

# COMMERCIAL PRODUCT AND SERVICE FEE TABLE

Item Name	Minimum Rate	Maximum Rate	Minimum Amount	Maximum Amount	Description	Update Date
<b>Commercial Financing</b>						
<b>Financing Allocation and Financing Usage Fee</b>						
Financing Allocation Fee		0.20%			0.20% (Financing allocation fee for limit renewals is 0.20 percent of the renewed limit). BITT is excluded.	01/11/2025
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	5%		6,000 TL	6,000 TL	It is applied as 5% of the transaction amount, provided that it is not less than 6000 TL, BITT is excluded. In case of giving an e-letter, the fee and tax to be paid to 3rd parties will be collected separately.	03/03/2025
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
<b>Collateralization</b>						
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			4,500.00 TL		Amount paid to 3rd party	07/11/2025
Vehicle Ijen 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
<b>Financing Risk Process</b>						
Restructuring, Extension/Payment Plan and Dividend Change Fee						06/03/2023
<b>Commitment/Breach of Commitment Fee</b>						
Commitment					There is no fee	06/03/2023
Failure to Fulfill Commitment					There is no fee	06/03/2023
Non-Cash Financing - Term Fee		6%	5,000 TL		6% of the financing amount, provided that it is not less than 5000 TL, For foreign guarantee/guarantee letters, 6% of the financing amount, provided that the minimum amount per transaction is not less than 500 USD. BITT is excluded.	07/02/2025
Non-Cash Financing - Guarantee Fee		6%	500 USD		It is applied as 6% of the financing amount, not less than 500 USD per transaction.. BITT is excluded.	07/02/2025
<b>Closing</b>						
<b>Cash Financing Early Payment Fee</b>						
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
<b>Cash Financing Early Closing - Remaining Term More Than 24 Months [For financing used before 01.3.2021]</b>						
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
<b>Cash Financing Interim/Partial Payment</b>						
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
<b>Cash Financing Early Closing - Remaining Term Up to 24 Months [For financing used between 1.3.2021 - 30.6.2024 (inclusive)]</b>						
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
<b>Cash Financing Early Closing - Remaining Term More Than 24 Months [For financing used between 1.3.2021 - 30.6.2024 (inclusive)]</b>						
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 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
<b>Cash Financing Early Closing</b>						
[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
<b>Cash Financing Early Closing</b>						
[For financing provided as of 6.1.2025]						
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 excluded.	06/01/2025
<b>Foreign Trade</b>						
<b>Import Procedures</b>						
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
<b>Export Procedures</b>						
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
<b>Import/Export Joint Operations</b>						
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
<b>Cash Management</b>						
<b>Supplier Finance and Direct Debit System (DBS)</b>						
Supplier Finance and DBS Fee		3%			Per transaction	06/03/2023
Supplier Financing	1%	1%			Per transaction	06/03/2023
<b>Supplier Financing and DBS Term Fee</b>						
DBS		3%			Per transaction	06/03/2023
Supplier Financing	1%	1%			Per transaction	06/03/2023
<b>Deposits/Participation Funds and Precious Metal Deposit Accounts</b>						
Deposit/Withdrawal Fee for Money and Precious Metals					It will be collected from cash deposited transactions after 15:30.	06/03/2023
<b>Withdrawal</b>						
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
<b>Precious Metal Withdrawal</b>						
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	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 kg Packaged Granular Silver Delivery					Costs incurred on delivery date will be charged.	08/01/2026
Gold Bullion Transportation Fee			TL equivalent of 1 gr gold (based on the collection date bank sales rate)		Fee Paid to Third Persons and Organizations Per Kilogram of Gold Bullion	06/03/2023
Platinum Delivery				5,305 USD	Fee per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)	21/08/2025
<b>Fee for Transactions Made from Other Institutions' ATMs/Partner ATMs</b>						
Withdrawal/Deposit/Debt payment	1% + 0.91 TL				The amount and rate are taken together. Fee paid to the 3rd party	06/03/2023
ATM Balance/Limit/Debt Inquiry			0.24 TL		Fee paid to 3rd party	06/03/2023
Money and Precious Metals Transfers						
Electronic Funds Transfer (EFT) Fee						
Mobile banking and Internet banking						
6,300 TL and below					There is no fee	12/03/2024
6,300.01 - 304,800 TL					There is no fee	12/03/2024
Over 304,800 TL					There is no fee	12/03/2024
<b>ATM</b>						
6,300 TL and below			11.68			