

COMMERCIAL PRODUCT AND SERVICE FEE TABLE

Item Name	Minimum Rate	Maximum Rate	Minimum Amount	Maximum Amount	Description	Update Date
Commercial Financing						
Financing Allocation and Financing Usage						
Financing Allocation and Financing Usage Fee						
Financing Allocation Fee		0.20%			0.20% (Financing allocation fee for limit renewals is 0.20% of the renewed limit). If GIB Financial Data Integration is used, fees and taxes payable to third parties will be charged separately. BITT is excluded.	03/02/2026
Financing Usage Fee		1.1%			1.10% is collected during financing. For loans with a term shorter than one year, the maximum loan usage fee is applied by taking into account the number of days of maturity and deducting proportionally. BITT is excluded.	06/03/2023
Letter of Reputation/Intent/Reference Preparation Fee			8,000 TL	8,000 TL	Per Transaction. In the case of e-mail delivery, the fee and tax payable to third parties will be charged separately. BITT is excluded.	03/02/2026
Commission for Financial Leasing Transactions Supported by Türkiye Export Credit Bank Inc.		1.5%			It is calculated on an average maturity basis as 1.5% per year and collected in advance.	16/11/2023
Collateralization						
Expertise, Guarantee Establishment, Change and Cancellation Fee						
Expertise Fee			23,202.11 TL		If the service is received from a third party, fifteen percent more of the amount paid to the third party will be charged, and a reasonable fee will be charged if the service is provided by the bank. BITT is excluded.	07/01/2026
Mortgage Establishment Fee			4,500 TL		Amount paid to 3rd party	07/11/2025
Vehicle Lien Fee			350.92 TL		Amount paid to 3rd party	01/01/2026
Deposit Removal Fee			350.92 TL		Amount paid to 3rd party	01/01/2026
Vehicle Consent Addition Fee			350.92 TL		Amount paid to 3rd party	01/01/2026
Financing Risk Process						
Restructuring, Extension/Payment Plan and Dividend Change Fee						06/03/2023
Commitment/Breach of Commitment Fee						
Commitment					There is no fee	06/03/2023
Failure to Fulfill Commitment					There is no fee	06/03/2023
Non-Cash Financing - Term Fee		8%	8,000 TL		For domestic letters of guarantee, a fee of 8% of the transaction amount is charged annually, not less than 8,000 TL, and for foreign letters of guarantee/certificate, not less than 750 USD. BITT is excluded.	03/02/2026
Non-Cash Financing - Guarantee Fee		8%	750 USD		A yearly fee of 8% is charged on the transaction amount, provided it is not less than USD 750. BITT is excluded.	03/02/2026
Closing						
Cash Financing Early Payment Fee						
Cash Financing Early Closing - Remaining Term Up to 24 Months						
(For financing used before 01.3.2021)						
Cash Financing Early Closing (Turkish Lira Financing)		1%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing - Remaining Term More Than 24 Months						
(For financing used before 01.3.2021)						
Cash Financing Early Closing (Turkish Lira Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Interim/Partial Payment						
Cash Financing Early Closing (Turkish Lira Financing)	1%	10%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	2%	10%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing - Remaining Term Up to 24 Months						
(For financing used between 1.3.2021 - 30.6.2024 (inclusive))						
Cash Financing Early Closing (Turkish Lira Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing - Remaining Term More Than 24 Months						
(For financing used between 1.3.2021 - 30.6.2024 (inclusive))						
Cash Financing Early Closing (Turkish Lira Financing)	3%				For financing used between 1.3.2021 - 30.6.2024 (inclusive). An additional 1% is added to the 2% for each year of the remaining term exceeding 24 months. The periods exceeding twenty-four months of the remaining term in the calculation in question are calculated as is completed. BITT is excluded.	01/07/2024
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	4%				Between 1 March 2021 and 30 June 2024 (inclusive), the maximum fee applicable to Turkish lira financing shall be increased by one point for foreign currency or foreign currency-indexed financing. In the calculation, periods exceeding twenty-four months of remaining maturity are rounded to the nearest year. BITT is excluded.	01/07/2024
Cash Financing Early Closing						
(For financing provided as of July 1, 2024)						
Cash Financing Early Closing (Fixed Profit Share Turkish Lira Financing)					It is calculated by adding 5 percent of the annual compound profit share of the financing and 0.20 percent of the remaining weighted average maturity. BITT is excluded.	01/07/2024
