COMMERCIAL PRODUCT AND SERVICE FEE TABLE Item Name							
Financing Allocation and Financing Usage Financing Allocation and Financing Usage Fee Financing Allocation Fee		0.25%			Annually. In limit renewals, the financing allocation fee is Per Transaction. BITT 1.10% is collected during financing. For loans with a term s	s excluded.	06/03/2023
Financing Usage Fee Letter of Reputation/Intent/Reference Preparation Fee	5%	1.1%	6,000 TL	6,000 TL	fee is applied by taking into account the number of days o excluded. It is applied as 5% of the transaction amount, provided that case of giving an e-letter, the fee and tax to be paid.	f maturity and deducting proportionally. BITT is t is not less than 6000 TL , BITT is excluded. In	06/03/2023 03/03/2025
Commission for Financial Leasing Transactions Supported by Türkiye Export Credit Bank Inc. Collateralization Expertise, Guarantee Establishment, Change and Cancellation Fee		1.5%		SA AA A	It is calculated on an average maturity basis as 1. If the service is received from a third party, fifteen perce		16/11/2023
Expertise Fee Mortgage Establishment Fee Vehicle Lien Fee			16,210.5 TL 3,375.00 TL 279.64 TL		will be charged, and a reasonable fee will be charged i excluded. Amount paid to 3i Amount paid to 3i	f the service is provided by the bank. BITT is d party	03/07/2025 03/07/2025 01/01/2025
Deposit Removal Fee Vehicle Consent Addition Fee Financing Risk Process Restructuring, Extension/Payment Plan and Dividend Change Fee	e de de s	sie, ale ale	279.64 TL 279.64 TL	ve ave a	Amount paid to 31 Amount paid to 31		01/01/2025 01/01/2025 06/03/2023
Commitment/Breach of Commitment Fee Commitment Failure to Fulfill Commitment Non-Cash Financing - Term Fee	2 2/2 2/2 2	6%	5,000 TL		There is no formal the state of the financing amount, provided that it is not less that the miletters, 6% of the financing amount, provided that the miletters is not less that the miletters is no formal than the miletters.	ee nan 5000 TL, For foreign guarantee/guarantee	06/03/2023 06/03/2023 07/02/2025
Non-Cash Financing - Guarantee Fee Closing Cash Financing Early Payment Fee		6%	500 USD		500 USD. BITT is ex It is applied as 6% of the financing amount, not less tha	cluded.	07/02/2025
Cash Financing Early Closing - Remaining Term Up to 24 Months (For financing used before 01.3.2021) Cash Financing Early Closing (Turkish Lira Financing) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	<u> </u>	1%	: ale ale a	الد عاد عا	On the amount paid early. On the amount paid early.		06/03/2023 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) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed	م عالم عالم ع	2%	عاد عاد عاد ع	الد عالد عال	On the amount paid early.		06/03/2023
Financing) Cash Financing Interim/Partial Payment Cash Financing Early Closing (Turkish Lira Financing) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed	1%	10%			On the amount paid early. On the amount paid early. On the amount paid early.	BITT is excluded.	06/03/2023 06/03/2023 06/03/2023
Financing) 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) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed		2%	ale ale ale a	الد عاد عاد	On the amount paid early.	ه عام عام عام عام عام	06/03/2023
Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing) Cash Financing Early Closing - Remaining Term More Than 24 Months (For financing used between 1.3.2021 - 30.6.2024 (inclusive))	ع علم علم ع	3%	عاد عاد عاد ع	الديالد عالد عال	On the amount paid early. For financing used between 1.3.20	ه عام عام عام عام عام	06/03/2023
