

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 % | Credit Limit collected in foreign currency. BITT not included. 0.125 percent is applied in revisions. | 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. 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 |
| 2 | Foreign Trade | | | | | | | |
| 2.1 | Import Transactions | | | | | | | |
| 2.1.1 | L/C Issuance Fee | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.1.2 | Reserve / Dispute Fee | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |

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| 2.1.3 | Prior Notice Fee | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.1.4 | Aval / Acceptance Fee | | | | | 10% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 24/10/2022 |
| 2.1.5 | Fee for Term / Amount Changes | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.1.6 | Draft Acceptance Fee | | | | | 10% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 24/10/2022 |
| 2.2 | Export Transactions | | | | | | | |
| 2.2.1 | Notification Fee | | | | | 10% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 24/10/2022 |
| 2.2.2 | Confirmation Fee | | | | | 10% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 24/10/2022 |
| 2.2.3 | Fee for Term / Amount Changes | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.2.4 | Term Payment Fee | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.2.5 | Discounting Fee | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.2.6 | Collection Fee | | | | | 5% | On a transaction basis. Credit collected in foreign currency. BITT not included. | 01/04/2020 |
| 2.3 | Import / Export Common Transactions | | | | | | | |
| 2.3.1 | Document Review Fee | TRY | 1,000 | | | | On a transaction basis.. BITT not included. | 01/04/2020 |
| 2.3.2 | Amendment Fee | TRY | 1,000 | | | | On a transaction basis.. BITT not included. | 01/04/2020 |
| 2.3.3 | Transaction Fee | TRY | 1,000 | | | | On a transaction basis. BITT not included. | 01/04/2020 |
| 2.3.4 | Correspondent Bank Expense | TRY | 1,000 | | | | On a transaction basis. BITT not included. | 01/04/2020 |
| 2.3.5 | Payment Fee | TRY | 1,000 | | | | On a transaction basis. BITT not included. | 01/04/2020 |

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| | | | | | | | not included. | 20 |
| 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 4.300 and below | | | | | | | |
| 3.3.1.1.2. | Between TRY 4.300,01-211.100 | | | | | | | |
| 3.3.1.1.3. | Over TRY 211.100 | | | | | | | |
| 3.3.1.3 | Other Channels | | | | | | | |
| 3.3.1.3.1 | TRY 4.300 and below | TRY | | | 21 | | On a transaction basis. BITT not included. | 05/01/2024 |
| 3.3.1.3.2 | Between TRY 4.300,01-211.100 | TRY | | | 42 | | On a transaction basis. BITT not included. | 05/01/2024 |
| 3.3.1.3.3 | Over TRY 211.100 | TRY | | | 420 | | On a transaction basis. BITT not included. | 05/01/2024 |
| 3.3.2. | Remittance Fee | | | | | | | |
| 3.3.2.3 | Other Channels | | | | | | | |
| 3.3.2.3.1 | TRY 4.300 and below | TRY | | | 5 | | On a transaction basis. BITT not included. | 05/01/2024 |
| 3.3.2.3.2 | Between TRY 4.300,01-211.100 | TRY | | | 10 | | On a transaction basis. BITT not included. | 05/01/2024 |
| 3.3.2.3.3 | Over TRY 211.100 | TRY | | | 100 | | On a transaction basis. BITT not included. | 05/01/2024 |
| 3.3.3. | International Fund Transfer and Messaging Fee | | | | | | | |
| 3.3.3.1 | Outgoing Fund Transfer | TRY | 20000 | | | 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. | 07/12/2023 |
| 3.3.3.2 | Incoming Fund Transfer | TRY | 20000 | | | 5% | Collected in TRY equivalent over the amount. BITT not included. | 07/12/2023 |

