## COMMERCIAL PRODUCT AND SERVICE FEE TABI

COMMERCIAL PRODUCT AND SERVICE FEE TABLE						
Item Name Commercial Financing Financing Allocation and Financing Usage Financing Allocation and Financing Usage Fee	Minimum Rate	Maximum Rate	Minimum Amount	Maximum Amount		Update Date
Financing Allocation and Financing Usage Fee Financing Allocation Fee Financing Usage Fee		0.20%			0.20% (Financing allocation fee for limit renewals is 0.20 percent of the renewed limit). BITT is excluded is collected during financing. For loans with a term shorter than one year, the maximum loan fee is applied by taking into account the number of days of maturity and deducting proportionally.  Excluded.	n usage . BITT is 06/03/2023
Letter of Reputation/Intent/Reference Preparation Fee  Commission for Financial Leasing Transactions Supported by Türkiye Export Credit Bank Inc.	5%	1.5%	6,000 TL	6,000 TL	excluded.  It is applied as 5% of the transaction amount, provided that it is not less than 6000 TL, BITT is excluded case of giving an e-letter, the fee and tax to be paid to 3rd parties will be collected separately.  It is calculated on an average maturity basis as 1.5% per year and collected in advance.	
Credit Bank Inc.  Collateralization  Expertise, Guarantee Establishment, Change and Cancellation Fee  Expertise Fee			16,210.5 TL		If the service is received from a third party, fifteen percent more of the amount paid to the third pull be charged, and a reasonable fee will be charged if the service is provided by the bank. BITT	
Mortgage Establishment Fee Vehicle Lien Fee Deposit Removal Fee			4,500.00 TL 279.64 TL 279.64 TL		excluded.  Amount paid to 3rd party  Amount paid to 3rd party  Amount paid to 3rd party	07/11/2025 01/01/2025 01/01/2025
Vehicle Consent Addition Fee Financing Risk Process Restructuring, Extension/Payment Plan and Dividend Change Fee Commitment/Breach of Commitment Fee			279.64 TL 279.64 TL		Amount paid to 3rd party	01/01/2025
Commitment/Breach of Commitment Fee Commitment Failure to Fulfill Commitment  Non-Cash Financing - Term Fee		6%	5,000 TL		There is no fee  There is no fee  6% of the financing amount, provided that it is not less than 5000 TL, For foreign guarantee/guara letters, 6% of the financing amount, provided that the minimum amount per transaction is not less	
Non-Cash Financing - Guarantee Fee Closing Cash Financing Early Payment Fee		6%	500 USD		500 USD. BITT is excluded.  It is applied as 6% of the financing amount, not less than 500 USD per transaction BITT is excluded.	
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		1%	ale ale ale		On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023 06/03/2023
Financing)  Cash Financing Early Closing - Remaining Term More Than 24 Months (For financing used before 01.3.2021)  Cash Financing Early Closing (Turkish Lira Financing)	a ala ala ;	2%	، عام عام عام ،	الم عام عا	On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)  Cash Financing Interim/Partial Payment  Cash Financing Early Closing (Turkish Lira Financing)	1%	10%			On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)  Cash Financing Early Closing - Remaining Term Up to 24 Months (For financing used between 1.3.2021 - 30.6.2024 (inclusive))	2%	10%			On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Turkish Lira Financing)  Cash 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))	AL ALA	2% 3%			On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023 06/03/2023
	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 calculated as is completed. BITT is excluded.	
