Unavailable.
Remittance - Call Center 6300,01 - 304.800	This Service is Unavailable.
Remittance - Call Center 304.800,01 TL +	This Service is Unavailable.
Remittance - Non-Routine - Call Center 1 - 6300	This Service is Unavailable.
Remittance - Non-Routine - Call Center 6300,01 - 304.800	This Service is Unavailable.
Remittance - Non-Routine - Call Center 304.800,01 TL +	This Service is Unavailable.
Regular Remittance - Call Center 1 - 6300	This Service is Unavailable.
Regular Remittance - Call Center 6300,01 - 304.800	This Service is Unavailable.
Regular Remittance - Call Center 304.800,01 TL +	This Service is Unavailable.
Gold Remittance _ Mobile Channel	
Remittance - Mobile Channel 1 - 6300	Free of Charge
Remittance - Mobile Channel 6300,01 - 304.800	Free of Charge
Remittance - Mobile Channel 304.800,01 TL +	Free of Charge
Remittance - Non-Routine - Mobile Channel 1 - 6300	Free of Charge

Remittance - Non-Routine - Mobile Channel 6300,01 - 304.800					Free of Charge	
Remittance - Non-Routine - Mobile Channel 304.800,01 TL +					Free of Charge	
Regular Remittance - Mobile Channel 1 - 6300					Free of Charge	
Regular Remittance - Mobile Channel 6300,01 - 304.800					Free of Charge	
Regular Remittance - Mobile Channel 304.800,01 TL +					Free of Charge	
Remittance - Return / Transfer						
Remittance - Return / Transfer					Free of Charge	
International Fund Transfer and Messaging Fee						
International Money Transfer						
International Money Transfer - From Account - Branch						
To Account - Branch	USD	40	2000	0.5%		23.03.2023
Non-Routine - Branch	USD	40	2000	0.5%		23.03.2023
MoneyTransfer Transactions Performed Via Agent Capacity - MoneyGram						
MoneyGram Cash Transfer Commission	USD	3	300		Transaction fees vary by the transaction amount. The fee determined by MoneyGram is charged. BITT is included.	06.03.2024
MoneyGram Cash Transfer Commission	EUR	4.5	225		Transaction fees vary by the transaction amount. The fee determined by MoneyGram is charged. BITT is included.	06.03.2024
MoneyGram Cash Transfer Commission	TRY	40	9999		Transaction fees vary by the transaction amount. The fee determined by MoneyGram is charged. BITT is included.	06.03.2024
International Money Transfer - From Account - Internet						
To Account - Internet	USD	40	2000	0.5%		23.03.2023
To Name - Internet	USD	40	2000	0.5%		23.03.2023
Payment of International Money Transfer						
International Money Transfer - To Name - Branch						
Incoming From Domestic Bank / From Abroad Through Intermediary Bank - Brai	USD	20	1000	0.1%		05.03.2025
From A Bank Abroad - Branch	USD	20	1000	0.1%		05.03.2025
International Money Transfer - Return/Transfer						
Return of International Money Transfer	USD	100	200	0.05%		06.03.2024
Transfer of International Money Transfer	USD	100	200	0.05%		06.03.2024
Other (TRY/FC)						
Safe Deposit Box Fee						
Big Safe Deposit Box Fee - From Account / From Participation Fund						
Monthly	TRY	2750	2750		An additional deposit amount up to annual rental value is received.	05.03.2025
3 Monthly	TRY	4500	4500		An additional deposit amount up to annual rental value is received.	05.03.2025
6 Monthly	TRY	7000	7000		An additional deposit amount up to annual rental value is received.	05.03.2025
Yearly	TRY	9750	9750		An additional deposit amount up to annual rental value is received.	05.03.2025

Private Safe				This Service is Unavailable.	
Medium Safe Deposit Box Fee - From Account / From Participation Fund					
Monthly	TRY	1900	1900	An additional deposit amount up to annual rental value is received.	05.03.2025
3 Monthly	TRY	3000	3000	An additional deposit amount up to annual rental value is received.	05.03.2025
6 Monthly	TRY	4750	4750	An additional deposit amount up to annual rental value is received.	05.03.2025
Yearly	TRY	7250	7250	An additional deposit amount up to annual rental value is received.	05.03.2025
Private Safe				This Service is Unavailable.	
Small Safe Deposit Box Fee - From Account / From Participation Fund					
Monthly	TRY	1200	1200	An additional deposit amount up to annual rental value is received.	05.03.2025
3 Monthly	TRY	2400	2400	An additional deposit amount up to annual rental value is received.	05.03.2025
6 Monthly	TRY	3500	3500	An additional deposit amount up to annual rental value is received.	05.03.2025
Yearly	TRY	5000	5000	An additional deposit amount up to annual rental value is received.	05.03.2025
Private Safe				This Service is Unavailable.	
Emlak Katılım Paraf Troy (Card )					
Credit Card Fee (Annual)	TRY	0	0	Free of Charge	04.11.2024
Renewal Fee	TRY	100	100	This is the fee charged for renewals after 2 in a calendar year due to reasons such as loss, theft, etc. There is no fee charged for debit cards.	04.11.2024
Campaign Products and Services Fee					
Product and Service Packages					
Product and Service Packages	TRY			The amount to be received may vary by the content of the package.	23.03.2023
Special Services					
Forex / Effective Buying-Selling Transactions					
Airport/Border Regions	USD			This Service is Unavailable.	23.03.2023
Free Trade Zone and Duty-Free Sales Areas	USD			This Service is Unavailable.	23.03.2023
Special Product and Services					
Collection Services Through Group Headquarters	TRY	500	500	A fixed fee is received per transaction.	06.03.2024
Second Hand Vehicle Sales-Güvenli Ödeme Sistemi Service Fee	TRY	194.31	194.31	3rd party person/firm cost is fully reflected.	05.03.2025
Precious Metal Deliveries					
Standard Physical Bullion					
	TRY	1400			
1 Gram Gold	TRY TRY	1400 150	150		
1 Gram Gold 2.5 Gram Gold			150 315		
	TRY	150		A fixed amount is collected per transaction. In addition, physicalization costs and transportation/logistics costs are also collected	05.00.0005
2.5 Gram Gold	TRY TRY	150 315	315	A fixed amount is collected per transaction. In addition, physicalization costs and transportation/logistics costs are also collected according to current market conditions.	05.03.2025

