## 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	Description  10.20% (Financing allocation for for limit renewals is 0.20 percent of the renewed limit). PITT is excluded	Update Date
Financing Allocation Fee Financing Usage Fee		0.20%			O.20% (Financing allocation fee for limit renewals is 0.20 percent of the renewed limit). BITT is excluded.  1.10% is collected during financing. For loans with a term shorter than one year, the maximum loan usag fee is applied by taking into account the number of days of maturity and deducting proportionally. BITT i excluded.  It is applied as 5% of the transaction amount, provided that it is not less than 6000 TL. BITT is excluded.	ge is 06/03/2023
Letter of Reputation/Intent/Reference Preparation Fee  Commission for Financial Leasing Transactions Supported by Türkiye Export Credit Bank Inc.  Collateralization	5%	1.5%	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. I 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.	03/03/2025 16/11/2023
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 party will be charged, and a reasonable fee will be charged if the service is provided by the bank. BITT is excluded.	03/07/2025
Mortgage Establishment Fee Vehicle Lien Fee Deposit Removal Fee Vehicle Consent Addition Fee			4,500.00 TL 350.92 TL 350.92 TL 350.92 TL		Amount paid to 3rd party	07/11/2025 01/01/2026 01/01/2026 01/01/2026
Financing Risk Process Restructuring, Extension/Payment Plan and Dividend Change Fee Commitment/Breach of Commitment Fee Commitment					There is no fee	06/03/2023
Non-Cash Financing - Term Fee  Non-Cash Financing - Guarantee Fee		6%	5,000 TL		There is no fee  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.  It is applied as 6% of the financing amount, not less than 500 USD per transaction. BITT is excluded.	n 07/02/2025
Non-Cash Financing - Guarantee Fee Closing Cash Financing Early Payment Fee Cash Financing Early Closing - Remaining Term Up to 24 Months (For financing used before 01.3.2021)		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
(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) Cash Financing Early Closing - Remaining Term More Than 24 Months		1%			On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023 06/03/2023
(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)		2%			On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023 06/03/2023
Cash Financing Interim/Partial Payment Cash Financing Early Closing (Turkish Lira Financing) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	1% 2%	10% 10%		NA NA A	On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	06/03/2023 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)  Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed		2% 3%	ر علام علام علام ،	NA ANA AN	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 between 1.3.2021 - 30.6.2024 (inclusive))	2 2/2 2/2 2			الد عالد عال	For financing used between 1.3.2021 - 30.6.2024 (inclusive)	AL AL AL
Cash Financing Early Closing (Turkish Lira Financing)  Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed	3%				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.  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	
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)  Cash Financing Early Closing (For financing provided as of July 1, 2024)	4%	1/2 2/2 2/	a ala ala ala .	عاد عاد عا	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 (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 compound profit share of the financing and 0.20 percent of the remaining weighted average maturity. BITT excluded.  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 ) Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Variable Profit Shares ) Cash Financing Early Closing	- ale ale	2%	ale de ele		On the amount paid early. BITT is excluded.  On the amount paid early. BITT is excluded.	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					The calculated rate is determined by adding 3 percent and 0.10 percent of the remaining weighted average maturity. BITT excluded.	06/01/2025
Import Procedures Letter of Credit Opening Fee Reserve/Dispute Fee Advance Notice Fee		5%	450 USD 250 USD	250 USD	It is 5% of the transaction amount, not less than 450 USD  Per Transaction  There is no fee.	07/02/2025 07/02/2025 06/03/2023
Guarantee/Acceptance Fee Term/Amount Change Fee Policy Acceptance Fee Export Procedures		1.5%	450 USD 300 USD 200 USD	300 USD	It is 5% of the transaction amount, not less than 450 USD.  Per Transaction  1.50% of the transaction amount, not less than 200 USD	07/02/2025 07/02/2025 06/03/2023
