

Fees & Commissions Taken from Commercial Customers							
		Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Explanation	Amendment Date
1	Commercial Loans						
1.1	Credit Assignment and Credit Use						
1.1.1	Credit Allocation and Credit Use						
1.1.1.1	Credit Allocation	TRL 4.230,00	-	-	0,20%	Yearly	16.01.2026
1.1.1.2	Credit Usage (for Turkish Lira)	-	0,10%	-	1,10%	Transaction or term based depending on the transaction	09.03.2021
1.1.1.3	Credit Usage (for other currencies except Turkish Lira)	-	0,10%	-	2,00%	Transaction or term based depending on the transaction	03.02.2026
1.1.2	Reputation/Intent/Reference Letter Editing Fee	TRL 4.230,00	-	TRL 5.133,00	-	Transaction	16.01.2026
1.2	Collateralization						
1.2.1	Ekspertise, Collateral Facility, Change and Cancellation Fee	-	-	TRL 3.422,00	-	Transaction	16.01.2026
1.3	Credit Risk Process						
1.3.1	Configuration, Extension / Interest Payment Plan & Plan Change Fee	TRL 3.111,00	0,10%	-	1,00%	Transaction	16.01.2026
1.3.2	Commitment / Non-Commitment Fee						
1.3.2.1	Commitment	-	-	-	-	-	---
1.3.2.2	Non-Commitment	-	-	-	-	-	---
1.3.3	Non-Cash Loan Term Fee	TRL 4.979,00	1,00%	-	4,00%	Rates are Yearly, Amounts are Quarterly (For the transactions out of Turkey, minimum amount is determined as 125 USD)	16.01.2026
1.3.4	Non-Cash Credit Guarantee Fee	-	-	-	-	-	---
1.4	Closure						
1.4.1	Cash Loan Early Payment Fee						
1.4.1.1	Cash Loan Early Payment Fee - Remaining Maturity up to 24 Months (For the credits utilized before 1.3.2021)						
1.4.1.1.1	Cash Loan Early Payment (TL Credits)	-	1,00%	-	1,00%	Transaction	04.08.2020
1.4.1.1.2	Cash Loan Early Payment (FC & FX Indexed Credits)	-	2,00%	-	2,00%	Transaction	04.08.2020
1.4.1.2	Cash Loan Early Payment Fee - Remaining Maturity over 24 Months (For the credits utilized before 1.3.2021)						
1.4.1.2.1	Cash Loan Early Payment (TL Credits)	-	1,00%	-	2,00%	Transaction	04.08.2020
1.4.1.2.2	Cash Loan Early Payment (FC & FX Indexed Credits)	-	2,00%	-	3,00%	Transaction	04.08.2020
1.4.1.3	Cash Loan Semi/Partial Payment						
1.4.1.3.1	Cash Loan Early Payment (TL Credits)	-	1,00%	-	1,00%	Transaction	04.08.2020
1.4.1.3.2	Cash Loan Early Payment (FC & FX Indexed Credits)	-	2,00%	-	2,00%	Transaction	04.08.2020
1.4.1.4	Cash Loan Early Payment Fee - Remaining Maturity up to 24 Months (For the credits utilized between 01.03.2021 and 30.06.2024)						
1.4.1.4.1	Cash Loan Early Payment (TL Credits)	-	1,00%	-	2,00%	Transaction	09.03.2021
1.4.1.4.2	Cash Loan Early Payment (FC & FX Indexed Credits)	-	2,00%	-	3,00%	Transaction	09.03.2021
1.4.1.5	Cash Loan Early Payment Fee - Remaining Maturity over 24 Months (For the credits utilized between 01.03.2021 and 30.06.2024)						
1.4.1.5.1	Cash Loan Early Payment (TL Credits)	-	2,00%	-	4,00%	For loans with a remaining maturity exceeding 24 months, an early payment fee may be charged up to the amount calculated by adding 1% for every 1 year to 2% in the remaining maturity exceeding 24 months	09.03.2021
