

INFORMATION FORM FOR FEES APPLIED TO CORPORATE CUSTOMERS

Detailed description of the fees included in this information form can be found in IMPLEMENTATION INSTRUCTIONS REGARDING FEES THAT BANKS MAY RECEIVE FROM COMMERCIAL CUSTOMERS, which is accessible via www.tcmb.gov.tr, the official website of the Central Bank of Turkey. The BANK will update www.ziraatkatilim.com.tr, its official website, as required if the fees specified in the tariff are to be adjusted.

TAXES AND FUNDS PAID TO THE STATE

5% of fees and expenses is collected as Banking and Insurance Transactions Tax ("BITT").

TERM OF VALIDITY OF FEES AND NOTICES OF ADJUSTMENTS

Any increase in the fees will be notified in written form via a permanent data storage device or via phone call to the registered telephone number and the related fee will be increased at least 2 days after the date of notification.

METHOD OF COLLECTION

It is collected in the form of a cash payment or a payment on account or by debiting it to the related account or collecting it from a credit card depending on the type of the product and service. Aside from the issues summarized above, detailed information can be found in the General Banking Agreement and the General Credit Agreement and this form, which is an integral part of the General Banking Agreement and the General Credit Agreement, has been delivered to you in order to enable you to review it carefully and to request a clarification from our Bank regarding any ambiguity.

		Currency	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Explanation
1	Commercial Credits						
1.1	Allocation and Disbursement of a Credit						
1.1.1	Fee for Allocation and Disbursement of a Credit						
1.1.1.1	Allocation of a Credit					0,25%	It refers to the fee collected in New Line of Credit Allocation Processes. Where the credit limit is increased, a fee of 0.125 shall be charged over the additional limit.
1.1.1.2	Disbursement of a Credit					1,10%	It is collected at the rate of 1.10% upon the disbursement of an installment credit. For allocation of credit with a maturity of less than one year, the maximum credit allocation fee is applied by taking into account the number of days of maturity and deducting it proportionally. It will be collected over the credit amount for once at the start date of the credit.
1.1.2	Fee for Issuing a Letter of Credit / Intent / Reference	TRY	250,00				Collection Period: Per Transaction
1.2	Collateralization						
1.2.1	Fees for Appraisal, Collateral Provision, Revision, and Cancellation						It is collected in an amount 15% higher than the amount fixed by an authorized firm.
1.3	Credit Risk Process						
1.3.1	Fee for Restructuring, Renewal/Payment Plan and Adjustment of the Profit Ratio					2,00%	Collection Period: Per Transaction
1.3.2	Commitment/Breach of Commitment Fee						
1.3.2.1	Commitment					2,00%	Collection Period: Per Transaction
1.3.2.2	Breach of Commitment					2,00%	Collection Period: Per Transaction
1.3.3	Non-Cash Credit – Period Fee		500,00	0,25%			Collection Period: Periodic
1.3.4	Non-Cash Credit – Guarantee fee		500,00	0,25%			Collection Period: Per Transaction
1.4	Closing						
1.4.1	Non-Cash Credit Prepayment Fee						
1.4.1.1	Early Closing of Cash Credit – Remaining Maturity up to 24 Months (Credits Granted Prior to 1.3.2021)						
1.4.1.1.1	Early Closing of Cash Credit (Credits in Turkish Lira)					1,00%	Collection Period: Per Transaction
1.4.1.1.2	Early Closing of Cash Credit (Denominated in FX or FX Indexed Credits)					2,00%	Collection Period: Per Transaction
1.4.1.2	Early Closing of Cash Credit – Remaining Maturity Longer than 24 Months (CREDITS GRANTED PRIOR to 1.3.2021)						
1.4.1.2.1	Early Closing of Cash Credit (Credits in Turkish Lira)					2,00%	Collection Period: Per Transaction
1.4.1.2.2	Early Closing of Cash Credit ((Denominated in FX or FX Indexed Credits)					3,00%	Collection Period: Per Transaction
1.4.1.3	Cash Credit Interim/Partial Repayment						
1.4.1.3.1	Early Closing of Cash Credit (Credits in Turkish Lira)					2,00%	1% is added for each additional year for credits granted after 1.3.2021
1.4.1.3.2	Early Closing of Cash Credit ((Denominated in FX or FX Indexed Credits))					3,00%	1% is added for each additional year for credits granted after 1.3.2021
1.4.1.4	Early Closing of Cash Credit – Remaining Maturity up to 24 Months (Credits Granted Prior to 1.3.2021)						
1.4.1.4.1	Early Closing of Cash Credit (Credits in Turkish Lira)					2,00%	Collection Period: Per Transaction
1.4.1.4.2	Early Closing of Cash Credit (Denominated in FX or FX Indexed Credits)					3,00%	Collection Period: Per Transaction
1.4.1.5	Early Closing of Cash Credit – Remaining Maturity longer than 24 Months (Credits Granted Prior to 1.3.2021)						
1.4.1.5.1	Early Closing of Cash Credit (Credits in Turkish Lira)					3,00%	1% is added for each additional year for credits granted after 1.3.2021
1.4.1.5.2	Early Closing of Cash Credit (Denominated in FX or FX Indexed Credits)					4,00%	1% is added for each additional year for credits granted after 1.3.2021
2	Foreign Trade						
2.1	Import Transactions						
2.1.1	Fee for Issuing a Letter of Credit	USD	75,00			2,00%	Collection Period: Per Transaction or Periodic
2.1.2	Reserve/Discrepancy Fee	USD	100,00		100,00		Collection Period: Per Transaction
2.1.3	Preliminary Notice Fee	USD	50,00	0,20%			Collection Period: Per Transaction
2.1.4	Aval/Acceptance Fee	USD	150,00			2,00%	Collection Period: Per Transaction or Periodic
2.1.5	Maturity/Amount Adjustment Fee	USD	50,00				Collection Period: Per Transaction
2.1.6	Bill of Exchange Acceptance Fee	USD	200,00			2,00%	Collection Period: Per Transaction or Periodic
2.2	Export Transactions						
2.2.1	Notification Fee	USD	50,00			0,20%	Collection Period: Per Transaction
2.2.2	Confirmation Fee	USD	300,00				Collection Period: Per Transaction or Periodic

