

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
Expenses for Identifying Machinery Subject to a Financial Leasing Agreement					Amount paid to a third party	06/03/2026
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						
Commitment/Breach of Commitment Fee						06/03/2023
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 01.3.2024)						
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 01.3.2024)						
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 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 6.4.2025)						
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		1.5%	300 USD	300 USD	Per Transaction	07/02/2025
Policy Acceptance Fee			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					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					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%				06/03/2023
Withdrawing Money from Other Branches		0.5%	1%			06/03/2023
Foreign Currency Deposit					Amount paid to 3rd party	07/02/2025
Foreign Currency Withdrawal					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	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	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 Metal 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	Per transaction. Excluding BITT	03/02/2026
Other Channels						
8,300 TL and below			38.21 TL	38.21 TL	Per transaction. Excluding BITT	03/02/2026
8,300.01 - 399,000 TL			76.49 TL	76.49 TL	Per transaction. Excluding BITT	03/02/2026
Over 399,000 TL			765.56 TL	765.56 TL	Per transaction. Excluding BITT	03/02/2026
Money Transfer from PTT Counter to Kuyvet Turk Account					The fee paid to PTT is collected for the Service Mix.	06/03/2023
Transfer Fee						
Mobile banking and internet banking						
8,300 TL and below					There is no fee	06/03/2023
8,300.01 - 399,000 TL					There is no fee	06/03/2023
Over 399,000 TL					There is no fee	06/03/2023
ATM						
8,300 TL and below			7.59 TL	7.59 TL	Per transaction. Excluding BITT	03/02/2026
8,300.01 - 399,000 TL			19.09 TL	19.09 TL	Per transaction. Excluding BITT	03/02/2026
Over 399,000 TL			191.34 TL	191.34 TL	Per transaction. Excluding BITT	03/02/2026
Other Channels						
8,300 TL and below			19.09 TL	19.09 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded.	03/02/2026
8,300.01 - 399,000 TL			38.21 TL	38.21 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded.	03/02/2026
Over 399,000 TL			382.77 TL	382.77 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded.	03/02/2026
EFT Payment to Name						
8,300 TL and below			38.21 TL	38.21 TL	Per transaction. Excluding BITT	03/02/2026
8,300.01 - 399,000 TL			76.49 TL	76.49 TL	Per transaction. Excluding BITT	03/02/2026
Over 399,000 TL			765.56 TL	765.56 TL	Per transaction. Excluding BITT	03/02/2026
International Fund Transfer and Messaging Fee						
Outgoing Fund Transfer		0.6%	200 USD	2,000 USD	Per transaction. Excluding BITT	07/02/2025
Incoming Fund Transfer		0.5%	100 USD	1,000 USD	Per transaction. Excluding BITT	07/02/2025
Sent via Payment Institutions		0.6%	200 USD	2,000 USD	Per transaction. Excluding BITT	07/02/2025
From Payment Institutions		0.5%	100 USD	1,000 USD	Per transaction. Excluding BITT	07/02/2025
International Fund Transfer Inquiry/Messaging Fee			300 USD	300 USD	Per transaction. Excluding BITT	07/02/2025
International Fund Transfer and Messaging Transaction Refund			300 USD	300 USD	Per transaction. Excluding BITT	21/08/2025
International Fund Transfer and Messaging Process Change			300 USD	300 USD	Per transaction. Excluding BITT	21/08/2025
Correspondent Bank Expenses					The expenses requested by correspondent banks are collected from the customer's accounts by our Bank.	21/08/2025
Precious Metal Transfer Fee						
Inside the Bank		0.018%	50 TL		1-10 gr. 50 TL. 11-100 gr. 100 TL. 101-250 gr. 150 TL. 251-500 gr. 200 TL. 501 gr and above 0.018%. Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties.	03/02/2026
Other Bank		0.018%	50 TL		1-10 gr. 50 TL. 11-100 gr. 100 TL. 101-250 gr. 150 TL. 251-500 gr. 200 TL. 501 gr and above 0.018%. Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties.	03/02/2026
Instant and Continuous Transfer of Funds (FAST)						
Mobile banking and internet banking						
8,300 TL and below					There is no fee.	01/12/2023
8,300.01 - 399,000 TL					There is no fee.	01/12/2023
Over 399,000 TL					There is no fee.	01/12/2023
ATM						
8,300 TL and below			7.59 TL	7.59 TL	Per transaction. Excluding BITT	03/02/2026
8,300.01 - 399,000 TL			19.09 TL	19.09 TL	Per transaction. Excluding BITT	03/02/2026
Over 399,000 TL			191.34 TL	191.34 TL	Per transaction. Excluding BITT	03/02/2026
Other Channels						
8,300 TL and below			19.09 TL	19.09 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	Per transaction. Excluding BITT	03/02/2026
Safe Deposit Box						
Large Safe Deposit Box Fee - From Account						
Annual			13,507 TL	13,507 TL	Deposit	03/02/2026
6 Monthly			8,023 TL	8,023 TL	6,308 TL	Excluding BITT
3 Monthly			4,816 TL	4,816 TL	4,718 TL	Excluding BITT
Monthly			1,806 TL	1,806 TL	3,494 TL	Excluding BITT
Medium Size Safe Deposit Box Fee - From Account						
Annual			11,518 TL	11,518 TL	7,519 TL	Excluding BITT
6 Monthly			7,264 TL	7,264 TL	6,308 TL	Excluding BITT
3 Monthly			3,965 TL	3,965 TL	4,718 TL	Excluding BITT
Monthly			1,695 TL	1,695 TL	3,494 TL	Excluding BITT
Small Size Safe Deposit Box Fee - From Account						
Annual			9,443 TL	9,443 TL	7,519 TL	Excluding BITT
6 Monthly			5,667 TL	5,667 TL	6,308 TL	Excluding BITT
3 Monthly			2,827 TL	2,827 TL	4,718 TL	Excluding BITT
Monthly			1,603 TL	1,603 TL	3,494 TL	Excluding BITT
Locking Services						
Invoice/Institution Payment					per transaction	12/03/2024
Collection/Payment Services					per transaction	12/03/2024
HGS Label			220 TL	220 TL	HGS sticker fee. Per Unit.	03/02/2026
Document and Information						
Sending Printed Statement			30.49 TL	30.49 TL	This is the fee for printed account statements. No fee is charged for account statements covering a one-year period retrospectively from the date of request. For account statements covering earlier periods, a per-page fee is charged. BITT is excluded.	03/02/2026
Archive/Research			30.49			