1.4.1.5.2	Cash Loan Early Payment (FC & FX Indexed Credits)	-	3,00%	-	5,00%	For loans with a remaining maturity exceeding 24 months, an early payment fee may be charged up to the amount calculated by adding 1% for every 1 year to 3% in the remaining maturity exceeding 24 months	09.03.2021
1.4.1.6	Cash Loan Early Payment Fee - (For the credits utilized as of 01.07.2024)						
1.4.1.6.1	Cash Loan Early Payment (TL Credits with fixed interest)	-	-	-	-	The rate calculated by adding 5% of the annual compound interest rate of the loan and 0.20% of the remaining weighted average maturity will be used.	11.07.2024
1.4.1.6.2	Cash Loan Early Payment (FC & FX Indexed Credits with fixed interest)	-	-	-	-	The rate calculated by adding 2% and 0.15% of the remaining weighted average maturity of the loan will be used.	11.07.2024
1.4.1.6.3	Cash Loan Early Payment (TL Credits with variable interest)				2,00%	An early payment fee of up to 2% of the amount paid early is charged.	11.07.2024
1.4.1.6.4	Cash Loan Early Payment (FC & FX Indexed Credits with fixed interest)				2,00%		11.07.2024
1.4.1.7	Cash Loan Early Payment Fee - (For the FC & FX Indexed Credits with fixed interest utilized as of 06.01.2025)						
1.4.1.7.1	Cash Loan Early Payment (FC & FX Indexed Credits with fixed interest)	-	-	-	-	The rate calculated by adding 3% and 0.1% of the remaining weighted average maturity of the loan will be used.	24.02.2025
2	Foreign Trade						
2.1	Import Transactions						
2.1.1	L/C Opening Fee	TRL 4.979,00	1,00%	-	4,00%	Rates are Yearly, Amounts are Quarterly	16.01.2026
2.1.2	Reserve / Discrepancy Fee	TRL 6.223,00	-	TRL 10.892,00	-	Transaction	16.01.2026
2.1.3	Preliminary Notice Fee	TRL 4.979,00	1,00%	-	4,00%	Transaction	16.01.2026
2.1.4	Aval / Acceptance Fee	TRL 4.979,00	1,00%	-	4,00%	Rates are Yearly, Amounts are Quarterly	16.01.2026
2.1.5	Maturity / Amount Change Fee	TRL 3.111,00	-	TRL 5.446,00	-	Transaction	16.01.2026
2.1.6	Draft Acceptance Fee	TRL 4.979,00	-	TRL 10.892,00	-	Transaction	16.01.2026
2.2	Export Transactions						
2.2.1	Advising Fee	USD 125,00	0,10%	-	0,30%	Transaction	16.01.2026
2.2.2	Confirmation Fee	USD 190,00	0,10%	-	2,50%	Quarterly - 3 months (Minimum amount and rate may change according to the transaction country)	16.01.2026
2.2.3	Maturity / Amount Change Fee	USD 62,00	-	USD 125,00	-	Transaction	16.01.2026
2.2.4	Deferred LC Payment Fee	-	0,20%	-	0,30%	Transaction	16.01.2026
2.2.5	Discount Fee	USD 125,00	0,20%	-	0,50%	Transaction	16.01.2026
2.2.6	Collection Fee	USD 125,00	0,10%	-	0,30%	Transaction	16.01.2026
2.3	Import / Export Common Transactions						
2.3.1	Document Review Fee	USD 125,00	0,10%	-	0,30%	Transaction	16.01.2026
2.3.2	Amendment Fee	USD 62,00	-	USD 633,00	-	Transaction	16.01.2026
2.3.3	Processing Fee	USD 30,00	-	USD 125,00	-	Transaction	16.01.2026
2.3.4	Correspondent Bank Fee	-	-	-	-	Expense Collection - Transaction	16.01.2026
2.3.5	Payment Fee	USD 125,00	0,10%	-	0,30%	Transaction	16.01.2026
3	Cash Management						
3.1	Supplier Finance and Direct Borrowing System (DBS)						
