

FEE INFORMATION FORM OF CORPORATE CUSTOMERS

The detailed description of the fee items included in this information form can be accessed through the official website www.tcmb.gov.tr, through the APPLICATION INSTRUCTIONS FOR FEES TO BE OBTAINED FROM COMMERCIAL CUSTOMERS BY BANKS, and in the event that any changes in the fees in the tariff will be made, necessary updates will be made by BANK on the www.ziraatkatilim.com.tr official website.

TAX AND FUNDS TO BE PAID TO THE GOVERNMENT

5% BİTT is collected over the cost and fee amounts.

VALIDITY PERIOD OF FEES AND NOTIFICATIONS OF CHANGE

The increases in fees will be notified in writing, via the permanent data keeper or by registered phone, and at least 2 days after the notification date, the fee increase will be made.

COLLECTION METHOD

According to the type of product and service, it is made by collecting from cash or account or credit card. Apart from the issues outlined above, detailed information is included in the General Banking Agreement and General Credit Agreement, and this form, which is an integral part of the General Banking Agreement and General Credit Agreement, has been submitted to you in order that you can carefully review and request an explanation from our Bank on unclear matters.

	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Explanation
1 Commercial Credits					
1.1					Credit Allocation and Credit Use
1.1.1					Credit Allocation and Credit Use Fee
1.1.1.1				0.25%	Credit Allocation Fee Collection Period Annual
1.1.1.2				1.00%	Credit Use Fee 1% is collected during use in installment credits, and periodical 0.25% is collected in revolving credits.
1.1.2					Goodwill/Intent/Reference Letter Preparation Fee Collection Period Per Transaction
1.2	TRY 250				Collateralization
1.2.1					Expertise, Collateral Establishment, Change and Cancellation Fee They are collected to be limited to the amount determined by the authorized companies.
1.3					Credit Risk Process
1.3.1					Restructuring, Extension/Payment Plan and Profit Rate Change Fee
1.3.2					Undertaking/Undertaking Default Fee
1.3.2.1					Commitment
1.3.2.2					Not Compliance to Commitment
1.3.3	TRY 50	0.25%	TRY 500	3.00%	Non-Cash Credit - Period Fee Collection Period: Periodic
1.3.4	TRY 50	0.25%	TRY 500	3.00%	Non-Cash Credit - Guarantorship Fee Collection Period: Per Transaction
1.4					Closing
1.4.1					Cash Credit Early Payment Fee
1.4.1.1					Cash Credit Early Closing-Remaining Maturity Up to 24 Months
1.4.1.1.1				1.00%	Cash Credit Early Closing (Turkish Lira Credits) Collection Period: Per Transaction
1.4.1.1.2				2.00%	Cash Credit Early Closing (Foreign Currency or Credits Indexed Foreign Currency) Collection Period: Per Transaction
1.4.1.2					Cash Credit Early Closing-Remaining Maturity More Than 24 Months
1.4.1.2.1				2.00%	Cash Credit Early Closing (Turkish Lira Credits) Collection Period: Per Transaction
1.4.1.2.2				3.00%	Cash Credit Early Closing (Foreign Currency or Credits Indexed Foreign Currency) Collection Period: Per Transaction
1.4.1.3					Cash Credit Intermediate/Partial Payment
1.4.1.3.1					Cash Credit Early Closing (Turkish Lira Credits)
1.4.1.3.2					Cash Credit Early Closing (Foreign Currency or Credits Indexed Foreign Currency)
2 Foreign Trade					
2.1					Import Transactions
2.1.1			USD 75		Letter of Credit Opening Fee Collection Period: Per Transaction
2.1.2					Reserve/Discrepancy Fee
2.1.3					Pre-notice Fee
2.1.4	USD 150			2.00%	Surety/Acceptance Fee Collection Period: Per Transaction
2.1.5			USD 50		Maturity/Amount Change Fee Collection Period: Per Transaction
2.1.6					Policy Acceptance Fee
2.2					Export Transactions