Cash Financing Early Closing (Turkish Lira Financing)	3%				An additional 1% is added to the 2% for each year of The periods exceeding twenty-four months of the remacalculated as is completed. For financing used between 1.3.20	the remaining term exceeding 24 months. ining term in the calculation in question are BITT is excluded. 21 - 30.6.2024 (inclusive)	01/07/2024
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing) Cash Financing Early Closing (For financing provided as of July 1, 2024)	4%	عاد عاد عاد	د عالد عالد عالد د	الد عالد عال	An additional 1% is added to the 2% for each year of The periods exceeding twenty-four months of the remacalculated as is completed.	nining term in the calculation in question are	01/07/2024
Cash Financing Early Closing (Fixed Profit Share Turkish Lira Financing) Cash Financing Early Closing (For Fixed Profit Share Foreign Currency or Foreign Currency Indexed Financing)					It is calculated by adding 5 percent of the annual compercent of the remaining weighted averaged. The calculated rate is found by adding 2% and 0.15% of the excluded.	age maturity. BITT excluded.	01/07/2024 01/07/2024
Cash Financing Early Closing (For Variable Profit Share Turkish Lira Financing) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Variable Profit Shares) Cash Financing Early Closing	a ala ala a	2%	د عاد عاد عاد د	الد عاد عاد	On the amount paid early. On the amount paid early.		01/07/2024 01/07/2024
(For financing provided as of 6.1.2025) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Fixed Profit Share) Foreign trade Import Procedures					The calculated rate is determined by adding 3 percent average maturity. BIT		06/01/2025
Letter of Credit Opening Fee Reserve/Dispute Fee Advance Notice Fee Guarantee/Acceptance Fee		5%	450 USD 250 USD 450 USD	250 USD	It is 5% of the transaction amount Per Transacti There is no fe It is 5% of the transaction amount	not less than 450 USD.	07/02/2025 07/02/2025 06/03/2023 07/02/2025
Term/Amount Change Fee Policy Acceptance Fee Export Procedures Notice Fee		1.5%	300 USD 200 USD	300 USD	Per Transacti 1.50% of the transaction amount, 0.2% of the transaction amount,	not less than 200 USD not less than 300 USD	07/02/2025 06/03/2023 07/02/2025
Confirmation Fee Term/Amount Change Fee Deferred Payment Fee Discount Fee		5%	1,250 USD 300 USD	300 USD	5% of the transaction amount, n Per transacti There is no f There is no f	ot less than 1250 USD on ee	07/02/2025 07/02/2025 06/03/2023 06/03/2023
Collection Fee Import/Export Joint Operations Document Review Fee Change Fee Transaction Fee		2%	375 USD 375 USD 300 USD 100 USD	300 USD 500 USD	2% of the transaction amount, r 2% of the transaction amount, r Per transaction Per transaction	oot less than 375 USD	14/08/2025 07/02/2025 07/02/2025 07/02/2025
Correspondent Bank Expense Payment Fee Cash Management		0.5%	100 USD	300 030	The expenses requested by correspondent banks are constant. Bank. 0.50% of the transaction amount,	illected from the customer's accounts by our	06/03/2023 06/03/2023 12/03/2024
Supplier Finance and Direct Debit System (DBS) Supplier Finance and DBS Fee DBS Supplier Financing	1%	3% 1%	NA NA NA S		Per transacti Per transacti		06/03/2023 06/03/2023
Supplier Financing and DBS Term Fee DBS Supplier Financing Deposits, Participation Funds and Precious Metal Deposit Accounts Deposit/Withdrawal Fee for Money and Precious Metals	1%	3% 1%			Per transacti Per transacti		06/03/2023 06/03/2023
Branch Late Deposit Withdrawal Withdrawal Over Daily Limit Withdrawing Money from Other Branches	0.5% 0.5%	3% 1% 1%			It will be collected from cash deposite	d transactions after 15:30.	06/03/2023 06/03/2023 06/03/2023
Foreign Currency Deposit Foreign Currency Withdrawal Precious Metal Withdrawal 1 Gram Gold Delivery Fee	4%	2%		Ve ave av	Amount paid to 31 Amount paid to 31 Commission is charged at a rate calculated based	d party	07/02/2025 07/02/2025 07/02/2025
