

# 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</b>						
<b>Financing Allocation and Financing Usage Fee</b>						
Financing Allocation Fee		0.25%			Annually. In limit renewals, the financing allocation fee is applied as 0.125 percent of the renewed limit. Per Transaction. BİTTİ is excluded.	06/03/2023
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. BİTTİ 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, BİTTİ 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>						
<b>Expertise, Guarantee Establishment, Change and Cancellation Fee</b>						
Expertise Fee			15,874.50 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. BİTTİ is excluded.	09/01/2025
Mortgage Establishment Fee			2,700.00 TL		Amount paid to 3rd party	03/10/2024
Vehicle Lien Fee			279.64 TL		Amount paid to 3rd party	01/01/2025
Deposit Removal Fee			279.64 TL		Amount paid to 3rd party	01/01/2025
Vehicle Consent Addition Fee			279.64 TL		Amount paid to 3rd party	01/01/2025
<b>Financing Risk Process</b>						
<b>Restructuring, Extension/Payment Plan and Dividend Change Fee</b>						
Commitment/Breach of Commitment Fee					There is no fee	06/03/2023
Commitment					There is no fee	06/03/2023
Failure to Fulfill Commitment					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. BİTTİ is excluded.	07/02/2025
Non-Cash Financing - Term Fee	6%		5,000 TL		It is applied as 6% of the financing amount, not less than 500 USD per transaction. BİTTİ is excluded.	07/02/2025
Non-Cash Financing - Guarantee Fee	6%		500 USD			
<b>Closing</b>						
<b>Cash Financing Early Payment Fee</b>						
<b>Cash Financing Early Closing - Remaining Term Up to 24 Months (For financing used before 01.3.2021)</b>						
Cash Financing Early Closing (Turkish Lira Financing)		1%			On the amount paid early. BİTTİ is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		2%			On the amount paid early. BİTTİ 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. BİTTİ is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BİTTİ 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. BİTTİ is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	2%	10%			On the amount paid early. BİTTİ 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. BİTTİ is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BİTTİ 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 is completed. BİTTİ is excluded.	01/07/2024
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	4%				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. BİTTİ is excluded.	01/07/2024
<b>Cash Financing Early Closing (For financing provided as of July 1, 2024)</b>						
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. BİTTİ 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. BİTTİ is excluded.	01/07/2024
Cash Financing Early Closing (For Variable Profit Share Turkish Lira Financing )	2%				On the amount paid early. BİTTİ 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. BİTTİ is excluded.	01/07/2024
<b>Cash Financing Early Closing (For financing provided as of 6.1.2025)</b>						
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. BİTTİ 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		0.2%	300 USD		0.2% of the transaction amount, not less than 300 USD	07/02/2025
<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>						
<b>Supplier Finance and DBS Fee</b>						
DBS		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>						
<b>Deposit/Withdrawal Fee for Money and Precious Metals</b>						
Branch Late Deposit		3%			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
