

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 3.232,00	-	-	0,20%	Yearly	01.11.2025
1.1.1.2	Credit Usage	-	0,10%	-	1,10%	Transaction or term based depending on the transaction	09.03.2021
1.1.2	Reputation/Intent/Reference Letter Editing Fee	TRL 3.232,00	-	TRL 3.922,00	-	Transaction	24.02.2025
1.2	Collateralization						
1.2.1	Ekspertise, Collateral Facility, Change and Cancellation Fee	-	-	TRL 2.615,00	-	Transaction	24.02.2025
1.3	Credit Risk Process						
1.3.1	Configuration, Extension / Interest Payment Plan & Plan Change Fee	TRL 2.377,00	0,10%	-	1,00%	Transaction	24.02.2025
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 3.804,00	1,00%	-	4,00%	Rates are Yearly, Amounts are Quarterly (For the transactions out of Turkey, minimum amount is determined as 123 USD)	24.02.2025
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)	-	1,00%	-	1,00%	Transaction	04.08.2020
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)	-	1,00%	-	2,00%	Transaction	04.08.2020
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)	-	1,00%	-	2,00%	Transaction	09.03.2021
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)	-	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
1.4.1.5.1	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 3.804,00	1,00%	-	4,00%	Rates are Yearly, Amounts are Quarterly	24.02.2025
2.1.2	Reserve / Discrepancy Fee	TRL 4.755,00	-	TRL 8.322,00	-	Transaction	24.02.2025
2.1.3	Preliminary Notice Fee	TRL 3.804,00	1,00%	-	4,00%	Transaction	24.02.2025
2.1.4	Aval / Acceptance Fee	TRL 3.804,00	1,00%	-	4,00%	Rates are Yearly, Amounts are Quarterly	24.02.2025
2.1.5	Maturity / Amount Change Fee	TRL 2.377,00	-	TRL 4.161,00	-	Transaction	24.02.2025
2.1.6	Draft Acceptance Fee	TRL 3.804,00	-	TRL 8.322,00	-	Transaction	24.02.2025
2.2	Export Transactions						
2.2.1	Advising Fee	USD 123,00	0,10%	-	0,30%	Transaction	24.02.2025
2.2.2	Confirmation Fee	USD 185,00	0,10%	-	2,50%	Quarterly - 3 months (Minimum amount and rate may change according to the transaction country)	24.02.2025
2.2.3	Maturity / Amount Change Fee	USD 61,00	-	USD 123,00	-	Transaction	24.02.2025
2.2.4	Deferred LC Payment Fee	-	0,20%	-	0,30%	Transaction	24.02.2025
2.2.5	Discount Fee	USD 123,00	0,20%	-	0,50%	Transaction	24.02.2025
2.2.6	Collection Fee	USD 123,00	0,10%	-	0,30%	Transaction	24.02.2025
2.3	Import / Export Common Transactions						
2.3.1	Document Review Fee	USD 123,00	0,10%	-	0,30%	Transaction	24.02.2025
2.3.2	Amendment Fee	USD 61,00	-	USD 617,00	-	Transaction	24.02.2025
2.3.3	Processing Fee	USD 30,00	-	USD 123,00	-	Transaction	24.02.2025
2.3.4	Correspondent Bank Fee	-	-	-	-	Expense Collection - Transaction	01.04.2020
2.3.5	Payment Fee	USD 123,00	0,10%	-	0,30%	Transaction	24.02.2025
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 236,00	0,10%	TRL 30.795,00	0,50%	Transaction - Fee will be taken for the money deposit transactions after 15:30.	24.02.2025
3.2.1.2	Money Withdrawal						
3.2.1.2.1	Money Withdrawal over Daily Limit	TRL 236,00	0,10%	TRL 30.795,00	0,50%	Transaction - Over 10 Thousand USD and equivalent in other currencies.	24.02.2025
3.2.1.2.2	Money Withdrawal from Other Branches	TRL 236,00	0,10%	TRL 30.795,00	0,50%	Transaction	24.02.2025
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	6.300 TL and lower	TRL 0,00	-	TRL 6,09	-	Transaction	24.02.2025
3.3.1.1.2	Between 6.300.01-304.800 TL	TRL 0,00	-	TRL 12,19	-	Transaction	24.02.2025
3.3.1.1.3	304.800 TL and over	TRL 0,00	0,10%	TRL 152,35	-	Transaction	24.02.2025
3.3.1.2	ATM						
3.3.1.2.1	6.300 TL and lower	-	-	-	-	-	---
3.3.1.2.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.1.2.3	304.800 TL and over	-	-	-	-	-	---
3.3.1.3	Other Channels						
3.3.1.3.1	6.300 TL and lower	TRL 30,46	-	TRL 30,46	-	Transaction	24.02.2025
3.3.1.3.2	Between 6.300.01-304.800 TL	TRL 60,94	-	TRL 60,94	-	Transaction	24.02.2025
3.3.1.3.3	304.800 TL and over	TRL 304,71	0,10%	TRL 609,43	-	Transaction	24.02.2025
3.3.2.	Remittance Fee						