3.1.1	Supplier Finance and Direct Borrowing System (DBS) Fee						
3.1.1.1	Direct Borrowing System (DBS)	-	-	-	-	-	---
3.1.1.2	Supplier Finance	-	-	-	-	-	---
3.1.2	Supplier Finance and Direct Borrowing System (DBS) Term Fee						
3.1.2.1	Direct Borrowing System (DBS)	-	-	-	-	-	---
3.1.2.2	Supplier Finance	-	-	-	-	-	---
3.2	Deposit, Participation Fund and Valuable Metals Account						
3.2.1	Cash and Valuable Metals Deposit Withdrawal Fee						
3.2.1.1	Branch Late Money Deposit	TRL 308,00	0,10%	TRL 40.307,00	0,50%	Transaction - Fee will be taken for the money deposit transactions after 15:30.	16.01.2026
3.2.1.2	Money Withdrawal						
3.2.1.2.1	Money Withdrawal over Daily Limit	TRL 308,00	0,10%	TRL 40.307,00	0,50%	Transaction - Over 10 Thousand USD and equivalent in other currencies.	16.01.2026
3.2.1.2.2	Money Withdrawal from Other Branches	TRL 308,00	0,10%	TRL 40.307,00	0,50%	Transaction	16.01.2026
3.2.1.2.3	Valuable Metal Withdrawal	-	-	-	-	-	---
3.2.2	Transaction Fee Through Other Institution's ATMs/Common ATM's						
3.2.2.1	Money Withdrawal/Deposit/Debt Payment	-	-	-	-	-	---
3.2.2.2	ATM Remaining Amount/Limit/Debt Inquiry	-	-	-	-	-	---

		Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Explanation	Amendment Date
3.3.	Money and Precious Metal Transfers						
3.3.1.	Electronic Funds Transfer (EFT) Fee						
3.3.1.1.	Mobile Banking and Internet Banking						
3.3.1.1.1.	8.300 TL and lower	TRL 0,00	-	TRL 7,97	-	Transaction	15.01.2026
3.3.1.1.2.	Between 8.300.01-399.000 TL	TRL 0,00	-	TRL 15,96	-	Transaction	15.01.2026
3.3.1.1.3.	399.000 TL and over	TRL 0,00	0,10%	TRL 199,41	-	Transaction	15.01.2026
3.3.1.2.	ATM						
3.3.1.2.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.1.2.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.1.2.3.	399.000 TL and over	-	-	-	-	-	---
3.3.1.3.	Other Channels						
3.3.1.3.1.	8.300 TL and lower	TRL 39,87	-	TRL 39,87	-	Transaction	15.01.2026
3.3.1.3.2.	Between 8.300.01-399.000 TL	TRL 79,76	-	TRL 79,76	-	Transaction	15.01.2026
3.3.1.3.3.	399.000 TL and over	TRL 399,00	0,10%	TRL 797,68	-	Transaction	15.01.2026
3.3.2.	Remittance Fee						
3.3.2.1.	Mobile Banking and Internet Banking						
3.3.2.1.1.	8.300 TL and lower	TRL 0,00	-	TRL 3,99	-	Transaction	15.01.2026
3.3.2.1.2.	Between 8.300.01-399.000 TL	TRL 0,00	-	TRL 7,98	-	Transaction	15.01.2026
3.3.2.1.3.	399.000 TL and over	TRL 0,00	-	TRL 99,71	-	Transaction	15.01.2026
3.3.2.2.	ATM						
3.3.2.2.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.2.2.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.2.2.3.	399.000 TL and over	-	-	-	-	-	---
3.3.2.3.	Other Channels						
3.3.2.3.1.	8.300 TL and lower	TRL 19,94	-	TRL 19,94	-	Transaction	15.01.2026
3.3.2.3.2.	Between 8.300.01-399.000 TL	TRL 39,88	-	TRL 39,88	-	Transaction	15.01.2026
3.3.2.3.3.	399.000 TL and over	TRL 199,50	0,05%	TRL 398,84	-	Transaction	15.01.2026
3.3.3.	International Funds Transfer and Messaging Fee						
3.3.3.1.	Outgoing Fund Transfer	TRL 1.865,00	0,10%	TRL 155.635,00	0,50%	Transaction - swift cost is also collected separately	16.01.2026