2.2.3	Maturity/Amount Adjustment Fee	USD	75,00		75,00		Collection Period: Per Transaction
2.2.4	Deferred Payment Fee	USD	300,00				Collection Period: Per Transaction
2.2.5	Discount Fee	USD	100,00				Collection Period: Per Transaction
2.2.6	Collection Fee	USD	100,00				Collection Period: Per Transaction
2.3	Joint Import / Export Transactions						
2.3.1	Document Review Fee	USD	75,00		75,00		Collection Period: Per Transaction
2.3.2	Adjustment Fee	USD	75,00		75,00		Collection Period: Per Transaction
2.3.3	Transaction Fee	USD	50,00		50,00		Collection Period: Per Transaction
2.3.4	Correspondent Bank Expense			100,00%		100,00%	Charged at the rate of 100% of all kinds of expenses and fees charged by the correspondent bank for each foreign trade transaction carried out by the Bank.
2.3.5	Payment Fee	USD	50,00		50,00		Collection Period: Per Transaction
3	Cash Management						
3.1.	Supplier Financing and Direct Debiting System (DDS)						
3.1.1.	Supplier Financing and DDS Fee						
3.1.1.1	DDS						It is collected for operational processes under a DDS protocol concluded between the Bank and the customer.
3.1.1.2	Supplier Financing						A DDS collection/limit commission is charged at the rate and in the minimum amount agreed upon for each quarter during the term of the DDS protocol concluded between the Bank and the customer.
3.1.2.	Supplier Financing and DDS Periodic Fee						
3.1.2.1	DDS						A DDS collection/limit commission is charged at the rate and in the minimum amount agreed upon for each quarter during the term of the DDS protocol concluded between the Bank and the customer.
3.1.2.2	Supplier Financing						A DDS collection/limit commission is charged at the rate and in the minimum amount agreed upon for each quarter during the term of the DDS protocol concluded between the Bank and the customer.
3.2.	Deposit, Participation Fund and Precious Metal Deposit Accounts						
3.2.1.	Money and Precious Metal Deposit/Withdrawal Fee						
3.2.1.1	Late Depositing of Money in Branch						
3.2.1.2	Cash Withdrawal						
3.2.1.2.1	Cash Withdrawal Over Daily Limit						
3.2.1.2.2	Cash Withdrawal From Another Branch						
3.2.1.2.3	Withdrawal of Precious Metal						
3.2.2.	Fee Charged for Transactions Performed Via ATMs of Other Banks/Joint ATMs						
3.2.2.1	Withdrawing/Depositing Money/Paying a Debt						
3.2.2.2	Balance/Limit/Debt Enquiry via an ATM						
3.3.	Transfers of Money and Precious Metals						
3.3.1.	Electronic Fund Transfer (EFT) Fee						
3.3.1.1	Mobile Banking and Internet Banking						
3.3.1.1.1	TRY 1,000 or Less						
3.3.1.1.2	Between TRY 1,000 and 50,000						
3.3.1.1.3	Over TRY 50,000						
3.3.1.2	ATM						
3.3.1.2.1	TRY 1,000 or less	TRY			5,44		Collection Period: Per Transaction
3.3.1.2.2	Between TRY 1,000 and 50,000	TRY			10,88		Collection Period: Per Transaction
3.3.1.2.3	Over TRY 50,000	TRY			77,97		Collection Period: Per Transaction
3.3.1.3	Other Channels						
3.3.1.3.1	TRY 1,000 or less	TRY			7,79		Collection Period: Per Transaction
3.3.1.3.2	Between TRY 1,000 and 50,000	TRY			15,59		Collection Period: Per Transaction
3.3.1.3.3	Over TRY 50,000	TRY			155,94		Collection Period: Per Transaction
3.3.2.	Remittance Fee						
3.3.2.1	Mobile Banking and Internet Banking						
3.3.2.1.1	TRY 1,000 or less						
3.3.2.1.2	Between TRY 1,000 and 50,000						
3.3.2.1.3	Over TRY 50,000						
3.3.2.2	ATM						
3.3.2.2.1	TRY 1,000 or less	TRY			2,72		Collection Period: Per Transaction
3.3.2.2.2	Between TRY 1,000 and 50,000	TRY			5,44		Collection Period: Per Transaction
3.3.2.2.3	Over TRY 50,000	TRY			38,98		Collection Period: Per Transaction
3.3.2.3	Other Channels						
3.3.2.3.1	TRY 1,000 or less	TRY			3,89		Collection Period: Per Transaction
3.3.2.3.2	Between TRY 1,000 and 50,000	TRY			7,79		Collection Period: Per Transaction
3.3.2.3.3	Over TRY 50,000	TRY			77,97		Collection Period: Per Transaction
3.3.3.	International Fund Transfer and Messaging Fee						Collection Period: No commission rate/amount will be collected in respect of transfer transactions that the customers will carry out via foreign exchange deposit accounts or by converting Turkish Lira accounts into a foreign currency account.
3.3.3.1	Outgoing Fund Transfer	USD	30,00		500,00	0,50%	Collection Period: Per Transaction
3.3.3.2	Incoming Fund Transfer	USD	15,00		500,00	0,75%	Collection Period: Per Transaction
3.3.3.3	Transferred Via Payment Institutions						
3.3.3.4	Received Via Payment Institutions						
3.3.3.5	International Fund Transfer Enquiry/ Messaging Fee						Determined by the CBRT
3.3.4.	Precious Metal Transfer Fee						Collection Period: Per Transaction
3.3.4.1	In-Bank						1-10 g TRY 2.3 11-100 g TRY 3.45 101-250 g TRY 4.6 251--500 g TRY 5.75 500+ g 0.0115%
3.3.4.2	Other Banks						1-10 g TRY 2.3 11-100 g TRY 3.45 101-250 g TRY 4.6 251--500 g TRY 5.75 500+ g 0.0115%
3.3.5.	Instant and Continuous Transfer of Funds (FAST)						
3.3.5.1	FAST Transactions Carried Out Before Late EFT Starting Time (Within Official Working Hours)						
3.3.5.1.1	Mobile Banking and Internet Banking						
3.3.5.1.1.1	TRY 1,000 or less						
3.3.5.1.1.2	Between TRY 1,000 and 50,000						