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	4%				calculated as is completed. BITT is excluded.  Between 1 March 2021 and 30 June 2024 (inclusive), the maximum fee applicable to Turkish lira fina 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 neather year.BITT is excluded.	the 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 )		de de de	ale ale ale .	الدر عاد عاد	It is calculated by adding 5 percent of the annual compound profit share of the financing and 0 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) Cash Financing Early Closing (For Variable Profit Share Turkish Lira Financing ) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed		2%			The calculated rate is found by adding 2% and 0.15% of the remaining weighted average maturity. Excluded.  On the amount paid early. BITT is excluded.	01/07/2024 01/07/2024
Financing with Variable Profit Shares )  Cash Financing Early Closing (For financing provided as of 6.1.2025)  Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed	= 2/2 x/2 x	2%			On the amount paid early. BITT is excluded.  The calculated rate is determined by adding 3 percent and 0.10 percent of the remaining weight	01/07/2024 Inted 06/01/2025
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Fixed Profit Share )  Foreign trade  Import Procedures  Letter of Credit Opening Fee		5%	450 USD		The calculated rate is determined by adding 3 percent and 0.10 percent of the remaining weight average maturity. BITT excluded.  It is 5% of the transaction amount, not less than 450 USD	07/02/2025
Letter of Credit Opening Fee Reserve/Dispute Fee Advance Notice Fee Guarantee/Acceptance Fee Term/Amount Change Fee		5%	450 USD 250 USD 450 USD 300 USD	250 USD 300 USD	Per Transaction There is no fee. It is 5% of the transaction amount, not less than 450 USD. Per Transaction	07/02/2025 06/03/2023 07/02/2025 07/02/2025
Term/Amount Change Fee Policy Acceptance Fee Export Procedures Notice Fee Confirmation Fee		1.5% 0.2% 5%	300 USD 200 USD 300 USD 1,250 USD	300 055	Per Transaction 1.50% of the transaction amount, not less than 200 USD 0.2% of the transaction amount, not less than 300 USD 5% of the transaction amount, not less than 1250 USD	07/02/2025 06/03/2023 07/02/2025 07/02/2025
Confirmation Fee Term/Amount Change Fee Deferred Payment Fee Discount Fee Collection Fee		5%	1,250 USD 300 USD 300 USD	300 USD	5% of the transaction amount, not less than 1250 USD  Per transaction  There is no fee  There is no fee  2% of the transaction amount, not less than 300 USD	07/02/2025 07/02/2025 06/03/2023 06/03/2023 21/08/2025
Collection Fee Import/Export Joint Operations Document Review Fee Change Fee Transaction Fee		2%	300 USD 375 USD 300 USD 100 USD	300 USD 500 USD	2% of the transaction amount, not less than 300 USD  2% of the transaction amount, not less than 375 USD  Per transaction  Per transaction	
Transaction Fee  Correspondent Bank Expense  Payment Fee  Cash Management		0.5%	100 USD	500 USE	Per transaction  The expenses requested by correspondent banks are collected from the customer's accounts by Bank.  0.50% of the transaction amount, not less than 100 USD	07/02/2025
Cash Management Supplier Finance and Direct Debit System (DBS) Supplier Finance and DBS Fee DBS Supplier Financing	1%	3%			Per transaction Per transaction	06/03/2023 06/03/2023
Supplier Financing and DBS Term Fee DBS Supplier Financing Deposits, Participation Funds and Precious Metal Deposit Accounts	1%	1% 3% 1%			Per transaction  Per transaction  Per transaction	06/03/2023 06/03/2023 06/03/2023
	0.5%	3%			It will be collected from cash deposited transactions after 15:30.	06/03/2023
Withdrawal Over Daily Limit Withdrawing Money from Other Branches Foreign Currency Deposit Foreign Currency Withdrawal	0.5% 0.5%	1% 1% 2% 2%			Amount paid to 3rd party Amount paid to 3rd party	06/03/2023 06/03/2023 07/02/2025 07/02/2025
