

COMMERCIAL CUSTOMER PRODUCT AND SERVICE FEES								
	Item No	Currency	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Description	Updated on
1	Commercial Loans							
1.1	Loan Allocation and Loan Disbursement							
1.1.1	Loan Allocation and Loan Disbursement Fee							
	1.1.1 Loan Allocation	TRY				0.25%	Collected over the amount during Limit Allocation. Charged in advance over the total loan limit during the first allocation and annually in advance in each allocation period. In the event of limit increases within the allocation period, a new allocation fee is also charged over the increase amount. 0.125% of the renewed limit is charged during limit renewals.	1.03.2020
	1.1.1.2 Loan Disbursement	TRY				1.10%	Charged at 1.10% during disbursement in case of cash loans and at 0.25% periodically in case of revolving loans.	1.04.2021
	1.1.2 Letter of Reputation/Intent/Reference Issuance Fee	TRY	1000			15,00%	Collected over the amount - per transaction. TRY 1,000 is charged if 15% is less than TRY 1,000.	13.01.2023
1.2	Collateralization							
	1.2.1 Appraisal, Collateral Establishment, Modification and Cancellation Fee	TRY					If the service is received from a third party, "fifteen percent more than the amount paid to third parties" is charged, whereas a reasonable fee is charged if the service is provided within the Bank.	26.08.2021
1.3	Credit Risk Process							
	1.3.1 Restructuring, Extension/Payment Plan and Interest Rate Change Fee	TRY				15,00%	Collected over the amount - per transaction.	1.03.2020
	1.3.2 Fee for Commitment/Failure to Fulfill Commitment							
	1.3.2 Commitment	TRY				15,00%	Collected over the amount - per transaction.	1.03.2020
	1.3.2 Failure to Fulfill Commitment	TRY				15,00%	Collected over the amount - per transaction.	1.03.2020
	1.3.3 Non-cash Loan - Term Fee	TRY				15,00%	Collected over the amount - per transaction.	1.03.2020
	1.3.4 Non-cash Loan - Guarantorship Fee	TRY				15,00%	Collected over the amount - per transaction.	1.03.2020
1.4	Closure							
	1.4.1 Cash Loan Early Payment Fee							
	1.4.1 Cash Loan Early Closure-Remaining Maturity up to 24 Months (for Loans Disbursed Before 03/01/2021)							
	Cash Loan Early Closure (Turkish Lira Loan)	TRY				1%	Charged over the closed amount in case the loan is completely closed before maturity. Collected on the basis of each transaction and during closure.	1.04.2021
	Cash Loan Early Closure (Foreign Currency or Foreign Currency Indexed Loans)	TRY				2%	Charged over the closed amount in case the loan is completely closed before maturity. Collected on the basis of each transaction and during closure.	1.04.2021
	1.4.1 Cash Loan Early Closure-Remaining Maturity Longer than 24 Months (for Loans Disbursed Before 03/01/2021)							
	Cash Loan Early Closure (Turkish Lira Loan)	TRY				2%	Charged over the closed amount in case the loan is completely closed before maturity. Collected on the basis of each transaction and during closure.	1.04.2021
	Cash Loan Early Closure (Foreign Currency or Foreign Currency Indexed Loans)	TRY				3%	Charged over the closed amount in case the loan is completely closed before maturity. Collected on the basis of each transaction and during closure.	1.04.2021
	1.4.1 Cash Loan Interim/Partial Payment							
	Cash Loan Early Closure (Turkish Lira Loan)	TRY				15%	Charged on the amount paid early/partially in case of early interim payment of principal amount for the loan or payment of loan installment before due date. Collected on the basis of each transaction and during interim/partial payment.	1.07.2022
	Cash Loan Early Closure (Foreign Currency or Foreign Currency Indexed Loans)	TRY				15%	Charged on the amount paid early/partially in case of early interim payment of principal amount for the loan or payment of loan installment before due date. Collected on the basis of each transaction and during interim/partial payment.	1.07.2022