2.2.1	Notice Fee	USD 50			0.20%	Collection Period: Per Transaction
2.2.2	Confirmation Fee					
2.2.3	Maturity/Amount Change Fee			USD 75		Collection Period: Per Transaction
2.2.4	Deferred Payment Fee					
2.2.5	Discount Charge					
2.2.6	Collection Fee					
2.3	Import/Export Joint Transactions					
2.3.1	Documentation Examination Fee	USD 75			0.10%	Collection Period: Per Transaction
2.3.2	Change Fee	USD 50		USD 75		Collection Period: Per Transaction
2.3.3	Transaction Fee	USD 50			0.10%	Collection Period: Per Transaction
2.3.4	Correspondent Bank Cost					For each foreign trade transaction carried out by the bank, it is collected at 100% on all costs and fees demanded by the correspondent bank.
2.3.5	Payment Fee	50 USD			0.10%	Collection Period: Per Transaction
3 Cash Management						
3.1.	Supplier Finance and Direct Debiting System (DBS)					
3.1.1.	Supplier Finance and DBS Fee					
3.1.1.1	DBS					It is collected for operational processes within the scope of the DBS protocol signed between the bank and the customer.
3.1.1.2	Supplier Finance					Within the scope of the DBS protocol signed between the bank and the customer, the DBS collection/limit commission is collected at the quarterly agreed rate and the minimum amount during the protocol period.
3.1.2.	Supplier Finance and DBS Period Fee					
3.1.2.1	DBS					Within the scope of the DBS protocol signed between the bank and the customer, the DBS collection/limit commission is collected at the quarterly agreed rate and the minimum amount during the protocol period.
3.1.2.2	Supplier Finance					Within the scope of the DBS protocol signed between the bank and the customer, the DBS collection/limit commission is collected at the quarterly agreed rate and the minimum amount during the protocol period.
3.2.	Deposits, Participation Fund and Precious Metal Warehouse Accounts					
3.2.1.	Cash and Precious Metal Deposit/Withdrawal Fee					
3.2.1.1	Branch Late Deposit					
3.2.1.2	Withdrawal					
3.2.1.2.1	Withdrawal Over Daily Limit					
3.2.1.2.2	Withdrawal From Other Branches			500 TRY	0.3%	Collection Period: Per Transaction
3.2.1.2.3	Precious Metal Withdrawal					
3.2.2.	Transactions Fee From Other Institutional ATMs/Common ATMs					
3.2.2.1	Withdrawal/Deposit /Debt payment					
3.2.2.2	ATM Balance/Limit/Debt Inquiry					
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	TRY 1,000 and below					
3.3.1.1.2	between TRY 1,000 and 50,000					
3.3.1.1.3	above TRY 50,000					
3.3.1.2	ATM					
3.3.1.2.1	TRY 1,000 and below			TRY 2		Collection Period: Per Transaction
3.3.1.2.2	between TRY 1,000 and 50,000			TRY 5		Collection Period: Per Transaction
3.3.1.2.3	above TRY 50,000			TRY 50		Collection Period: Per Transaction
3.3.1.3	Other Channels					
3.3.1.3.1	TRY 1,000 and below			TRY 5		Collection Period: Per Transaction
3.3.1.3.2	between TRY 1,000 and 50,000			TRY 10		Collection Period: Per Transaction
3.3.1.3.3	above TRY 50,000			TRY 100		Collection Period: Per Transaction
3.3.2.	Bank Wire Fee					
3.3.2.1	Mobile Banking and Internet Banking					

3.3.2.1.1	TRY 1,000 and below					
3.3.2.1.2	between TRY 1,000 and 50,000					
3.3.2.1.3	above TRY 50,000					
3.3.2.2	ATM					
3.3.2.2.1	TRY 1,000 and below			TRY 1		Collection Period: Per Transaction
3.3.2.2.2	between TRY 1,000 and 50,000			TRY 2.50		Collection Period: Per Transaction
3.3.2.2.3	above TRY 50,000			TRY 2.50		Collection Period: Per Transaction
3.3.2.3	Other Channels					
3.3.2.3.1	TRY 1,000 and below			TRY 2.50		Collection Period: Per Transaction
3.3.2.3.2	between TRY 1,000 and 50,000			TRY 5		Collection Period: Per Transaction
3.3.2.3.3	above TRY 50,000			TRY 50		Collection Period: Per Transaction
3.3.3.	International Funds Transfer and Messaging Fee					Collection Period: No commission rate/amount will be collected from the transfer transactions that will be made by DTHs by providing provision and by converting TL accounts into foreign currency.
3.3.3.1	Outgoing Fund Transfer	USD 30		USD 500	0.50%	Collection Period: Per Transaction
3.3.3.2	Incoming Fund Transfer	USD 15		USD 500	0.75%	Collection Period: Per Transaction
3.3.3.3	Sent Through Payment Organizations					
3.3.3.4	Incoming through Payment Organizations					
3.3.3.5	International Funds Transfer Inquiry/Messaging Fee					It is determined by the CBRT.
3.3.4.	Precious Metal Transfer Fee					Collection Period: Per Transaction
3.3.4.1	In-Bank					1-10 gr TRY 2.3 11-100 gr TRY 3.45 101-250 gr TRY 4.6 251-500 gr TRY 5.75 500 gr 0.0115%
3.3.4.2	Other Bank					1-10 gr TRY 2.3 11-100 gr TRY 3.45 101-250 gr TRY 4.6 251-500 gr TRY 5.75 500 gr 0.0115%
3.4.	Safe-deposit Box	TRY 300		TRY 480		Collection Period: Annual
3.5.	Intermediary Services					It is determined based on the protocols made between the Company and the Bank.
3.5.1.	Invoice/Institution Payment					It is determined based on the protocols made between the Company and the Bank.
3.5.2.	Collection/Payment Services					It is determined based on the protocols made between the Company and the Bank.
3.6.	Document and Information					
3.6.1.	Printed Statement Submission					
3.6.2.	Archive/Research	TRY 5		TRY 50		Collection Period: Per page
3.7.	Check Transactions					
3.7.1.	Checkbook and Check Issuance Fee					
3.7.1.1	Checkbook (Per Leaf)	TRY 4		TRY 6.50		Collection Period: Per Transaction
3.7.1.2	Check Issuance	TRY 50		TRY 250	0.2%	Collection Period: Per Transaction
3.7.1.3	Special Quality Check Issuance					
3.7.2.	Check Return Fee					
3.7.3.	Check Collection Fee	TRY 30		TRY 50		Collection Period: Per Transaction
3.7.3.1	Same Bank Check	TRY 30		TRY 50		Collection Period: Per Transaction
3.7.3.2	Other Bank Check	TRY 30		TRY 50		Collection Period: Per Transaction
3.7.3.3	Foreign Currency Checks Collection (Other Bank)	USD 15			0.5%	Collection Period: Per Transaction
3.7.4.	Check Documentation and Correction Fee					
3.7.4.1	Bounced Check Documentation					
3.7.4.2	Check Correction Right					
3.8.	Bond Transactions					
3.8.1.	Bond Information Fee					
3.8.2.	Bond Return Fee	TRY 50				Collection Period: Per Transaction
3.8.3.	Bond Protest Processes Fee					
3.8.3.1	Bond Protest					
3.8.3.2	Bond Protest Removal			TRY 50		Collection Period: Per Transaction
3.8.4.	Bond Collection Fee					
3.8.4.1	Same Bank Bond Collection	TRY 50			0.5%	Collection Period: Per Transaction
3.8.4.2	Correspondent Bank Bond Collection	TRY 60			0.5%	Collection Period: Per Transaction