Precious Metal Withdrawal  1 Gram Gold Delivery Fee  2.5 Gram Gold Delivery Fee		up to 15%			Commission is charged at a rate calculated based on the TL equivalent of gold per gram (based on the bank sales rate on the collection date).  Commission is charged at a rate calculated based on the TL equivalent of gold per gram	27/11/2025 27/11/2025
2.5 Gram Gold Delivery Fee  Gram Gold Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr Fee  ATM 1 Gram Kuwait Turkish Gold Delivery Fee		up to 15%  up to 15%  up to 15%			(based on the bank sales rate on the collection date).  Commission is charged at a rate calculated based on the TL equivalent of gold per gram (based on the bank sales rate on the collection date).  Commission is charged at a rate calculated based on the TL equivalent of gold per gram	27/11/2025 27/11/2025 27/11/2025
Quarter Gold Delivery Fee ATM Quarter Gold Delivery Fee 1 kg Gold Bullion Delivery Fee		up to 15%	300 TL 300 TL 45 USD	1000 TL 1000 TL 45 USD	(based on the bank sales rate on the collection date).  It is taken per piece.  It is taken per piece.  Price per kg. Shipping costs are excluded.	27/11/2025 27/11/2025 27/11/2025
1 kg Silver Bullion Delivery 50 kg Packaged Granular Silver Delivery  Gold Bullion Transportation Fee			525 TL  TL equivalent of 1 gr gold (based on the collection date	525 TL	Per piece. (Amount calculated according to delivery costs.) .  Price per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)  Fee Paid to Third Persons and Organizations Per Kilogram of Gold Bullion	21/08/2025 21/08/2025 21/08/2025 06/03/2023
Platinum Delivery Fee for Transactions Made from Other Institutions' ATMs/Partner ATMs Withdrawal/Deposit/Debt payment	1% + 0.91 TL		bank sales rate) 5,305 USD	5,305 USD	Price per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)  The amount and rate are taken together. Fee paid to the 3rd party	21/08/2025
ATM Balance/Limit/Debt Inquiry Money and Precious Metals Transfers Electronic Funds Transfer (EFT) Fee Mobile banking and internet banking			0.24 TL		Fee paid to 3rd party	06/03/2023
6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL					There is no fee There is no fee There is no fee	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			11.68 TL 29.20 TL 292.44 TL	11.68 TL 29.20 TL 292.44 TL	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
6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL Money Transfer from PTT Counter to Kuveyt Turk Account			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 The fee paid to PTT is collected for the Service Mix.	07/02/2025 07/02/2025 07/02/2025 06/03/2023
Transfer Fee Mobile banking and internet banking 6,300 TL and below 6,300.01 - 304,800 TL					There is no fee There is no fee	06/03/2023 06/03/2023
Over 304,800 TL  ATM 6,300 TL and below 6,300.01 - 304,800 TL			5.80 TL 14.59 TL	5.80 TL 14.59 TL	There is no fee  Per transaction. Excluding BITT  Per transaction. Excluding BITT	06/03/2023 07/02/2025 07/02/2025
Over 304,800 TL  Other Channels  6,300 TL and below  6,300.01 - 304,800 TL			146.19 TL 14.59 TL 29.20 TL	146.19 TL 14.59 TL 29.20 TL	Per transaction. Excluding BITT  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 ed. 07/02/2025 ed. 07/02/2025
Over 304,800 TL  EFT Payment to Name 6,300 TL and below 6,300.01 - 304,800 TL			292.44 TL  29.20 TL  58.44 TL	292.44 TL 29.20 TL 58.44 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded  Per transaction. Excluding BITT  Per transaction. Excluding BITT	07/02/2025 07/02/2025 07/02/2025
Over 304,800 TL International Fund Transfer and Messaging Fee Outgoing Fund Transfer Incoming Fund Transfer		0.6%	584.89 TL 200 USD 100 USD	584.89 TL 2,000 USD 1,000 USD	Per transaction. Excluding BITT  Per transaction. Excluding BITT  Per transaction. Excluding BITT	07/02/2025 07/02/2025 07/02/2025