	1.4.1 Cash Loan Early Closure-Remaining Maturity up to 24 Months (for Loans Disbursed Between 03/01/2021 and - 06/30/2024)							
	Cash Loan Early Closure (Turkish Lira Loan)	TRY				2%	Charged over the closed amount in case the loan is completely closed before maturity. Collected on the basis of each transaction and during closure.	1.07.2022
	Cash Loan Early Closure (Foreign Currency or Foreign Currency Indexed Loans)	TRY				3%	Charged over the closed amount in case the loan is completely closed before maturity. Collected on the basis of each transaction and during closure.	1.07.2022
	1.4.1 Cash Loan Early Closure-Remaining Maturity Longer than 24 Months (for Loans Disbursed Between 03/01/2021 and 06/30/2024)							
	Cash Loan Early Closure (Turkish Lira Loan)	TRY				2%+1*year	Charged over the closed amount in case the loan is completely closed before maturity. Calculated by adding 1% for each year with a remaining maturity exceeding 24 months plus 2%. The time in the exceeding part is rounded up to a year. Collected on the basis of each transaction and during closure.	1.07.2022
	Cash Loan Early Closure (Foreign Currency or Foreign Currency Indexed Loans)	TRY				3%+1*year	Charged over the closed amount in case the loan is completely closed before maturity. Calculated by adding 1% for each year with a remaining maturity exceeding 24 months plus 3%. The time in the exceeding part is rounded up to a year. Collected on the basis of each transaction and during closure.	1.07.2022
	1.4.1 Cash Loan Early Closure (Loans Disbursed as of 07/01/2024)							
	Cash Loan Early Closure (Turkish Lira Loan)	TRY				2,00%	The rate is applicable to loans with variable interest. For fixed rate Turkish Lira loans, it will be calculated by adding 5 percent of the annual compound interest rate of the loan and 0.20 percent of the remaining weighted average maturity.	1.08.2024
	Cash Loan Early Closure (Foreign Currency or Foreign Currency Indexed Loans)	TRY				2,00%	The rate is applicable to loans with variable interest. For fixed rate foreign currency or foreign currency indexed loans, it will be calculated by adding 2 percent and 0.15 percent of the remaining weighted average maturity.	1.08.2024
2	Foreign Trade							
2.1	Import Transactions							
	2.1.1 Letter of Credit Opening Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.1.2 Reserve/Dispute Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.1.3 Pre-notification Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.1.4 Aval/Acceptance Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.1.5 Maturity/Amount Change Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.1.6 Policy Acceptance Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
2.2	Export Transactions							
	2.2.1 Advising Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.2.2 Confirmation Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.2.3 Amendment of maturity/amount Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.2.4 Deferred Payment Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.2.5 Discount Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.2.6 Collection Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
2.3	Import/Export Partner Transactions							
	2.3.1 Negotiations Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.3.2 Modification Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.3.3 Transaction Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.3.4 Correspondent Bank Cost	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
	2.3.5 Payment Fee	TRY				15,00%	Collected over the amount - per transaction.	13.01.2023
3	Cash Management							
3.1.	Supplier Financing and Direct Debit System (DBS)							

	Item No	Currency	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Description	Updated on
	3.1.1	Supplier Financing and DBS Fee						
	3.1.1	DBS						
	3.1.1	Supplier Financing	TRY			10,00%	Collected for the operational process under the Supplier Financing protocol signed between the Bank and the client.	13.01.2023