Notice Fee Confirmation Fee Term/Amount Change Fee Deferred Payment Fee		0.2% 5%	300 USD 1,250 USD 300 USD	300 USD	0.2% of the transaction amount, not less than 300 USD 5% of the transaction amount, not less than 1250 USD Per transaction There is no fee	07/02/2025 07/02/2025 07/02/2025 06/03/2023
Discount Fee Collection Fee Import/Export Joint Operations Document Review Fee		2%	300 USD 375 USD 300 USD	7.1ch	There is no fee  2% of the transaction amount, not less than 300 USD  2% of the transaction amount, not less than 375 USD	06/03/2023 21/08/2025 07/02/2025
Change Fee Transaction Fee Correspondent Bank Expense			300 USD 100 USD	300 USD 500 USD	Per transaction Per transaction The expenses requested by correspondent banks are collected from the customer's accounts by our Bank.	07/02/2025 07/02/2025 06/03/2023
Payment Fee Cash Management Supplier Finance and Direct Debit System (DBS) Supplier Finance and DBS Fee DBS		0.5%	100 USD		0.50% of the transaction amount, not less than 100 USD	12/03/2024
DBS Supplier Financing Supplier Financing and DBS Term Fee DBS	1%	3% 1% 3% 1%			Per transaction Per transaction  Per transaction  Per transaction  Per transaction	06/03/2023 06/03/2023 06/03/2023 06/03/2023
Supplier Financing Deposits, Participation Funds and Precious Metal Deposit Accounts Deposit/Withdrawal Fee for Money and Precious Metals Branch Late Deposit	1%	1%		NA NA A	Per transaction  Per transaction  It will be collected from cash deposited transactions after 15:30.	06/03/2023
Withdrawal Withdrawal Over Daily Limit Withdrawing Money from Other Branches Foreign Currency Deposit	0.5% 0.5%	1% 1% 2%			Amount paid to 3rd party	06/03/2023 06/03/2023 07/02/2025
Foreign Currency Withdrawal Precious Metal Withdrawal  1 Gram Gold Delivery Fee		2% up to 15%		Ne Ne X	Amount paid to 3rd party  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).	27/11/2025
2.5 Gram Gold Delivery Fee Gram Gold Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr Fee		up to 15% 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 (based on the bank sales rate on the collection date).	27/11/2025 27/11/2025
ATM 1 Gram Kuwait Turkish Gold Delivery Fee  Quarter Gold Delivery Fee  ATM Quarter Gold Delivery Fee  1 kg Gold Bullion Delivery Fee		up to 15%	300 TL 300 TL	1000 TL 1000 TL	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).  It is taken per piece.  It is taken per piece.	27/11/2025 27/11/2025 27/11/2025 27/11/2025
1 kg Gold Bullion Delivery Fee 1 kg Silver Bullion Delivery 50 kg Packaged Granular Silver Delivery		up to 15%	45 USD 525 TL TL equivalent of 1 gr gold	45 USD 525 TL	Price per kg. Shipping costs are excluded.  Per piece. (Amount calculated according to delivery costs.).  Price per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)	27/11/2025 21/08/2025 21/08/2025
Gold Bullion Transportation Fee  Platinum Delivery  Fee for Transactions Made from Other Institutions' ATMs/Partner ATMs  Withdrawal/Deposit/Debt payment	7.71		(based on the collection date 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.	06/03/2023 21/08/2025 06/03/2023
Withdrawal/Deposit/Debt payment ATM Balance/Limit/Debt Inquiry Money and Precious Metals Transfers Electronic Funds Transfer (EFT) Fee	1% + 0.91 TL		0.24 TL		The amount and rate are taken together. Fee paid to the 3rd party  Fee paid to 3rd party	06/03/2023 06/03/2023
Mobile banking and internet banking 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
ATM 6,300 TL and below 6,300.01 - 304,800 TL Over 304,800 TL			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	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 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	07/02/2025 07/02/2025 07/02/2025
Money Transfer from PTT Counter to Kuveyt Turk Account Transfer Fee Mobile banking and internet banking 6,300 TL and below					The fee paid to PTT is collected for the Service Mix.  There is no fee There is no fee	06/03/2023
6,300.01 - 304,800 TL Over 304,800 TL ATM 6,300 TL and below			5.80 TL 14.59 TL	5.80 TL 14.59 TL	There is no fee There is no fee Per transaction. Excluding BITT	06/03/2023 06/03/2023 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			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. Excluding BITT 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 07/02/2025 07/02/2025 07/02/2025
6,300.01 - 304,800 TL  Over 304,800 TL  EFT Payment to Name  6,300 TL and below  6,300.01 - 304,800 TL			29.20 TL 292.44 TL 29.20 TL 58.44 TL	29.20 TL 292.44 TL 29.20 TL 58.44 TL		07/02/2025 07/02/2025 07/02/2025 07/02/2025
6,300.01 - 304,800 TL Over 304,800 TL International Fund Transfer and Messaging Fee Outgoing Fund Transfer Incoming Fund Transfer		0.6% 0.5%	58.44 TL 584.89 TL 200 USD 100 USD	58.44 TL 584.89 TL 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