Sent via Payment Institutions From Payment Institutions International Fund Transfer Inquiry/Messaging Fee nternational Fund Transfer and Messaging Transaction Refund		0.5% 0.6% 0.5%	200 USD 100 USD 300 USD 300 USD	2,000 USD 1,000 USD 300 USD 300 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 21/08/2025
International Fund Transfer and Messaging Transaction Refund International Fund Transfer and Messaging Process Change  Correspondent Bank Expenses  Precious Metal Transfer Fee			300 USD 300 USD	300 USD 300 USD	Per transaction. Excluding BITT  The expenses requested by correspondent banks are collected from the customer's accounts by Bank.	21/08/2025 y our 21/08/2025
Inside the Bank Other Bank		0.015% 0.015%	40 TL 40 TL		1-10 gr. 40 TL, 11-100 gr. 80 TL, 101-250 gr. 120 TL, 251-500 gr. 160 TL, 501 gr and above 0.0159 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 0.0159 Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties.	07/02/2025 5%. 07/02/2025
Instant and Continuous Transfer of Funds (FAST) Mobile banking and internet banking 6,300 TL and below 6,300.01 - 304,800 TL					There is no fee. There is no fee.	01/12/2023 01/12/2023
Over 304,800 TL  ATM 6,300 TL and below 6,300.01 - 304,800 TL			5.80 TL 14.59 TL	5.80 TL 14.59 TL	There is no fee.  Per transaction. Excluding BITT  Per transaction. Excluding BITT	01/12/2023 07/02/2025 07/02/2025
Over 304,800 TL Other Channels 6,300 TL and below 6,300.01 - 304,800 TL			146.19 TL 14.59 TL 29.20 TL	146.19 TL 14.59 TL 29.20 TL	Per transaction. Excluding BITT  Per transaction. Excluding BITT  Per transaction. Excluding BITT	07/02/2025 07/02/2025 07/02/2025
Over 304,800 TL Safe Deposit Box Large Safe Deposit Box Fee –From Account Annual	ala da		292.44 TL 10,320 TL	292.44 TL 10,320 TL	Per transaction. Excluding BITT  Deposit 5,745.00 TL Excluding BITT	07/02/2025 21/08/2025
6 Monthly 3 Monthly Monthly Medium Size Safe Deposit Box Fee – From Account			6,130 TL 3,680 TL 1,380 TL	6,130 TL 3,680 TL 1,380 TL	4,820.00 TL Excluding BITT 3,605.00 TL Excluding BITT 2,670.00 TL Excluding BITT	21/08/2025 21/08/2025 21/08/2025
Annual 6 Monthly 3 Monthly Monthly			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         Excluding BITT           4,820.00 TL         Excluding BITT           3,605.00 TL         Excluding BITT           2,670.00 TL         Excluding BITT	21/08/2025 21/08/2025 21/08/2025 21/08/2025
Small Size Safe Deposit Box Fee – From Account Annual 6 Monthly 3 Monthly			7,215 TL 4,330 TL 2,160 TL	7,215 TL 4,330 TL 2,160 TL	5,745.00 TL Excluding BITT 4,820.00 TL Excluding BITT 3,605.00 TL Excluding BITT	21/08/2025 21/08/2025 21/08/2025
Monthly Brokerage Services Invoice/Institution Payment Collection/Payment Services			1,225 TL	1,225 TL	2,670.00 TL Excluding BITT  per transaction per transaction	21/08/2025 12/03/2024 12/03/2024
Collection/Payment Services HGS Label Document and Information Sending Printed Statement			170 TL 23.30 TL	170 TL	per transaction  Printed Account Statement Fee. No fee is charged for the first year before the date of issue . Fee charged per page. BITT is excluded.	07/02/2025 ee is 07/02/2025
Archive/Research Check Transactions Check Book and Check Issuance Fee			23.30 TL	23.30 TL	There is no fee for the first year before the date the requested document was prepared . The fee charged per page. BITT is excluded.	ee is 07/02/2025
Checkbook (Top of Page) Check Issuance Special Qualified Check Issuance Checkbook Allocation and Intelligence	1% 1%		65 TL 500 TL 500 TL 500 TL	65 TL 2,000 TL 2,000 TL 500 TL	The cost of valuable paper is excluded.  Per Transaction (Excluding BITT)  Per Transaction (Excluding BITT)  Per Transaction (Excluding BITT)	07/02/2025 07/02/2025 07/02/2025 07/02/2025
Czech Intelligence Check Return Fee Check Collection Fee Same Bank Check			48 TL 160 TL 110 TL	48 TL 160 TL 280 TL	It is the inquiry fee paid to the 3rd party. BITT is excluded.  Per Transaction (Excluding BITT)  Per Transaction (Excluding BITT)	07/02/2025 07/02/2025 07/02/2025
