

Fees That Can Be Collected From Commercial Customers and Sub-Items

		Currency unit	Min Amount	Min Rate	Max Amount	Max Rate	Description	Updated On
1	Commercial Credit							
1.1	Credit Allocation and Credit Extension							
1.1.1	Credit Allocation and Credit Extension Fee							
1.1.1.1	Credit Allocation					0.25 %	On a limit basis. Credit Limit collected in foreign currency. BITT not included. n revisions, a 0.125% is applied	23/09/2022
1.1.1.2	Credit Extension					1.1%	On the credit disbursement basis, it's applied relatively, considering the maturity days. BITT not included.	23/09/2022
1.1.2	Fee for Issuing Letter of Reputation / Intent / Reference	TRY	5,000		250,000		On a transaction basis. BITT not included.	24/10/2022
1.2	Collateralization							
1.2.1	Appraisal, Collateral Establishment, Change and Cancellation Fee						On a transaction basis. The cost is in foreign currency and is collected according to the cost amount. BITT not included.	17/08/2021
1.3	Credit Risk Process							
1.3.1	Fee for Structuring, Extension / Payment Plan and Change of Interest					Monthly 4%	On a transaction basis. The fee is collected from credit balance in type of currency of the credit. BITT not included.	05/06/2023
1.3.2	Fee for Commitment / Failure to Fulfill Commitment							
1.3.2.1	Commitment					10%	On a transaction basis. Credit collected in foreign currency. BITT not included.	24/10/2022
1.3.2.2	Failure to Fulfill Commitment					10%	On a transaction basis. Credit collected in foreign currency. BITT not included.	24/10/2022
1.3.3	Non-Cash Credit - Periodic Fee			1%		5%	Transaction and credit collected in foreign currency at the time of transaction or periodically. BITT not	19/11/2020

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							included	
1.3.4	Non-Cash Credit - Guarantorship Fee					5%	Transaction and credit collected in foreign currency at the time of transaction or periodically. BITT not included	01/04/2020
1.4	Closure							
1.4.1	Cash Credit Early Payment Fee							
1.4.1.1	Cash Credit Early Closure- With Remaining Term Up to 24 Months (Credits extension was done before 1.3.2021)							
1.4.1.1.1	Cash Credit Early Closure (Turkish Lira Credits)	TRY				1%	On a transaction basis. BITT not included.	01/04/2020
1.4.1.1.2	Cash Credit Early Closure (Credits in Foreign Currency or Foreign Currency Indexed)					2%	On a transaction basis. Credit collected in foreign currency. BITT not included.	01/04/2020
1.4.1.2	Cash Credit Early Closure- With Remaining Term Longer Than 24 Months (Credits extension was done before 1.3.2021)							
1.4.1.2.1	Cash Credit Early Closure (Turkish Lira Credits)	TRY				2%	On a transaction basis.. BITT not included.	01/04/2020
1.4.1.2.2	Cash Credit Early Closure (Credits in Foreign Currency or Foreign Currency Indexed)					3%	On a transaction basis. Credit collected in foreign currency. BITT not included.	01/04/2020
1.4.1.3	Cash Credits Interim / Partial Payment							