Withdrawing 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	4%				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).	07/02/2025
2.5 Gram Gold Delivery Fee	4%				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).	11/09/2024
Gram Gold Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr Fee	4%				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).	11/09/2024
ATM 1 Gram Kuwait Turkish Gold Delivery Fee	4%				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).	07/02/2025
Quarter Gold Delivery Fee			140 TL	140 TL	It is taken per piece.	07/02/2025
ATM Quarter Gold Delivery Fee			140 TL	140 TL	It is taken per piece.	07/02/2025
1 kg Gold Bullion Delivery Fee			100,000 TL	100,000 TL	It is taken per piece. Shipping costs are excluded.	11/09/2024
1 kg Silver Bullion Delivery			25 USD	25 USD	It is taken per piece. Shipping costs are excluded.	12/03/2024
50 kg Packaged Granular Silver Delivery			525 TL	525 TL	Per kilogram. Excluding shipping costs.	12/03/2024
Gold Bullion Transportation Fee					TL equivalent of 1 gr gold (based on the collection date bank sales rate)	06/03/2023
Platinum Delivery			5,305 USD	5,305 USD	Only the actual cost amount is charged. It is per kilogram. Shipping costs are excluded.	06/03/2023
<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
<b>Money and Precious Metals Transfers</b>						
<b>Electronic Funds Transfer (EFT) Fee</b>						
<b>Mobile banking and internet banking</b>						
5,300 TL and below					There is no fee	12/03/2024
5,300.01 - 304,800 TL					There is no fee	12/03/2024
Over 304,800 TL					There is no fee	12/03/2024
<b>ATM</b>						
5,300 TL and below			11.68 TL	11.68 TL	Per transaction. Excluding BİTTİ	07/02/2025
5,300.01 - 304,800 TL			29.20 TL	29.20 TL	Per transaction. Excluding BİTTİ	07/02/2025
Over 304,800 TL			292.44 TL	292.44 TL	Per transaction. Excluding BİTTİ	07/02/2025
<b>Other Channels</b>						
5,300 TL and below			29.20 TL	29.20 TL	Per transaction. Excluding BİTTİ	07/02/2025
5,300.01 - 304,800 TL			58.44 TL	58.44 TL	Per transaction. Excluding BİTTİ	07/02/2025
Over 304,800 TL			584.89 TL	584.89 TL	Per transaction. Excluding BİTTİ	07/02/2025
<b>Money Transfer from PTT Counter to Kuvvet Turk Account</b>						
Transfer Fee					The fee paid to PTT is collected for the Service Mix.	06/03/2023
<b>Mobile banking and internet banking</b>						
5,300 TL and below					There is no fee	06/03/2023
5,300.01 - 304,800 TL					There is no fee	06/03/2023
Over 304,800 TL					There is no fee	06/03/2023
<b>ATM</b>						
5,300 TL and below			5.80 TL	5.80 TL	Per transaction. Excluding BİTTİ	07/02/2025
5,300.01 - 304,800 TL			14.59 TL	14.59 TL	Per transaction. Excluding BİTTİ	07/02/2025
Over 304,800 TL			146.19 TL	146.19 TL	Per transaction. Excluding BİTTİ	07/02/2025
<b>Other Channels</b>						
5,300 TL and below			14.59 TL	14.59 TL	The money transfer payment coming to the name is included per transaction. BİTTİ is excluded.	07/02/2025
5,300.01 - 304,800 TL			29.20 TL	29.20 TL	The money transfer payment coming to the name is included per transaction. BİTTİ is excluded.	07/02/2025
Over 304,800 TL			292.44 TL	292.44 TL	The money transfer payment coming to the name is included per transaction. BİTTİ is excluded.	07/02/2025
<b>EFT Payment to Name</b>						
5,300 TL and below			29.20 TL	29.20 TL	Per transaction. Excluding BİTTİ	07/02/2025
5,300.01 - 304,800 TL			58.44 TL	58.44 TL	Per transaction. Excluding BİTTİ	07/02/2025
Over 304,800 TL			584.89 TL	584.89 TL	Per transaction. Excluding BİTTİ	07/02/2025