3.3.3.2.	Incoming Fund Transfer	TRL 1.865,00	0,10%	TRL 155.635,00	0,50%	Transaction	16.01.2026
3.3.3.3.	Sent from Payment Institutions	-	-	-	-	-	---
3.3.3.4.	Received from Payment Institutions	-	-	-	-	-	---
3.3.3.5.	International Fund Transfer Inquiry/Messaging Fee	TRL 1.865,00	-	TRL 2.768,00	-	Transaction	16.01.2026
3.3.4.	Precious Metal Transfer Fee						
3.3.4.1.	In Bank	-	-	-	-	-	---
3.3.4.2.	Other Bank	-	-	-	-	-	---
3.3.5.	Momentary and Continuous Fund Transfer (FAST)						
3.3.5.1.	FAST Transactions to be realized until late EFT starting hour (Within Official Working Hours)						
3.3.5.1.1.	Mobile Banking and Internet Banking						
3.3.5.1.1.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.5.1.1.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.5.1.1.3.	399.000 TL and over	-	-	-	-	-	---
3.3.5.1.2.	ATM						
3.3.5.1.2.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.5.1.2.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.5.1.2.3.	399.000 TL and over	-	-	-	-	-	---
3.3.5.1.3.	Other Channels						
3.3.5.1.3.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.5.1.3.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.5.1.3.3.	399.000 TL and over	-	-	-	-	-	---
3.3.5.2.	FAST Transactions to be realized after late EFT starting hour and at Weekends						
3.3.5.2.1.	Mobile Banking and Internet Banking						
3.3.5.2.1.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.5.2.1.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.5.2.1.3.	399.000 TL and over	-	-	-	-	-	---
3.3.5.2.2.	ATM						
3.3.5.2.2.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.5.2.2.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.5.2.2.3.	399.000 TL and over	-	-	-	-	-	---
3.3.5.2.3.	Other Channels						
3.3.5.2.3.1.	8.300 TL and lower	-	-	-	-	-	---
3.3.5.2.3.2.	Between 8.300.01-399.000 TL	-	-	-	-	-	---
3.3.5.2.3.3.	399.000 TL and over	-	-	-	-	-	---
3.4.	Safe Deposit	TRL 6.540,00	-	TRL 13.080,00	-	Yearly	16.01.2026
3.5.	Intermediation Services						
3.5.1.	Receipt/Institution Payment	-	-	-	-	-	---
3.5.2.	Collection/Payment Services	-	-	-	-	-	---
3.6.	Document and Information						
3.6.1.	Printed Extract of Account Sending	TRL 12,00	-	TRL 12,00	-	Per Page	16.01.2026
3.6.2.	Archive/Research	TRL 692,00	-	TRL 1.040,00	-	Transaction	16.01.2026
3.7.	Check Operations						
3.7.1.	Checkbook and Check Issue Fee						
3.7.1.1.	Checkbook (per page)	TRL 66,00	-	TRL 137,00	-	Transaction	16.01.2026
3.7.1.2.	Check Issuance	TRL 1.386,00	0,5%	TRL 13.880,00	-	Transaction	16.01.2026
3.7.1.3.	Special Check Issuance	TRL 274,00	-	TRL 1.386,00	-	Transaction	16.01.2026
3.7.2.	Check Return Fee	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.7.3.	Check Collection Fee						
3.7.3.1.	Same Bank Check	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.7.3.2.	Other Bank Check	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.7.3.3.	FC Check Collection (Other Bank)	TRL 828,00	0,20%	TRL 8.340,00	-	Transaction	16.01.2026