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| 3.3.3.5 | International Fund Transfer Inquiry / Messaging Fee | TRY | 3000 | | | 5% | Collected in TRY equivalent over the amount. BITT not included. | 07/12/2023 |
| 3.6. | Documentation and Information Provision | | | | | | | |
| 3.6.1. | Sending Printed Statement | TRY | | | 3 | | Per page. BITT not included. | 05/01/2024 |
| 3.7. | Checking Transactions | | | | | | | |
| 3.7.2. | Check Return Fee | TRY | | | | %15 | Per check. BITT not included. | 23/05/2023 |
| 3.7.3. | Check Collection Fee | | | | | | | |
| 3.7.3.2 | Other Banks' Checks | TRY | 100 | | | %15 | Per check. BITT not included. | 05/01/2024 |
| 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 | | | 5,000 | | Per bill. BITT not included. | 05/01/2024 |
| 3.8.4.2 | Correspondent Bank Note Collection | TRY | | | 5,000 | | Per bill. BITT not included. | 05/01/2024 |

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. | 01/04/22 |
| 1.2 | Appraisal Fee | | | | | | | |
| 1.2.1 | Housing Loan | TRY | 2500,00 | | | | 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. | 02/01/23 |
| 1.3 | Pledge and Mortgage Fee | | | | | | | |
| 1.3.1 | Housing Loan | TRY | 477,90 | | | | 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. | 01/04/22 |
| 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 | 01/04/22 |

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| | | | | | | | compensation that will be collected will, under no circumstances, exceed the interest rate discount. Exempted from BITT. | |
| 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. | 01/04/22 |
| 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 - 4300 | TRY | | | 5 | | Transaction Based. BITT (Banking Insurance Transaction Tax) not included. | 05/01/2024 |
| 3.1.1.3.2 | EFT Transfer Branch Office 4.300,01 - 211.100 | TRY | | | 10 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.3.3 | EFT Transfer Branch Office 211.100,01 TL + | TRY | | | 100 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.3.7 | Regular EFT Transfer Branch Office 1 - 4300 | TRY | | | 1 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.3.8 | Regular EFT Transfer Branch Office 4.300,01 - 211.100 | TRY | | | 2 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.3.9 | Regular EFT Transfer Branch Office 211.100,01 TL + | TRY | | | 25 | | Transaction Based. BITT not included. | 05/01/2024 |

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| 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 - 4300 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.5.2 | EFT Transfer Internet 4.300,01 - 211.100 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.5.3 | EFT Transfer Internet 211.100,01 TL + | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.5.7 | Regular EFT Transfer Internet1 - 4300 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.5.8 | Regular EFT Transfer Internet 4.300,01 - 211.100 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.1.1.5.9 | Regular EFT Transfer Internet 211.100,01 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 - 4300 | TRY | | | 2.5 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.2.1.4.2 | Remittance Branch Office 4.300,01 - 211.100 | TRY | | | 5 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.2.1.4.3 | Remittance Branch Office 211.100,01 TL + | TRY | | | 50 | | Transaction Based. BITT (not included. | 05/01/2024 |
| 3.2.1.4.7 | Regular Remittance Branch Office 1 - 4300 | TRY | | | 0.5 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.2.1.4.8 | Regular Remittance Branch Office 4.300,01 - 211.100 | TRY | | | 1 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.2.1.4.9 | Regular Remittance Branch Office 211.100,01 TL + | TRY | | | 12.5 | | Transaction Based. BITT not included. | 05/01/2024 |
| 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 - 4300 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.2.1.6.2 | Remittance Internet 4.300,01 - 211.100 | 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 1 - 4300 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |

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| 3.2.1.6.8 | Regular Remittance Internet internet 4.300,01 - 211.100 | TRY | | | 0 | | Transaction Based. BITT not included. | 05/01/2024 |
| 3.2.1.6.9 | Regular Remittance Internet internet 211.100,01 TL + | 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 | 400 | | | 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. | 01/08/2022 |
| 3.3.1.2.2 | To Name – Branch Office | TRY | 400 | | | 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. | 01/08/2022 |
| 3.3.2.3. | International Money Transfer- Received by Branch Office-Branch Office | | | | | | | 23/11/2020 |
| 3.3.2.3.1 | From Domestic Bank / Received via Foreign 3 rd Bank-Branch Office | TRY | 400 | | | 5 % | Collected as TRY equivalent of the sum. BITT not included. | 23/11/2020 |
| 3.3.2.3.2 | From Foreign Bank – Branch Office | TRY | 400 | | | 5 % | Collected as TRY equivalent of the sum. BITT not included. | 23/11/2020 |
| 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 | 2 | | | | 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. | 23/11/2020 |
| 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 |