	3.1.2	Supplier Financing and DBS Term Fee						
	3.1.2	DBS						
	3.1.2	Supplier Financing	TRY			10,00%	Collected periodically over the amount.	1.07.2022
	3.2	Deposit, Participation Fund and Precious Metal Deposit Accounts						
	3.2.1	Money and Precious Metal Deposit/Withdrawal Fee						
	3.2.1	Branch Late Money Deposit	TRY			10,00%	Collected over the amount - per transaction.	1.08.2024
	3.2.1	Withdrawal						
	3.2.1.2.1	Money Withdrawal Exceeding Daily Limit	TRY			10,00%	Collected over the amount - per transaction.	14.03.2023
	3.2.1.2.2	Money Withdrawal from Other Branch	TRY			10,00%	Collected over the amount - per transaction.	14.03.2023
	3.2.1.2.3	Precious Metal Withdrawal						
	3.2.2	Fee for Transactions Conducted on Other Institutions' ATMs/Joint ATMs						
	3.2.2	Money Withdrawal/Deposit/Debt Payment						
	3.2.2	ATM Balance/Limit/Debt Inquiry						
	3.3	Money and Precious Metal Transfers						
	3.3.1	Electronic Fund Transfer (EFT) Fee						
	3.3.1	Mobile banking and Internet banking						
	3.3.1.1.1	TRY 4,300 and below	TRY		4,22		Collected per transaction.	1.08.2024
	3.3.1.1.2	Between TRY 4,300 and 211,100	TRY		8,44		Collected per transaction.	1.08.2024
	3.3.1.1.3	Above TRY 211,100.01	TRY		105,52		Collected per transaction.	1.08.2024
	3.3.1	ATM						
	3.3.1.2.1	TRY 4,300 and below						
	3.3.1.2.2	Between TRY 4,300 and 211,100						
	3.3.1.2.3	Above TRY 211,100.01						
	3.3.1	Other Channels						
	3.3.1.3.1	TRY 4,300 and below	TRY		21,1		Collected per transaction.	1.08.2024
	3.3.1.3.2	Between TRY 4,300 and 211,100	TRY		42,21		Collected per transaction.	1.08.2024
	3.3.1.3.3	Above TRY 211,100.01	TRY		422,10		Collected per transaction.	1.08.2024
	3.3.2	Remittance Fee						
	3.3.2	Mobile banking and Internet banking						
	3.3.2.1.1	TRY 4,300 and below	TRY		2,11		Collected per transaction.	1.08.2024
	3.3.2.1.2	Between TRY 4,300 and 211,100	TRY		4,22		Collected per transaction.	1.08.2024
	3.3.2.1.3	Above TRY 211,100.01	TRY		52,76		Collected per transaction.	1.08.2024
	3.3.2	ATM						
	3.3.2.2.1	TRY 4,300 and below						
	3.3.2.2.2	Between TRY 4,300 and 211,100						
	3.3.2.2.3	Above TRY 211,100.01						
	3.3.2	Other Channels						
	3.3.2.3.1	TRY 4,300 and below	TRY		10,55		Collected per transaction.	1.08.2024
	3.3.2.3.2	Between TRY 4,300 and 211,100	TRY		21,11		Collected per transaction.	1.08.2024
	3.3.2.3.3	Above TRY 211,100.01	TRY		211,05		Collected per transaction.	1.08.2024
	3.3.3	International Fund Transfer and Messaging Fees						
	3.3.3	Outgoing Fund Transfer	TRY	16000		15,00%	Collected over the amount - per transaction.	1.08.2024
	3.3.3	Incoming Fund Transfer	TRY	16000		15,00%	Collected over the amount - per transaction.	1.08.2024
	3.3.3	Sent via Payment Institutions	TRY	1000		15,00%	Collected over the amount - per transaction.	1.08.2024
	3.3.3	Received via Payment Institutions	TRY	1000		15,00%	Collected over the amount - per transaction.	1.08.2024
	3.3.3	International Fund Transfer Inquiry/Messaging Fee	TRY	1600		15,00%	Collected over the amount - per transaction.	1.08.2024
	3.3.4	Precious Metal Transfer Fee						
	3.3.4	In-bank						
	3.3.4	Other Bank						
	3.3.5	Instant and Continuous Transfer of Funds (FAST)						
	3.3.5.1	FAST Transactions Made before Late EFT Starting Time (During official working hours)						
	3.3.5	Mobile banking and Internet banking						
	3.3.5.1.1.1	TRY 4,300 and below						
	3.3.5.1.1.2	Between TRY 4,300 and 211,100						
	3.3.5.1.1.3	Above TRY 211,100.01						
	3.3.5	ATM						
	3.3.5.1.2.1	TRY 4,300 and below						
	3.3.5.1.2.2	Between TRY 4,300 and 211,100						
	3.3.5.1.2.3	Above TRY 211,100.01						
	3.3.5	Other Channels						
	3.3.5.1.3.1	TRY 4,300 and below						
	3.3.5.1.3.2	Between TRY 4,300 and 211,100						
	3.3.5.1.3.3	Above TRY 211,100.01						
	3.3.5.2	FAST Transactions Made after the Late EFT Starting Time and on Weekends						