2.5 Gram Gold Delivery Fee Gram Gold Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr Fee	4%				(based on the bank sales rate or Commission is charged at a rate calculated based (based on the bank sales rate or Commission is charged at a rate calculated based	on the TL equivalent of gold per gram the collection date). on the TL equivalent of gold per gram	11/09/2024
ATM 1 Gram Kuwait Turkish Gold Delivery Fee Quarter Gold Delivery Fee ATM Quarter Gold Delivery Fee	4%		140 TL 140 TL	140 TL 140 TL	(based on the bank sales rate or Commission is charged at a rate calculated based (based on the bank sales rate or It is taken per p	on the TL equivalent of gold per gram the collection date).	07/02/2025 07/02/2025 07/02/2025
1 kg Gold Bullion Delivery Fee 1 kg Silver Bullion Delivery 50 kg Packaged Granular Silver Delivery			140 TL 100,000 TL 45 USD 525 TL TL equivalent of 1 gr gold	140 TL 100,000 TL 45 USD 525 TL	It is taken per p It is taken per piece. Shipping Per piece. (Amount calculated accomprise per kg. Shipping costs are excluded. (Amou	costs are excluded. ording to delivery costs.)	11/09/2024 14/08/2025 14/08/2025
Gold Bullion Transportation Fee Platinum Delivery Fee for Transactions Made from Other Institutions' ATMs/Partner ATMs		Se Se Se	(based on the collection date bank sales rate) 5,305 USD	5,305 USD	Fee Paid to Third Persons and Organizatio Price per kg. Shipping costs are excluded. (Amou	nt calculated based on delivery costs.)	06/03/2023 14/08/2025
Withdrawal/Deposit/Debt payment ATM Balance/Limit/Debt Inquiry Money and Precious Metals Transfers Electronic Funds Transfer (EFT) Fee Mobile banking and internet banking	1% + 0.91 TL		0.24 TL		The amount and rate are taken togeth Fee paid to 3rd		06/03/2023 06/03/2023
6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL ATM	e de de d	Ne de de	a de	ve ave a	There is no for there is no for there is no for the form of the fo	ee	12/03/2024 12/03/2024 12/03/2024
6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL Other Channels		Ne ale ale	11.68 TL 29.20 TL 292.44 TL	11.68 TL 29.20 TL 292.44 TL	Per transaction. Excl Per transaction. Excl Per transaction. Excl	uding BITT uding BITT	07/02/2025 07/02/2025 07/02/2025
6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL Money Transfer from PTT Counter to Kuveyt Turk Account Transfer Fee			29.20 TL 58.44 TL 584.89 TL	29.20 TL 58.44 TL 584.89 TL	Per transaction. Excl Per transaction. Excl Per transaction. Excl The fee paid to PTT is collected	uding BITT uding BITT	07/02/2025 07/02/2025 07/02/2025 06/03/2023
Mobile banking and internet banking 6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL		se se se	ale ale ale a	Veakea	There is no for the state of th	ee	06/03/2023 06/03/2023 06/03/2023
ATM 6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL			5.80 TL 14.59 TL 146.19 TL	5.80 TL 14.59 TL 146.19 TL	Per transaction. Excl Per transaction. Excl Per transaction. Excl	uding BITT	07/02/2025 07/02/2025 07/02/2025
Other Channels 6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL EFT Payment to Name			14.59 TL 29.20 TL 292.44 TL	14.59 TL 29.20 TL 292.44 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded. The money transfer payment coming to the name is included per transaction. BITT is excluded. The money transfer payment coming to the name is included per transaction. BITT is excluded.		07/02/2025 07/02/2025 07/02/2025
6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL International Fund Transfer and Messaging Fee			29.20 TL 58.44 TL 584.89 TL	29.20 TL 58.44 TL 584.89 TL	Per transaction. Excluding BITT Per transaction. Excluding BITT Per transaction. Excluding BITT		07/02/2025 07/02/2025 07/02/2025