Cash Financing Early Closing (For Fixed Profit Share Foreign Currency or Foreign Currency Indexed Financing)					The calculated rate is found by adding 2% and 0.15% of the remaining weighted average maturity. BITT is excluded.	01/07/2024
Cash Financing Early Closing (For Variable Profit Share Turkish Lira Financing)		2%			On the amount paid early. BITT is excluded.	01/07/2024
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		2%			On the amount paid early. BITT is excluded.	01/07/2024
Cash Financing Early Closing - Remaining Term Up to 24 Months						
(For financing used between 1.3.2021 - 30.6.2024 (inclusive))						
Cash Financing Early Closing (Turkish Lira Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BITT is excluded.	06/03/2023
Import Procedures						
Letter of Credit Opening Fee		5%	450 USD		It is 5% of the transaction amount, not less than 450 USD	07/02/2025
Reserve/Dispute Fee			250 USD	250 USD	Per Transaction	07/02/2025
Advance Notice Fee					There is no fee.	06/03/2023
Guarantee/Acceptance Fee		5%	450 USD		It is 5% of the transaction amount, not less than 450 USD.	07/02/2025
Term/Amount Change Fee			300 USD	300 USD	Per Transaction	07/02/2025
Policy Acceptance Fee		1.5%	200 USD		1.50% of the transaction amount, not less than 200 USD	06/03/2023
Export Procedures						
Notice Fee	0.2%	300 USD			0.2% of the transaction amount, not less than 300 USD	07/02/2025
Confirmation Fee	5%	1,250 USD			5% of the transaction amount, not less than 1250 USD	07/02/2025
Term/Amount Change Fee		300 USD	300 USD		Per transaction	07/02/2025
Deferred Payment Fee					There is no fee.	06/03/2023
Discount Fee					There is no fee.	06/03/2023
Collection Fee	2%	300 USD			2% of the transaction amount, not less than 300 USD	21/08/2025
Import/Export Joint Operations						
Document Review Fee		2%	375 USD		2% of the transaction amount, not less than 375 USD	07/02/2025
Change Fee			300 USD	300 USD	Per transaction	07/02/2025
Transaction Fee			100 USD	500 USD	Per transaction	07/02/2025
Correspondent Bank Expense					The expenses requested by correspondent banks are collected from the customer's accounts by our Bank.	06/03/2023
Payment Fee		0.5%	100 USD		0.50% of the transaction amount, not less than 100 USD	12/03/2024
Cash Management						
Supplier Finance and Direct Debit System (DBS)						
Supplier Finance and DBS Fee						
DBS		3%			Per transaction. BITT is excluded.	06/03/2023
Supplier Financing	1%	1%			Per transaction. BITT is excluded.	06/03/2023
Supplier Financing and DBS Term Fee						
DBS		3%			Per transaction. BITT is excluded.	06/03/2023
Supplier Financing	1%	1%			Per transaction. BITT is excluded.	06/03/2023
Deposits, Participation Funds and Precious Metal Deposit Accounts						
Deposit/Withdrawal Fee for Money and Precious Metals						
Branch Late Deposit		3%			It will be collected from cash deposited transactions after 15:30.	06/03/2023
Withdrawal						
Withdrawal Over Daily Limit	0.5%	1%				06/03/2023
Withdrawal Money from Other Branches	0.5%	1%				06/03/2023
Foreign Currency Deposit		2%			Amount paid to 3rd party	07/02/2025
Foreign Currency Withdrawal		2%			Amount paid to 3rd party	07/02/2025
Precious Metal Withdrawal						
1 Gram Gold Delivery Fee					Costs incurred on delivery date will be charged.	08/01/2026
2.5 Gram Gold Delivery Fee					Costs incurred on delivery date will be charged.	08/01/2026
Gram Gold Delivery 5 gr - 10 gr - 20 gr - 50 gr - 100 gr Fee					Costs incurred on delivery date will be charged.	08/01/2026
ATM 1 Gram Kuwait Turkish Gold Delivery Fee					Costs incurred on delivery date will be charged.	08/01/2026
Quarter Gold Delivery Fee			300 TL	1000 TL	Costs incurred on delivery date will be charged.	27/11/2025
ATM Quarter Gold Delivery Fee			300 TL	1000 TL	It is taken per piece.	27/11/2025
1 kg Gold Bullion Delivery Fee			300 TL	1000 TL	Costs incurred on delivery date will be charged.	08/01/2026
1 kg Silver Bullion Delivery					Costs incurred on delivery date will be charged.	08/01/2026
50 kg Packaged Granular Silver Delivery					Costs incurred on delivery date will be charged.	08/01/2026
Gold Bullion Transportation Fee					Fee Paid to Third Persons and Organizations Per Kilogram of Gold Bullion	06/03/2023
Platinum Delivery			5,305 USD	5,305 USD	Fee per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)	21/08/2025
Fee for Transactions Made from Other Institutions' ATMs/Partner ATMs						
Withdrawal/Deposit/Debt payment	%1.07+1.05 TL					