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1.4.1.3.1	Cash Credit Early Closure (Turkish Lira Credits)	TRY				5%	On a transaction basis.. BITT not included.	01/04/2020
1.4.1.3.2	Cash Credit Early Closure (Credits in Foreign Currency or Foreign Currency Indexed)					5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	01/04/2020
1.4.1.4.	Cash Credit Early Closure- With Remaining Term Up to 24 Months (Credits extension has been done since 1.3.2021)							
1.4.1.4.1	Cash Credit Early Closure (Turkish Lira Credits)	TRY				2%	On a transaction basis.. BITT not included.	01/03/2021
1.4.1.4.2	Cash Credit Early Closure (Credits in Foreign Currency or Foreign Currency Indexed)					3%	On a transaction basis. Credit collected in foreign currency. BITT not included.	01/03/2021
1.4.1.5	Cash Credit Early Closure- With Remaining Term Longer Than 24 Months (Credits extension has been done since 1.3.2021)							
1.4.1.5.1	Cash Credit Early Closure (Turkish Lira Credits)	TRY		3%			On a transaction basis.. BITT not included. Legislation provisions are applied.	01/03/2021
1.4.1.5.2	Cash Credit Early Closure (Credits in Foreign Currency or Foreign Currency Indexed)			4%			On a transaction basis. Credit collected in foreign currency. BITT not included. Legislation provisions are applied.	01/03/2021
1.4.1.6.	Cash Credit Early Closure (Credits extension has been done since 1.7.2024)							
1.4.1.6.1.	Cash Credit Early Closure (Fixed Rate Turkish Lira Credits)						It is collected from total amount of the annual compound interest rate of the loan is collected on the sum of 5% and 0.20% of the remaining weighted average	01/07/2024

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							maturity. BITT is not included.	
1.4.1.6.2.	Cash Credit Early Closure (Fixed Rate Credits in Foreign Currency or Foreign Currency Indexed)						It is collected from total amount of fixed 2% and 0,15% of the remaining weighed average maturity. BITT is not included.	01/07/2024
1.4.1.6.3.	Cash Credit Early Closure (Floating Rate Turkish Lira Credits)					2%	It is collected on the closed principal amount. BITT is not included.	01/07/2024
1.4.1.6.4.	Cash Credit Early Closure (Floating Rate Foreign Currency or Foreign Currency Indexed Credits)					2%	It is collected on the closed principal amount as type of foreign currency of the credit. BITT is not included.	01/07/2024
1.4.1.7.	Cash Credit Early Closure (Fixed Rate Credits in Foreign Currency or Foreign Currency Indexed has been done since 6.1.2025)							
1.4.1.7.1.	Cash Credit Early Closure (Fixed Rate Credits in Foreign Currency or Foreign Currency Indexed)						It is collected from total amount of fixed 3% and 0,10% of the remaining weighed average maturity. BITT is not included	06/01/2025
2	Foreign Trade							
2.1	Import Transactions							
2.1.1	L/C Issuance Fee	TRY	3500			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.1.2	Reserve / Dispute Fee	TRY	3500			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.1.3	Prior Notice Fee	TRY	3500			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.1.4	Aval / Acceptance Fee	TRY	5000			10%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.1.5	Fee for Term / Amount Changes	TRY	3500			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.1.6	Draft Acceptance Fee	TRY	5000			10%	On a transaction basis. Credit collected in foreign	06/01/2025

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							currency. BITT not included.	
2.2	Export Transactions							
2.2.1	Notification Fee	TRY	3500			10%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.2.2	Confirmation Fee	TRY	3500			10%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.2.3	Fee for Term / Amount Changes	TRY	3500			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.2.4	Term Payment Fee	TRY	5000			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.2.5	Discounting Fee	TRY	5000			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.2.6	Collection Fee	TRY	3500			5%	On a transaction basis. Credit collected in foreign currency. BITT not included.	06/01/2025
2.3	Import / Export Common Transactions							
2.3.1	Document Review Fee	TRY	3500			5%	On a transaction basis.. BITT not included.	06/01/2025
2.3.2	Amendment Fee	TRY	3500			5%	On a transaction basis.. BITT not included.	06/01/2025
2.3.3	Transaction Fee	TRY	3500			5%	On a transaction basis. BITT not included.	06/01/2025
2.3.4	Correspondent Bank Expense	TRY					It is charged as an amount to be reflected by correspondent bank. BITT not included.	06/01/2025
2.3.5	Payment Fee	TRY	3500			5%	On a transaction basis. BITT not included.	06/01/2025
3	Cash Management							
3.3.	Money and Precious Metal Transfers							
3.3.1.	Electronic Fund Transfer (EFT) Fee							
3.3.1.1.	Mobile Banking and Internet Banking							
3.3.1.1.1.	TRY 6.300 and below	TRY			6,09		On a transaction basis. BITT not included.	06/01/2025