Outgoing Fund Transfer Incoming Fund Transfer Sent via Payment Institutions From Payment Institutions		0.6% 0.5% 0.6% 0.5%	200 USD 100 USD 200 USD 100 USD	2,000 USD 1,000 USD 2,000 USD 1,000 USD	Per transaction. Excluding BITT Per transaction. Excluding BITT Per transaction. Excluding BITT Per transaction. Excluding BITT		07/02/2025 07/02/2025 07/02/2025 07/02/2025
International Fund Transfer Inquiry/Messaging Fee International Fund Transfer and Messaging Transaction Refund International Fund Transfer and Messaging Process Change Correspondent Bank Expenses			300 USD 300 USD 300 USD	300 USD 300 USD 300 USD	Per transaction. Excluding BITT Per transaction. Excluding BITT Per transaction. Excluding BITT The expenses requested by correspondent banks are collected from the customer's accounts by our		07/02/2025 14/08/2025 14/08/2025 14/08/2025
Precious Metal Transfer Fee Inside the Bank	a ala ala	0.015%	40 TL		Bank. 1-10 gr. 40 TL, 11-100 gr. 80 TL, 101-250 gr. 120 TL, 251-500 gr. 160 TL, 501 gr and above 0.015%. Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties. 1-10 gr. 40 TL, 11-100 gr. 80 TL, 101-250 gr. 120 TL, 251-500 gr. 160 TL, 501 gr and above 0.015%.		07/02/2025
Other Bank Instant and Continuous Transfer of Funds (FAST) Mobile banking and internet banking 6,300 TL and below		0.015%	40 TL	e e e e	Maximum rate is valid for shipments of 501 gr and There is no fe	above. It is the fee paid to third parties.	07/02/2025
6,300.01 - 304,800 TL Over 304,800 TL ATM 6,300 TL and below		VA AVA AVA	5.80 TL	5.80 TL	There is no fe There is no fe Per transaction. Excl	re. re. uding BITT	01/12/2023 01/12/2023 07/02/2025
6,300.01 - 304,800 TL Over 304,800 TL Other Channels 6,300 TL and below 6,300.01 - 304,800 TL	e de de d	Na Na Na	14.59 TL 146.19 TL 14.59 TL 29.20 TL	14.59 TL 146.19 TL 14.59 TL 29.20 TL	Per transaction. Excl Per transaction. Excl Per transaction. Excl Per transaction. Excl	uding BITT	07/02/2025 07/02/2025 07/02/2025 07/02/2025
Over 304,800 TL Safe Deposit Box Large Safe Deposit Box Fee –From Account Annual	a de de d a de de d	Na ala ala Na ala ala	292.44 TL 10,320 TL	292.44 TL 10,320 TL	Per transaction. Excl Deposit 5,745.00 TL	Excluding BITT	07/02/2025 14/08/2025
6 Monthly 3 Monthly Monthly Medium Size Safe Deposit Box Fee – From Account		Ne Ne Ne	6,130 TL 3,680 TL 1,380 TL	6,130 TL 3,680 TL 1,380 TL	4,820.00 TL 3,605.00 TL 2,670.00 TL	Excluding BITT Excluding BITT Excluding BITT	14/08/2025 14/08/2025 14/08/2025
Annual 6 Monthly 3 Monthly Monthly Small Size Safe Deposit Box Fee – From Account		Se ele el	8,800 TL 5,550 TL 3,030 TL 1,295 TL	8,800 TL 5,550 TL 3,030 TL 1,295 TL	5,745.00 TL 4,820.00 TL 3,605.00 TL 2,670.00 TL	Excluding BITT Excluding BITT Excluding BITT Excluding BITT	14/08/2025 14/08/2025 14/08/2025 14/08/2025
Annual 6 Monthly 3 Monthly Monthly			7,215 TL 4,330 TL 2,160 TL 1,225 TL	7,215 TL 4,330 TL 2,160 TL 1,225 TL	5,745.00 TL 4,820.00 TL 3,605.00 TL 2,670.00 TL	Excluding BITT Excluding BITT Excluding BITT Excluding BITT Excluding BITT	14/08/2025 14/08/2025 14/08/2025 14/08/2025
Brokerage Services Invoice/Institution Payment Collection/Payment Services HGS Label			1,223 TE	1,223 TL	per transacti per transacti per transacti	on on	12/03/2024 12/03/2024 07/02/2025
Document and Information Sending Printed Statement Archive/Research			23.30 TL 23.30 TL	23.30 TL 23.30 TL	Printed Account Statement Fee. No fee is charged for t charged per page. BITT There is no fee for the first year before the date the re- charged per page. BITT	is excluded. quested document was prepared . The fee is	07/02/2025 07/02/2025
Check Transactions Check Book and Check Issuance Fee Checkbook (Top of Page) Check Issuance	1%		65 TL 500 TL	65 TL 2,000 TL	The cost of valuable pape Per Transaction (Exclu	er is excluded.	07/02/2025 07/02/2025