<b>International Fund Transfer and Messaging Fee</b>						
Outgoing Fund Transfer		0.6%	200 USD	2,000 USD	Per transaction. Excluding BİTTİ	07/02/2025
Incoming Fund Transfer		0.5%	100 USD	1,000 USD	Per transaction. Excluding BİTTİ	07/02/2025
Sent via Payment Institutions		0.6%	200 USD	2,000 USD	Per transaction. Excluding BİTTİ	07/02/2025
From Payment Institutions		0.5%	100 USD	1,000 USD	Per transaction. Excluding BİTTİ	07/02/2025
International Fund Transfer Inquiry/Messaging Fee			300 USD	300 USD	Per transaction. Excluding BİTTİ	07/02/2025
<b>Precious Metal Transfer Fee</b>						
Inside the Bank		0.015%	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.	07/02/2025
Other Bank		0.015%	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.	07/02/2025
<b>Instant and Continuous Transfer of Funds (FAST)</b>						
<b>Mobile banking and internet banking</b>						
5,300 TL and below					There is no fee.	01/12/2023
5,300.01 - 304,800 TL					There is no fee.	01/12/2023
Over 304,800 TL					There is no fee.	01/12/2023
<b>ATM</b>						
5,300 TL and below			5.80 TL	5.80 TL	Per transaction. Excluding BİTTİ	07/02/2025
5,300.01 - 304,800 TL			14.59 TL	14.59 TL	Per transaction. Excluding BİTTİ	07/02/2025
Over 304,800 TL			146.19 TL	146.19 TL	Per transaction. Excluding BİTTİ	07/02/2025
<b>Other Channels</b>						
5,300 TL and below			14.59 TL	14.59 TL	Per transaction. Excluding BİTTİ	07/02/2025
5,300.01 - 304,800 TL			29.20 TL	29.20 TL	Per transaction. Excluding BİTTİ	07/02/2025
Over 304,800 TL			292.44 TL	292.44 TL	Per transaction. Excluding BİTTİ	07/02/2025
<b>Safe Deposit Box</b>						
<b>Large Safe Deposit Box Fee - From Account</b>						
Annual			10,320 TL	10,320 TL	Deposit	BİTTİ Included
6 Monthly			6,130 TL	6,130 TL		BİTTİ Included
3 Monthly			3,680 TL	3,680 TL		BİTTİ Included
Monthly			1,380 TL	1,380 TL	2,670.00 TL	BİTTİ Included
<b>Medium Size Safe Deposit Box Fee - From Account</b>						
Annual			8,800 TL	8,800 TL	5,745.00 TL	BİTTİ Included
6 Monthly			5,550 TL	5,550 TL	4,820.00 TL	BİTTİ Included
3 Monthly			3,030 TL	3,030 TL	3,605.00 TL	BİTTİ Included
Monthly			1,295 TL	1,295 TL	2,670.00 TL	BİTTİ Included
<b>Small Size Safe Deposit Box Fee - From Account</b>						
Annual			7,215 TL	7,215 TL	5,745.00 TL	BİTTİ Included
6 Monthly			4,330 TL	4,330 TL	4,820.00 TL	BİTTİ Included
3 Monthly			2,160 TL	2,160 TL	3,605.00 TL	BİTTİ Included
Monthly			1,225 TL	1,225 TL	2,670.00 TL	BİTTİ Included
<b>Other Services</b>						
Invoice/Institution Payment					per transaction	12/03/2024
Collection/Payment Services					per transaction	12/03/2024
HGS Label			170 TL	170 TL	per transaction	07/02/2025
<b>Document and Information</b>						
Sending Printed Statement			23.30 TL	23.30 TL	Printed Account Statement Fee. No fee is charged for the first year before the date of issue. Fee is charged per page. BİTTİ is excluded.	07/02/2025
Archive/Research			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. BİTTİ is excluded.	07/02/2025
<b>Check Transactions</b>						
<b>Check Book and Check Issuance Fee</b>						
Checkbook (Top of Page)			65 TL	65 TL	The cost of valuable paper is excluded.	07/02/2025
Check Issuance	1%		500 TL	2,000 TL	Per Transaction (Excluding BİTTİ)	07/02/2025
Special Qualified Check Issuance	1%		500 TL	2,000 TL	Per Transaction (Excluding BİTTİ)	07/02/2025
Checkbook Allocation and Intelligence			500 TL	500 TL	Per Transaction (Excluding BİTTİ)	07/02/2025
Check Return Fee			48 TL	48 TL	It is the inquiry fee paid to the 3rd party. BİTTİ is excluded.	07/02/2025
Check Collection Fee			160 TL	160 TL		