

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	
Financing Utilization Fee (Loans other than Turkish Lira)		5%			5% VAT excluded. There is no limit on the loan disbursement fee that can be charged for cash loans denominated in foreign currency; it can be freely determined up to the maximum rate.	18/02/2026	
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	
Vehicle GPS Device Installation Fee Subject to Financial Leasing Agreement					Amount paid to a third party	18/02/2026	
Transfer Services for Machinery/Equipment Subject to Financial Leasing Agreement within the Scope of Investment Incentive Certificate					Amount paid to a third party	18/02/2026	
Ownership Transfer Service for Machinery/Equipment Subject to Financial Leasing Agreements					Amount paid to a third party	18/02/2026	
Registration/Loss Costs for Machinery/Equipment and Vehicles Subject to Registration					Amount paid to a third party	18/02/2026	
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 it 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 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 with Variable Profit Shares)		2%			On the amount paid early. BITT is excluded.	01/07/2024	
Cash Financing Early Closing							
(For financing provided as of 1.3.2025)							
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Fixed Profit Share)					The calculated rate is determined by adding 3 percent and 0.10 percent of the remaining weighted average maturity. BITT is excluded.	06/01/2025	
Foreign Trade							
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							
OBS		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							
OBS		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. BITT is excluded.	06/03/2023	
Withdrawal							
Withdrawal Over Daily Limit		0.5%	1%			06/03/2023	
Withdrawning 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	
Gran Gold Delivery 5gr- 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	It is taken per piece.	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					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 gr 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	Price 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			The amount and rate are taken together. Fee paid to the 3rd party	03/02/2026	
ATM Balance/Limit/Debt Inquiry				0.27 TL	Fee paid to 3rd party	03/02/2026	
Money and Precious Metals Transfers							
Electronic Funds Transfer (EFT) Fee							
Mobile banking and Internet banking							
8,300 TL and below					There is no fee.	12/03/2024	
8,300.01 - 399,000 TL					There is no fee.	12/03/2024	
Over 399,000 TL					There is no fee.	12/03/2024	
ATM							
8,300 TL and below				15.28 TL	15.28 TL	Per transaction. Excluding BITT	03/02/2026
8,300.01 - 399,000 TL				38.21 TL	38.21 TL	Per transaction. Excluding BITT	03/02/2026
Over 399,000 TL				382.77 TL	382.77 TL		