Special Qualified Check Issuance Checkbook Allocation and Intelligence Czech Intelligence Check Return Fee	1%		500 TL 500 TL 48 TL 160 TL	2,000 TL 500 TL 48 TL 160 TL	Per Transaction (Exclusive Per Transaction (Exclusive Per Transaction) (Exclusive Per Transaction) (Exclusive Per Transaction) (Exclusive Per Transaction)	Iding BITT) Iding BITT) party. BITT is excluded.	07/02/2025 07/02/2025 07/02/2025 07/02/2025 07/02/2025
Check Collection Fee Same Bank Check Other Bank Check Collection of Foreign Currency Checks (Other Bank) Different Branch Check Payment	0.0015		110 TL 110 TL 520 TL	280 TL 280 TL 2,100 TL	Per Transaction (Exclusion Per Transaction (Exclusion Per Request (Excluding BSMV). Fees and taxes to be pain Per Transaction (Exclusion Per Transaction (Exclusion Per Transaction Per Per Transaction (Exclusion Per Transaction (Exc	d to third parties will be collected separately.	07/02/2025 07/02/2025 14/08/2025 07/02/2025
Different Branch Check Payment Check Documentation and Correction Fee Bad Check Documentation Right to Correct Checks Promissory Note Transactions	0.1%	Ne de de	500 TL 1,500 TL 280 TL	2,000 TL 1,500 TL 280 TL	Per Transaction (Exclusive Per Transaction (Excl	iding BITT)	07/02/2025 07/02/2025 07/02/2025
Bill of Exchange Information Fee Bill Return Fee Promissory Note Protest Procedures Fee Protest of the Deed		Va Na Na	410 TL 500 TL	410 TL 500 TL	There is no for per transaction, excluding No.	ding BITT. tary Expenses)	06/03/2023 07/02/2025 07/02/2025
Protest Removal of Deed Bill Collection Fee Same Bank Bill Collection Correspondent Bank Bill Collection			780 TL 410 TL 410 TL	780 TL 410 TL 410 TL	Per reques Per Transaction (Exclu	iding BITT)	07/02/2025 07/02/2025 07/02/2025 07/02/2025
Payment Systems POS Fees POS Software/Hardware/Maintenance Fee - Physical POS POS Software/Hardware/Maintenance Fee - Virtual POS		sa sa sa	215 TL	289 TL	It is applied monthly for a device/software for Fixed/ADSI types. There is no fe		07/01/2025 06/03/2023
POS Software/Hardware/Maintenance Fee - Virtual POS Lost/Damaged POS and Accessory Fee POS Roll Unit Price Member Business Fees Member Business Cash / Installment		Ne de de	10 TL	7,200 TL	There is no fe Collection Period: Per Lost/Dama It is applied as the unit cost of paper	ged POS and Accessory	06/03/2023 07/02/2025 07/02/2025
Member Business Fee in Advance Member Business Fee Installment (Additional Installment Rate) Member Business Fee in Advance (International Cards)	3.56% 1.78% 1.90%	3.56% 1.78% 1.90%			Per Transaction/N As the number of installments increases, the commissio is added for each ins Per Transaction/N	n rate in the Member Business Fee/Cash item tallment. Ionthly	01/11/2023 01/11/2023 06/03/2023
Member Business Fee (Closed Circuit Card Systems) Blockage Solution Fee	3.56% 1.90%	3.56% 3.56%			In postponed transactions, it is applied by multiplyi A commission rate of 3.56% is applied for transaction transactions made with international cards. It is collected remaining over the maximur	ng by the number of months postponed. s made with domestic cards and 1.90% for proportionally according to the number of days	01/11/2023
Transactions Made with Commercial Cards Commercial Card Membership Fee Commercial Card Membership (Main Card) Commercial Card Membership (Additional Card) Cash Advance Fee	a ala ala	Ne de de	1,750 TL 875 TL	1,750 TL 875 TL	Only our Miles&Smiles Busine Only our Miles&Smiles Busine There is no f	ess card is charged.	07/02/2025 07/02/2025 06/03/2023
Cash Advance Fee SSI Payment by Credit Card	3.26%	3.26%			SGK Premium Payment Fee by Credit Card via Bran www.sgk.gov.tr. Exclu	ch, Internet Branch, Mobile Branch and	16/11/2023
		(KUVE	YTTÜI	4K		