50 Gram Gold	TRY	6250	6250			
100 Gram Gold	TRY	12500	12500			
Fees for Reports To Be Received From Third Party Persons and Institutions						
Findeks Risk Report - Branch	TRY	25	25		A fixed fee is received per transaction.	06.03.2024
Findeks Cheque Report- Branch	TRY	25	25		A fixed fee is received per transaction.	06.03.2024
Intermediary Services Fees						
Bill Payment / Institution Payments - Instant Payments					Free of Charge	
Bill Payment / Institution Payments - Regular Payments					Free of Charge	
SSI Premium Payments - Instant Payments					Free of Charge	
SSI Premium Payments - Regular Payments					Free of Charge	
Intermediary Service for Visa Collections					Free of Charge	
Intermediary Service for Subscription/Maintenance Fee Payments					Free of Charge	
Intermediary Service for Private School Payments					Free of Charge	
Intermediary Service for Phone Operators Payments					Free of Charge	
Intermediary Service for Tax Collections - Instant Transactions					Free of Charge	
Intermediary Service for Tax Collections - Regular Transactions					Free of Charge	
Archive - Research Fee						
Provision of Document and Receipt Requiring Archive Research					Free of Charge	
Deposit Research						
Reference Letter	TRY	1400		5%	A fixed fee is received per transaction.	05.03.2025
Provision of Account Statement	TRY	5	5		No fee is received for the first year in instant account statement requests. Fee per page.	06.03.2024
No Debt Letter						
Provision of No Debt Letter	TRY				No fee is received for the first No-Debt Letter.	
Fee for Notification Subject to Approval						
Deposit - Participation Fund Account Statement	TRY	5		5	A fixed fee is received per transaction.	06.03.2024
Fee for Transactions Made From Other Institutions' ATM						
Balance Inquiry Fee						
Balance Inquiry - Domestic	TRY	0.28	0.28		A fixed fee is received per transaction.	28.03.2022
Cash Withdrawal Fee						
Cash Withdrawal - Domestic	TRY	1.04	1.04	1.55%	Total of a fixed fee of TRY 1,4 per transaction and the amount up to 1,55% of the transaction amount are received together.	28.03.2022
Cash Deposit Fee						
Cash Deposit - Domestic	TRY	1.04	1.04	1.55%	Total of a fixed fee of TRY 1,4 per transaction and the amount up to 1,55% of the transaction amount are received together.	28.03.2022
Cheque Transactions						

Chequebook and Check 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.	08.08.2024
Cheque Issuance(Checkbook Allocation and Intelligence)	TRY	200	1000		A fixed fee is received per transaction.	06.03.2024
Special Cheque Issuance(Blocked Check)	TRY	300	1400	0.2%	A fixed fee is received per transaction.	06.03.2024
Cheque Return Fee	TRY	100	100		A fixed fee is received per transaction.	06.03.2024
Cheque Collection Fee						
Same Bank's Cheque	TRY	40	200	0.1%	It is received per transaction and specific to that transaction.	06.03.2024
Another Bank's Cheque	TRY	40	200	0.1000%	It is received per transaction and specific to that transaction.	06.03.2024
Foreign Currency Cheque Collection (Another Bank)	USD	100	1000	0.2%	It is received per transaction over the transaction amount.	23.03.2023
Cheque Documentation and Correction Fee						
Bad Cheque Documentation(Partial Payment)	TRY	600	600		A fixed fee is received per transaction.	23.03.2023
Cheque Correction Right(Lost Stolen Check)	TRY	140	140		A fixed fee is received per transaction.	06.03.2024
Promissory Note Transactions						
Promissory Note Information Fee	TRY	300	300		A fixed fee is received per transaction.	28.03.2022
Promissory Note Return Fee	TRY	300	300		A fixed fee is received per transaction.	06.03.2024
Promissory Note Protest Fees						
Promissory Note Protest	TRY	500	500		A fixed fee is received per transaction.	06.03.2024
Promissory Note Protest Release	TRY	500	500		A fixed fee is received per transaction.	06.03.2024
Promissory Note Collection Fees						
Same Bank's Promissory Note Collection	TRY	250	250		A fixed fee is received per transaction.	06.03.2024
Corresponding Bank's Promissory Note Collection	TRY	250			Corresponding bank fee is reflected.	06.03.2024

<sup>\*</sup> BITT is separately received from all fee items.