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%	100 USD 200 USD 100 USD 300 USD 300 USD	1,000 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
nternational 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 Per transaction. Excluding BITT The expenses requested by correspondent banks are collected from the customer's accounts by our Bank.	21/08/2025 21/08/2025 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 0.015%.  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%.  Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties.	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			ale ale ale ale ale ale		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		Vasvasv	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. Excluding BITT  Per transaction. Excluding BITT  Per transaction. Excluding BITT	07/02/2025 07/02/2025 07/02/2025
6,300.01 - 304,800 TL Over 304,800 TL Safe Deposit Box Large Safe Deposit Box Fee –From Account Annual			29.20 TL 292.44 TL 10,320 TL	29.20 TL 292.44 TL 10,320 TL	Per transaction. Excluding BITT Per transaction. Excluding BITT  Deposit  5,745.00 TL  Excluding BITT	07/02/2025 07/02/2025 21/08/2025
Annual 6 Monthly 3 Monthly Monthly Medium Size Safe Deposit Box Fee – From Account			10,320 TL 6,130 TL 3,680 TL 1,380 TL	10,320 TL 6,130 TL 3,680 TL 1,380 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 Excluding BITT	21/08/2025 21/08/2025 21/08/2025 21/08/2025 21/08/2025
Medium Size Safe Deposit Box Fee – From Account 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 21/08/2025
Monthly Small Size Safe Deposit Box Fee – From Account Annual 6 Monthly 3 Monthly			1,295 TL 7,215 TL 4,330 TL 2,160 TL	1,295 TL 7,215 TL 4,330 TL 2,160 TL	2,670.00 TL Excluding BITT  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 21/08/2025
3 Monthly Monthly Brokerage Services Invoice/Institution Payment Collection/Payment Services			2,160 TL 1,225 TL			
Collection/Payment Services HGS Label Document and Information Sending Printed Statement			170 TL 23.30 TL	170 TL 23.30 TL	per transaction  Printed Account Statement Fee. No fee is charged for the first year before the date of issue . Fee is charged per page. BITT is excluded.	12/03/2024 07/02/2025 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 is charged per page. BITT is excluded.	07/02/2025
Check Book and Check Issuance Fee 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 07/02/2025
Checkbook Allocation and Intelligence Czech Intelligence Check Return Fee Check Collection Fee Same Bank Check			500 TL 48 TL 160 TL	500 TL 48 TL 160 TL 280 TL	Per Transaction (Excluding BITT)  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
Same Bank Check 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 110 TL 520 TL 500 TL	280 TL 280 TL 2,100 TL 2,000 TL	Per Transaction (Excluding BITT) Per Transaction (Excluding BITT) Per Request (Excluding BSMV). Fees and taxes to be paid to third parties will be collected separately. Per Transaction (Excluding BITT)	07/02/2025 07/02/2025 21/08/2025 07/02/2025
Check Documentation and Correction Fee 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			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			215 TL	289 TL	It is applied monthly for a device/software for Fixed/ADSL POS, Mobile POS and Cash Register (CRS) POS types.	S 07/01/2025
POS Software/Hardware/Maintenance Fee - Virtual POS Lost/Damaged POS and Accessory Fee POS Roll Unit Price Member Business Fees Member Business Cash / Installment			10 TL	7,200 TL	There is no fee.  Collection Period: Per Lost/Damaged POS and Accessory  It is applied as the unit cost of paper rolls used in POS devices.	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 item	01/11/2025 01/11/2025 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 transactions made with domestic debit cards, and 1.90% to transactions made with international cards.	01/11/2023 06/03/2023 01/11/2023
Blockage Solution Fee	1.04%	3.56%			transactions made with domestic debit cards, and 1.90% to transactions made with international cards. The commission rate is calculated pro rata to the number of days remaining over the maximum blockage period. A commission rate of 3.56% is applied to transactions made with domestic credit cards, 1.04% to transactions made with domestic debit cards, and 1.90% to transactions made with international cards.	ge o 01/11/2025 
Transactions Made with Commercial Cards Commercial Card Membership Fee Commercial Card Membership (Main Card)			750.71	270.11	The commission rate is calculated pro rata to the number of days remaining over the maximum blockage period.	
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
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