Other Bank Check Collection of Foreign Currency Checks (Other Bank) Different Branch Check Payment Check Documentation and Correction Fee	0.0015 0.1%		110 TL 520 TL 500 TL	280 TL 2,100 TL 2,000 TL	Per Transaction (Excluding BITT)  Per Request (Excluding BSMV). Fees and taxes to be paid to third parties will be collected separat  Per Transaction (Excluding BITT)	07/02/2025 ately. 21/08/2025 07/02/2025
Bad Check Documentation Right to Correct Checks Promissory Note Transactions Bill of Exchange Information Fee			1,500 TL 280 TL	1,500 TL 280 TL	Per Transaction (Excluding BITT)  Per Transaction (Excluding BITT)  There is no fee	07/02/2025 07/02/2025 06/03/2023
Bill of Exchange Information Fee Bill Return Fee Promissory Note Protest Procedures Fee Protest of the Deed Protest Removal of Deed			410 TL 500 TL 780 TL	410 TL 500 TL 780 TL	There is no fee  per transaction, excluding BITT.  Per request (Excluding Notary Expenses)  Per request	06/03/2023 07/02/2025 07/02/2025 07/02/2025
Protest Removal of Deed Bill Collection Fee Same Bank Bill Collection Correspondent Bank Bill Collection Payment Systems	ala ala		780 TL 410 TL 410 TL	780 TL 410 TL 410 TL	Per request  Per Transaction (Excluding BITT)  Per Transaction (Excluding BITT)	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			215 TL	289 TL	It is applied monthly for a device/software for Fixed/ADSL POS, Mobile POS and Cash Register (CRS types.  There is no fee.	
Lost/Damaged POS and Accessory Fee POS Roll Unit Price Member Business Fees			10 TL	7,200 TL		06/03/2023 07/02/2025 07/02/2025
Member Business Cash / Installment  Member Business Fee in Advance (Domestic Credit Cards)  Member Business Fee in Advance (Domestic Bank Cards)  Member Business Fee Installment (Additional Installment Rate)	3.56% 1.04% 1.78%	3.56% 1.04% 1.78%			Per Transaction/Monthly Per Transaction/Monthly  As the number of installments increases, the commission rate in the Member Business Fee/Cash is added for each installment	01/11/2025 01/11/2025 nitem 01/11/2023
Member Business Fee Installment (Additional Installment Rate)  Member Business Fee in Advance (International Cards)  Member Business Fee (Closed Circuit Card Systems)	1.78% 1.90% 3.56%	1.78% 1.90% 3.56%			is added for each installment.  Per Transaction/Monthly  In postponed transactions, it is applied by multiplying by the number of months postponed.  A commission rate of 3.56% is applied to transactions made with domestic credit cards, 1.04% to	01/11/2023 06/03/2023 . 01/11/2023 6 to
Blockage Solution Fee	1.04%	3.56%			transactions made with domestic debit cards, and 1.90% to transactions made with international of The commission rate is calculated pro rata to the number of days remaining over the maximum blo period. A commission rate of 3.56% is applied to transactions made with domestic credit cards, 1.0 transactions made with domestic debit cards, and 1.90% to transactions made with international of	cards. lockage 04% to 01/11/2025 cards.
Transactions Made with Commercial Cards Commercial Card Membership Fee Commercial Card Membership (Main Card)			Ne Ne Ne	(A.T.)	The commission rate is calculated pro rata to the number of days remaining over the maximum blo period.	lockage
Commercial Card Membership (Main Card) Commercial Card Membership (Additional Card) Cash Advance Fee SSI Payment by Credit Card	3.26%	3.26%	1,750 TL 875 TL	1,750 TL 875 TL	Only our Miles&Smiles Business card is charged. Only our Miles&Smiles Business card is charged. There is no fee SGK Premium Payment Fee by Credit Card via Branch, Internet Branch, Mobile Branch and	07/02/2025 07/02/2025 06/03/2023 16/11/2023
SSI Payfiletti by Credit Card	3.20,0	J.20,1	- <b>A</b> HUUE'		www.sgk.gov.tr. Excluding BITT.	±0/ ±=/ =.