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3.3.1.1.2.	Between TRY 6.300,01-304.800	TRY			12,19		On a transaction basis. BITT not included.	06/01/2025
3.3.1.1.3.	Over 304.800	TRY			152,35		On a transaction basis. BITT not included.	06/01/2025
3.3.1.3	Other Channels							
3.3.1.3.1	TRY 6.300 and below	TRY			30,46		On a transaction basis. BITT not included.	06/01/2025
3.3.1.3.2	Between TRY 6.300,01-304.800	TRY			60,94		On a transaction basis. BITT not included.	06/01/2025
3.3.1.3.3	Over TRY 304.800	TRY			609,43		On a transaction basis. BITT not included.	06/01/2025
3.3.2.	Remittance Fee							
3.3.2.1.	Mobile banking and internet banking							
3.3.2.1.1.	TRY 6300 and below	TRY			3,04		On a transaction basis. BITT not included.	06/01/2025
3.3.2.1.2.	Between 6.300,01 – 304.800	TRY			6,09		On a transaction basis. BITT not included.	06/01/2025
3.3.2.1.3.	Over TRY 304.800	TRY			76,17		On a transaction basis. BITT not included.	06/01/2025
3.3.2.3	Other Channels							
3.3.2.3.1	TRY 6300 and below	TRY			15,23		On a transaction basis. BITT not included.	06/01/2025
3.3.2.3.2	Between 6.300,01 – 304.800	TRY			30,47		On a transaction basis. BITT not included.	06/01/2025
3.3.2.3.3	Over TRY 304.800	TRY			304,71		On a transaction basis. BITT not included.	06/01/2025
3.3.3.	International Fund Transfer and Messaging Fee							
3.3.3.1	Outgoing Fund Transfer	TRY	2000			5%	Collected in TRY equivalent over the amount. BITT not included. In case of transactions where the expense belongs to the sender, costs reported by banks after the transaction will be charged separately to customer accounts.	06/01/2025
3.3.3.2	Incoming Fund Transfer	TRY	2000			5%	Collected in TRY equivalent over the amount. BITT not included.	06/01/2025

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3.3.3.5	International Fund Transfer Inquiry / Messaging Fee	TRY	2000			5%	Collected in TRY equivalent over the amount. BITT not included.	06/01/2025
3.6.	Documentation and Information Provision							
3.6.1.	Sending Printed Statement	TRY			10		Per page. BITT not included.	06/01/2025
3.7.	Checking Transactions							
3.7.2.	Check Return Fee	TRY	250			%15	Per check. BITT not included.	06/01/2025
3.7.3.	Check Collection Fee							
3.7.3.2	Other Banks' Checks	TRY	250			%15	Per check. BITT not included.	06/01/2025
3.7.3.3	Collection of Foreign Currency Checks (Other Banks)	TRY	500			%15	Per check. BITT not included.	05/01/2024
3.8.	Note Transactions							
3.8.1.	Note Notification Fee							
3.8.2.	Note Return Fee	TRY			5000		Per bill. BITT not included.	05/01/2024
3.8.3.	Note Protesting Transactions Fee							
3.8.3.1	Note Protesting Transactions Fee	TRY			5000		Per bill. BITT not included.	05/01/2024
3.8.3.2	Note Protesting Removal	TRY			5000		Per bill. BITT not included.	05/01/2024
3.8.4.	Note Collection Fee							
3.8.4.1	Same Bank Note Collection	TRY	1000			%15	Per bill. BITT not included.	06/01/2025
3.8.4.2	Correspondent Bank Note Collection	TRY	1000			%15	Per bill. BITT not included.	06/01/2025