3.7.4.	Check Documentation and Correction Transactions Fee						
3.7.4.1.	Unpaid Check Documentation	TRL 342,00	0,10%	TRL 1.710,00	-	Transaction	16.01.2026
3.7.4.2.	Check Correction	TRL 342,00	0,10%	TRL 1.710,00	-	Transaction	16.01.2026
3.8.	Bill Transactions						
3.8.1.	Bill Information Fee	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.8.2.	Bill Return Fee	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.8.3.	Bill Protest Fee						
3.8.3.1.	Bill Protest	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.8.3.2.	Lifting Bill Protest	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.8.4.	Bill Collection Fee						
3.8.4.1.	Same Bank Bill Collection	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026
3.8.4.2.	Correspondent Bank Bill Collection	TRL 342,00	-	TRL 342,00	-	Transaction	16.01.2026

		Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Explanation	Amendment Date
4	Payment Systems						
4.1	POS Fee						
4.1.1	POS Software/Hardware/Maintenance Fee - Physical POS	-	-	-	-	-	---
4.1.2	POS Software/Hardware/Maintenance Fee - Virtual POS	-	-	-	-	-	---
4.1.3	Lost / Damaged POS and Accessory Fee	-	-	-	-	-	---
4.2	Member Workplace Fee						
4.2.1	Member Merchant Fee / Installment						
4.2.1.1	Member Merchant Fee in advance	-	-	-	-	-	---
4.2.1.1.1	Member Merchant Fee in advance (Credit Card)	-	-	-	-	-	---
4.2.1.1.2	Member Merchant Fee in advance (Bank Card)	-	-	-	-	-	---
4.2.1.2	Member Merchant Fee in installment (Additional Installment Rate)	-	-	-	-	-	---
4.2.1.3	Member Merchant Fee in advance (Foreign Cards)	-	-	-	-	-	---
4.2.1.4	Member Merchant Fee (Closed Circuit Card Systems)	-	-	-	-	-	---
4.2.2	Unblocking Fee	-	-	-	-	-	---
4.2.2.1	Unblocking Fee (Credit Card)	-	-	-	-	-	---
4.2.2.2	Unblocking Fee (Bank Card)	-	-	-	-	-	---
4.2.3	Account to Account Merchant Payment Fee	-	-	-	-	-	---
4.3	Transactions with Commercial Cards						
4.3.1	Commercial Card Membership Fee						
4.3.1.1	Commercial Card Membership (Primary)	-	-	-	-	-	---
4.3.1.2	Commercial Card Membership (Supplementary)	-	-	-	-	-	---
4.3.2	Cash Advance Fee	-	-	-	-	-	---
5	Special Product and Services under the Scope of Four Categories						
5.1	Commercial Credits						
5.1.1	Coordinator Bank Service	-	-	-	-	-	---
5.1.2	Agency Services in One or Multi-Bank Financing	-	-	-	-	-	---
5.2	Foreign Trade						
5.2.1	Foreign Company Intelligence	-	-	-	-	-	---
5.3	Cash Management						
5.3.1	Collection of Valuable Documents or Cash Revenue - Delivery / Deliveries of Precious Metals	-	-	-	-	-	---
5.3.2	Custom System Compatible Statements	-	-	-	-	-	---
5.3.3	Check and Bill Integration	-	-	-	-	-	---
5.3.4	Secure Payment System	-	-	-	-	-	---
5.3.5	Transfer Product on Duty	-	-	-	-	-	---
5.3.6	Guarantee Payment System	-	-	-	-	-	---
5.4	Payment Systems						
5.4.1	Merchant Special Campaign Service	-	-	-	-	-	---
5.4.2	Free Commercial Card Campaign Participation	-	-	-	-	-	---
5.4.3	The Use of Blocked POS Receivables in Purchase of Goods and Services with Time	-	-	-	-	-	---
5.4.4	Merchant Special Report Fee	-	-	-	-	-	---