	3.3.5	Mobile banking and Internet banking						
	3.3.5.2.1.1	TRY 4,300 and below						
	3.3.5.2.1.2	Between TRY 4,300 and 211,100						
	3.3.5.2.1.3	Above TRY 211,100.01						
	3.3.5.2	ATM						
	3.3.5.2.2.1	TRY 4,300 and below						
	3.3.5.2.2.2	Between TRY 4,300 and 211,100						
	3.3.5.2.2.3	Above TRY 211,100.01						
	3.3.5.2	Other Channels						
	3.3.5.2.3.1	TRY 4,300 and below						
	3.3.5.2.3.2	Between TRY 4,300 and 211,100						
	3.3.5.2.3.3	Above TRY 211,100.01						
	3.4	Safe Deposit Box						
	3.5	Intermediation Services						
	3.5.1	Invoice / Institutional Payment						
	3.5.2	Collection/Payment Services						
	3.6	Documentation and Notification						
	3.6.1	Printed Statement Delivery	TRY			17	Collected per page.	13.01.2023
	3.6.2	Archive/Research	TRY			30000	No fee is charged for the first year from the date of issue of the relevant document for archive requests. It is collected for the following years. It is also collected for all kinds of research on the company.	1.08.2024
	3.7	Check Transactions						
	3.7.1	Checkbook and Check Issuance Fee						
	3.7.1	Checkbook (Per Leaf)						
	3.7.1	Check Issuance	TRY			15,00%	Collected over the amount.	13.01.2023
	3.7.1	Custom Check Issuance	TRY			15,00%	Collected over the amount.	13.01.2023
	3.7.2	Check Refund Fee	TRY			15,00%	Collected over the amount.	13.01.2023
	3.7.3	Check Collection Fee	TRY			15,00%	Collected over the amount.	13.01.2023
	3.7.3	Same Bank's Checks	TRY			15,00%	Collected over the amount.	13.01.2023
	3.7.3	Other Bank's Checks	TRY			15,00%	Collected over the amount.	1.03.2020
	3.7.3	Foreign Currency Checks Collection (Other Bank)	TRY			15,00%	Collected over the amount.	1.03.2020
	3.7.4	Check Certification and Correction Fee						
	3.7.4	Bad Check Certification	TRY	1000		15,00%	Collected over the amount.	1.08.2024
	3.7.4	Right to Correct Checks	TRY	1000		15,00%	Collected over the amount.	1.08.2024
	3.8	Promissory Note Transactions						
	3.8.1	Promissory Note Information Fee	TRY	1000		15,00%	Collected over the amount.	1.08.2024
	3.8.2	Promissory Note Refund Fee	TRY	1000		15,00%	Collected over the amount.	1.08.2024
	3.8.3	Promissory Note Protest Transactions Fee						
	3.8.3	Promissory Note Protest	TRY	1000			Determined according to the fee paid to the Notary Public.	1.08.2024
	3.8.3	Promissory Note Protest Cancellation	TRY	1000		15,00%	Collected over the amount.	1.08.2024
	3.8.4	Promissory Note Collection Fee						
	3.8.4	Same Bank Promissory Note Collection				15,00%	Collected over the amount.	1.08.2024
	3.8.4	Correspondent Bank Promissory Note Collection	TRY	1000		15,00%	Collected over the amount.	1.08.2024
	4	Payment Systems						
	4.1	POS Fees						
	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	Merchant Fees						

	Item No	Currency	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Description	Updated on
4.2.1	Member Merchant Fee Advance/Installment							
4.2.1	Merchant Fee Advance							
4.2.1	Merchant Fee Installment (Additional Installment Rate)							
4.2.1	Merchant Fee Advance (Foreign Cards)							
4.2.1	Merchant Fee (Close Circuit Card Systems)							
4.2.2	Unblock Fee							
4.3	Transactions Performed by Commercial Cards							
4.3.1	Commercial Card Membership Fee							
4.3.1	Commercial Card Membership (Main Card)							
4.3.1	Commercial Card Membership (Additional Card)							
4.3.2	Cash Advance Fee							
3.3.5	Instant and Continuous Transfer of Funds (FAST)							
3.3.5.1	FAST Transactions Made before Late EFT Starting Time (during official working hours)							
3.3.5	Mobile banking and internet banking							
3.3.5.1.1.1	TRY 4,300 and below							
3.3.5.1.1.2	Between TRY 4,300 and 211,100							
3.3.5.1.1.3	Above TRY 211,100.01							
3.3.5	ATM							
3.3.5.1.2.1	TRY 4,300 and below							
3.3.5.1.2.2	Between TRY 4,300 and 211,100							
3.3.5.1.2.3	Above TRY 211,100.01							
3.3.5	Other Channels							
3.3.5.1.3.1	TRY 4,300 and below							