Fees for the Products and Services Offered to Financial Consumers

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1	Retail Loans							
1.1	Approval Fee							
1.1.1	Housing Loan					0.5 %	Cannot exceed 0,5 percent of the principal amount of the loan. Transaction Based. Exempted from BITT (Banking Insurance Transaction Tax). Will be collected on your account.	01/04/2022
1.2	Appraisal Fee							
1.2.1	Housing Loan	TRY	11000,00				Appraisal fee varies depending on the location, type, and gross area (m2) of the appraised immovable property. Payments made to third persons, institutions/establishments for appraisal will be collected from the Customer. Exempted from BITT.	07/01/2025
1.3	Pledge and Mortgage Fee							
1.3.1	Housing Loan	TRY	11000,00				Amounts paid to public institutions, organisations and third persons will be collected from the Customer. If the Customer give up taking the loan, the fee will not be returned.	07/01/2025
1.4	Early Payment Compensation							
1.4.1	Time Remaining to Maturity of the Housing Loan > 36 months			2%		2%	If in the case of a loan as per the Housing Finance Law the time remaining to maturity is over 36 months, the amount to be collected will - where one or more early payments or any interim payment is made, the interest rate is discounted, or the loan is paid off - be calculated based on the early paid principal amount. The early payment	07/01/2025

Fees for the Products and Services Offered to Financial Consumers

		Currency unit	Min Amount	Min Rate	Max Amount	Max Rate	Description	Updated on
							compensation that will be collected will, under no circumstances, exceed the interest rate discount. BITT is excluded.	
1.4.2	Time Remaining to Maturity of the Housing Loan<36months			1%		1%	If in the case of a loan as per the Housing Finance Law the time remaining to maturity is equal to or less than 36 months, the amount to be collected will - where one or more early payments or any interim payment is made, the interest rate is discounted, or the loan is paid off - be calculated based on the early paid principal amount. The early payment compensation that will be collected will, under no circumstances, exceed the interest rate discount. Exempted from BITT.	01/04/2022
3	Money and Precious Metal Transfers (TL/Foreign Currency)							
3.1	EFT/ Precious Metal Transfer Fee							
3.1.1.	EFT-Transfer							
3.1.1.3.	EFT Transfer – From Account / To Account-Name-Credit Card-Debit Card-Prepaid Card-Branch Office							
3.1.1.3.1	EFT Transfer Branch Office 1 - 6300	TRY			6,09		Transaction Based. BITT (Banking Insurance Transaction Tax) not included.	07/01/2025
3.1.1.3.2	EFT Transfer Branch Office 6.300,01 - 304.800	TRY			12,19		Transaction Based. BITT not included.	07/01/2025
3.1.1.3.3	EFT Transfer Branch Office 304.800 TL +	TRY			152,35		Transaction Based. BITT not included.	07/01/2025
3.1.1.3.7	Regular EFT Transfer Branch Office 1 - 6300	TRY			6,09		Transaction Based. BITT not included.	07/01/2025
3.1.1.3.8	Regular EFT Transfer Branch Office 6.300,01 - 304.800	TRY			12,19		Transaction Based. BITT not included.	07/01/2025
3.1.1.3.9	Regular EFT Transfer Branch Office 304.800 TL +	TRY			152,35		Transaction Based. BITT not included.	07/01/2025