4 Payment Systems						
4.1	POS Fees					
4.1.1	POS Software/Hardware/Maintenance Fee - Physical POS	TRY 0		TRY 25		Collection Period: Monthly/It is charged Per Device. ÖKC Service Fee: TRY 25 Mobile POS Line Fee: TRY 10
4.1.2	POS Software/Hardware/Maintenance Fee - Virtual POS	TRY 0		TRY 500		Collection Period: Virtual POS Entry Fee: TRY 500 is taken at the first entry. Virtual POS Service Fee is charged TRY 500 per year.
4.1.3	Lost/Damaged POS and Accessory Fee	TRY 0		TRY 800		It is charged per Lost Device. Desktop/Mobile POS: TRY 800
4.2	Merchant Fee					
4.02.01	Merchant Fee Cash/Installment					
4.2.1.1	Merchant Fee Cash		0%		1.19%	Collection Period: Minimum rate Per Transaction is valid for next day payments. For blocked transactions, payment is made after a maximum of 30 days. BITT is not included.
4.2.1.2	Merchant Fee Installment (Additional Installment Rate)					
4.2.1.3	Merchant Fee Cash (Overseas Cards)		0%		1.60%	Collection Period: Minimum rate Per Transaction is valid for next day payments. For blocked transactions, payment is made after a maximum of 30 days. BITT is not included.
4.2.1.4	Merchant Fee (Closed Circuit Card Systems)					
4.2.2	Blocked Solution Fee					
4.3	Transactions Made with a Commercial Card					
4.3.1	Commercial Card Membership Fee					
4.3.1.1	Commercial Card Membership (Original Card)					
4.3.1.2	Commercial Card Membership (Additional Card)					
4.3.2	Cash Advance Fee					
5 Special Products and Services Under Four Categories						
5.1	Commercial Credits					
5.1.1	Coordinator Bank Service					
5.1.2	Agent Services in Multi-Bank Financing					
5.2	Foreign Trade					
5.2.1	Overseas Company Intelligence					
5.3	Cash Management					
5.3.1	Valuable Paper or Cash Revenue Collection-Delivery/Precious Metal Deliveries					
5.3.2	Special System Compatible Statements					
5.3.3	Check and Bond Integration					
5.3.4	Secure Payment System of Notaries Union of Turkey					
5.4	Payment Systems					
5.4.1	Member Workplace Special Campaign Service					
5.4.2	Free Commercial Card Campaign Participation					
5.4.3	Use of Blocked POS Receivables in Futures Purchase of Goods and Services					
5.4.4	Member Workplace Special Report Fee					
This information has been made regarding the General Banking Agreement and the General Credit Agreement to be established upon request and the Fee Information Form is an integral part of the aforementioned agreement. If there is no change in the fees in the information form on the date of signing the agreement, they will be applied to the agreement exactly and if there is a change; although the fees contained in this information form are not binding for the Bank, the fees reported in writing with regard to the change, through the permanent data storage or by the registered phone and published on the official website of the Bank will apply to the agreement.						
Name Surname/Title:		Ziraat Katılım Bank Branch				
Signature:		Signature:				

Ziraat Katılım Bankası A.Ş.

Genel Müdürlük Hobyar Eminönü Mah.

Hayri Efendi Cad. No: 12 PK: 34112 Fatih / İstanbul

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**Customer
Communication
Center**

www.ziraatkatilim.com.tr

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