3.3.2.1	Mobile Banking and Internet Banking						
3.3.2.1.1	6.300 TL and lower	TRL 0,00	-	TRL 3,04	-	Transaction	24.02.2025
3.3.2.1.2	Between 6.300.01-304.800 TL	TRL 0,00	-	TRL 6,04	-	Transaction	24.02.2025
3.3.2.1.3	304.800 TL and over	TRL 0,00	-	TRL 76,10	-	Transaction	24.02.2025
3.3.2.2	ATM						
3.3.2.2.1	6.300 TL and lower	-	-	-	-	-	---
3.3.2.2.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.2.2.3	304.800 TL and over	-	-	-	-	-	---
3.3.2.3	Other Channels						
3.3.2.3.1	6.300 TL and lower	TRL 15,23	-	TRL 15,23	-	Transaction	24.02.2025
3.3.2.3.2	Between 6.300.01-304.800 TL	TRL 30,47	-	TRL 30,47	-	Transaction	24.02.2025
3.3.2.3.3	304.800 TL and over	TRL 152,35	0,05%	TRL 304,71	-	Transaction	24.02.2025
3.3.3.	International Funds Transfer and Messaging Fee						
3.3.3.1	Outgoing Fund Transfer	TRL 1.425,00	0,10%	TRL 118.906,00	0,50%	Transaction - swift cost is also collected separately	24.02.2025
3.3.3.2	Incoming Fund Transfer	TRL 1.425,00	0,10%	TRL 118.906,00	0,50%	Transaction	24.02.2025
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 1.425,00	-	TRL 2.115,00	-	Transaction	24.02.2025
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	6.300 TL and lower	-	-	-	-	-	---
3.3.5.1.1.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.5.1.1.3	304.800 TL and over	-	-	-	-	-	---
3.3.5.1.2.	ATM						
3.3.5.1.2.1	6.300 TL and lower	-	-	-	-	-	---
3.3.5.1.2.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.5.1.2.3	304.800 TL and over	-	-	-	-	-	---
3.3.5.1.3	Other Channels						
3.3.5.1.3.1	6.300 TL and lower	-	-	-	-	-	---
3.3.5.1.3.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.5.1.3.3	304.800 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	6.300 TL and lower	-	-	-	-	-	---
3.3.5.2.1.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.5.2.1.3	304.800 TL and over	-	-	-	-	-	---
3.3.5.2.2.	ATM						
3.3.5.2.2.1	6.300 TL and lower	-	-	-	-	-	---
3.3.5.2.2.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.5.2.2.3	304.800 TL and over	-	-	-	-	-	---
3.3.5.2.3	Other Channels						
3.3.5.2.3.1	6.300 TL and lower	-	-	-	-	-	---
3.3.5.2.3.2	Between 6.300.01-304.800 TL	-	-	-	-	-	---
3.3.5.2.3.3	304.800 TL and over	-	-	-	-	-	---
3.4.	Safe Deposit	TRL 5.000,00	-	TRL 10.000,00	-	Yearly	24.02.2025
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 9,51	-	TRL 9,51	-	Per Page	24.02.2025
3.6.2.	Archive/Research	TRL 529,00	-	TRL 795,00	-	Transaction	24.02.2025
3.7.	Check Operations						
3.7.1.	Checkbook and Check Issue Fee						
3.7.1.1	Checkbook (per page)	TRL 51,00	-	TRL 105,00	-	Transaction	24.02.2025
3.7.1.2	Check Issuance	TRL 1.059,00	0,5%	TRL 10.605,00	-	Transaction	24.02.2025
3.7.1.3	Special Check Issuance	TRL 210,00	-	TRL 1.059,00	-	Transaction	24.02.2025
3.7.2.	Check Return Fee	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.7.3.	Check Collection Fee						
3.7.3.1	Same Bank Check	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.7.3.2	Other Bank Check	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.7.3.3	FC Check Collection (Other Bank)	TRL 633,00	0,20%	TRL 6.372,00	-	Transaction	24.02.2025
3.7.4.	Check Documentation and Correction Transactions Fee						
3.7.4.1	Unpaid Check Documentation	TRL 262,00	0,10%	TRL 1.307,00	-	Transaction	24.02.2025
3.7.4.2	Check Correction	TRL 262,00	0,10%	TRL 1.307,00	-	Transaction	24.02.2025
3.8.	Bill Transactions						
3.8.1.	Bill Information Fee	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.8.2.	Bill Return Fee	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.8.3.	Bill Protest Fee						
3.8.3.1	Bill Protest	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.8.3.2	Lifting Bill Protest	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.8.4.	Bill Collection Fee						
3.8.4.1	Same Bank Bill Collection	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025
3.8.4.2	Correspondent Bank Bill Collection	TRL 262,00	-	TRL 262,00	-	Transaction	24.02.2025

		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	-	-	-	-	-	---