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		Curre ncy unit	Min Amount	Min Rat e	Max Amou nt	Max Rate	Description	Updated on
3.1.1.5	EFT Transfer – From Account / To Account-Name-Credit Card-Debit Card-Prepaid Card - Internet							
3.1.1.5.1	EFT Transfer Internet 1 - 6300	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.1.1.5.2	EFT Transfer Internet 6.300,01 - 304.800	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.1.1.5.3	EFT Transfer Internet 304.800 TL +	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.1.1.5.7	Regular EFT Transfer Internet 1 - 6300	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.1.1.5.8	Regular EFT Transfer Internet 6.300,01 - 304.800	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.1.1.5.9	Regular EFT Transfer Internet 304.800 TL +	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.2.1.	Remittance							
3.2.1.4.	Remittance - From Account / To Account-Name-Credit Card-Debit Card-Prepaid Card – Branch Office							
3.2.1.4.1	Remittance Branch Office 1 - 6300	TRY			3,05		Transaction Based. BITT not included.	07/01/2025
3.2.1.4.2	Remittance Branch Office 6.300,01 - 304.800	TRY			6,10		Transaction Based. BITT not included.	07/01/2025
3.2.1.4.3	Remittance Branch Office 211.100,01 TL +	TRY			76,18		Transaction Based. BITT (not included.	07/01/2025
3.2.1.4.7	Regular Remittance Branch Office 1 - 6300	TRY			3,05		Transaction Based. BITT not included.	07/01/2025
3.2.1.4.8	Regular Remittance Branch Office 6.300,01 - 304.800	TRY			6,10		Transaction Based. BITT not included.	07/01/2025
3.2.1.4.9	Regular Remittance Branch Office 211.100,01 TL +	TRY			76,18		Transaction Based. BITT not included.	07/01/2025
3.2.1.6	Remittance - From Account / To Account-Name-Credit Card-Debit Card-Prepaid Card – Internet							
3.2.1.6.1	Remittance Internet 1 - 6300	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.2.1.6.2	Remittance Internet 6.300,01 - 304.800	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.2.1.6.3	Remittance Internet 211.100,01 TL +	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.2.1.6.7	Regular Remittance Internet internet 1 - 6300	TRY			0		Transaction Based. BITT not included.	05/01/2024

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3.2.1.6.8	Regular Remittance Internet internet 6.300,01 - 304.800	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.2.1.6.9	Regular Remittance Internet internet 304.800TL +	TRY			0		Transaction Based. BITT not included.	05/01/2024
3.3.	International Fund Transfer and Messaging Fee							
3.3.1.	International Fund Transfer							
3.3.1.2.	International Fund Transfer -From Account-Branch Office							
3.3.1.2.1	To Account – Branch Office	TRY	700			5 %	Collected as TRY equivalent of the sum. BITT not included. Costs that are informed by correspondent banks that are intermediary to the transaction shall be collected from customer accounts following transactions.	17/04/2024
3.3.1.2.2	To Name – Branch Office	TRY	700			5 %	Collected as TRY equivalent of the sum. BITT not included. Costs that are informed by correspondent banks that are intermediary to the transaction shall be collected from customer accounts following transactions.	17/04/2024
3.3.2.3.	International Money Transfer- Received by Branch Office-Branch Office							
3.3.2.3.1	From Domestic Bank / Received via Foreign 3 rd Bank-Branch Office	TRY	700			5 %	Collected as TRY equivalent of the sum. BITT not included.	17/04/2024
3.3.2.3.2	From Foreign Bank – Branch Office	TRY	700			5 %	Collected as TRY equivalent of the sum. BITT not included.	17/04/2024
5	Other (TL/FC)							

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5.4.	Archive-Search Fee							
5.4.1.	Giving Document and Bank Statement that Require Archive Search	TRY	60				Per page sum. Collected in TL. BITT not included. No fee is charged for the first year, and the fee as specified in the tariff will be charged.	17/04/2024
5.4.2.	Search							
5.4.2.1	Reference Letter	TRY	250				Charged for the Turkish and foreign language letters, addressed to institutions, and that show the customer's limit.	23/11/2020
5.4.2.2	Letters Written for Visas and Private Schools	TRY	250				Charged for the Turkish and foreign language letters, addressed to consulates, educational institutions at abroad, and similar institutions, and that show the balance of the customer's account with our Bank.	23/11/2020
5.4.2.3	Giving Bank Statement	TRY	10				No fee is charged for instant bank statements for the past one year.	23/11/2020
5.4.2.4	Account Search Requests	TRY	10				No fee is charged for instant bank statements for the past two years.	23/11/2020
5.4.3	Giving Receipt of Discharge	TRY	50				No fee is charged for the first transaction.	23/11/2020