3.3.5.1.3.2	Between TRY 4,300 and 211,100							
3.3.5.1.3.3	Above TRY 211,100.01							
3.3.5.2	FAST Transactions Made after the Late EFT Starting Time and on Weekends							
3.3.5	Mobile banking and internet banking							
3.3.5.2.1.1	TRY 4,300 and below							
3.3.5.2.1.2	Between TRY 4,300 and 211,100							
3.3.5.2.1.3	Above TRY 211,100.01							
3.3.5	ATM							
3.3.5.2.2.1	TRY 4,300 and below							
3.3.5.2.2.2	Between TRY 4,300 and 211,100							
3.3.5.2.2.3	Above TRY 211,100.01							
3.3.5	Other Channels							
3.3.5.2.3.1	TRY 4,300 and below							
3.3.5.2.3.2	Between TRY 4,300 and 211,100							
3.3.5.2.3.3	Above TRY 211,100.01							
3.4.	Safe Deposit Box							
3.5.	Intermediation Services							
3.5.1.	Invoice / Institutional Payment							
3.5.2.	Collection/Payment Services							
3.6.	Documentation and Notification							
3.6.1.	Printed Statement Delivery	TRY			17		Collected per page.	13.01.2023
	Archive/Research	TRY					No fee is charged for the first year from the date of issue of the relevant document for archive requests. It is collected for the following years. It is also collected for all kinds of research on the company.	1.08.2024
3.6.2.					30000			
3.7.	Check Transactions							
3.7.1.	Checkbook and Check Issuance Fee							
3.7.1	Checkbook (Per Leaf)							
3.7.1	Check Issuance	TRY				15,00%	Collected over the amount.	13.01.2023
3.7.1	Custom Check Issuance	TRY				15,00%	Collected over the amount.	13.01.2023
3.7.2.	Check Refund Fee	TRY				15,00%	Collected over the amount.	13.01.2023
3.7.3.	Check Collection Fee	TRY				15,00%	Collected over the amount.	13.01.2023
3.7.3	Same Bank's Checks	TRY				15,00%	Collected over the amount.	13.01.2023
3.7.3	Other Bank's Checks	TRY				15,00%	Collected over the amount.	1.03.2020
3.7.3	Foreign Currency Checks Collection (Other Bank)	TRY				15,00%	Collected over the amount.	1.03.2020
3.7.4.	Check Certification and Correction Fee							
3.7.4	Bad Check Certification	TRY	1000			15,00%	Collected over the amount.	1.08.2024
3.7.4	Right to Correct Checks	TRY	1000			15,00%	Collected over the amount.	1.08.2024
3.8.	Promissory Note Transactions							
3.8.1.	Promissory Note Information Fee	TRY	1000			15,00%	Collected over the amount.	1.08.2024
3.8.2.	Promissory Note Refund Fee	TRY	1000			15,00%	Collected over the amount.	1.08.2024
3.8.3.	Promissory Note Protest Transactions Fee							
3.8.3	Promissory Note Protest	TRY	1000				Determined according to the fee paid to the Notary Public.	1.08.2024
3.8.3	Promissory Note Protest Cancellation	TRY	1000			15,00%	Collected over the amount.	1.08.2024
3.8.4	Promissory Note Collection Fee							
3.8.4	Same Bank Promissory Note Collection	TRY	1000			15,00%	Collected over the amount.	1.08.2024
3.8.4	Correspondent Bank Promissory Note Collection	TRY	1000			15,00%	Collected over the amount.	1.08.2024
5	Specialized Products and Services in Four Categories							
5.1.	Commercial Loans							
5.1.1.	Coordinating Bank Service						The fee amount is freely determined by the Bank	
5.1.2.	Agent Services in Single or Multi-Bank Financing Transactions						The fee amount is freely determined by the Bank	
5.2.	Foreign Trade							
5.2.1.	Foreign Company Intelligence						The fee amount is freely determined by the Bank	
5.3.	Cash Management							
5.3.1.	Collection-Delivery of Negotiable Instruments or Cash Proceeds/Delivery of Precious	TRY				15,0%	Collected over the amount.	1.08.2024
5.3.2.	Statements Compatible with Special Systems							
5.3.3.	Check and Promissory Note Integration							
5.3.4.	Secure Payment System							
5.3.5.	On-call Transfer Product							
5.3.6.	Guaranteed Payment System							
5.4.	Payment Systems							
5.4.1.	Merchant Special Campaign Service							
5.4.2.	Free Commercial Card Campaign Participation							
5.4.3.	Use of Blocked POS Receivables for the Purchase of Goods and Services on Credit							
5.4.4.	Merchant Special Report Fee							

* All amounts are exclusive of BİTİ.