3.3.5.1.1.3	Over TRY 50,000						
3.3.5.1.2	ATM						
3.3.5.1.2.1	TRY 1,000 or less						
3.3.5.1.2.2	Between TRY 1,000 and 50,000						
3.3.5.1.2.3	Over TRY 50,000						
3.3.5.1.3	Other Channels						
3.3.5.1.3.1	TRY 1,000 or less						
3.3.5.1.3.2	Between TRY 1,000 and 50,000						
3.3.5.1.3.3	Over TRY 50,000						
3.3.5.2	FAST Transactions Carried Out After Late EFT Starting Time and Over the Weekend						
3.3.5.2.1	Mobile banking and Internet banking						
3.3.5.2.1.1	TRY 1,000 or less						
3.3.5.2.1.2	Between TRY 1,000 and 50,000						
3.3.5.2.1.3	Over TRY 50,000						
3.3.5.2.2	ATM						
3.3.5.2.2.1	TRY 1,000 or less						
3.3.5.2.2.2	Between TRY 1,000 and 50,000						
3.3.5.2.2.3	Over TRY 50,000						
3.3.5.2.3	Other Channels						
3.3.5.2.3.1	TRY 1,000 or less						
3.3.5.2.3.2	Between TRY 1,000 and 50,000						
3.3.5.2.3.3	Over TRY 50,000						
3.4.	Safe Deposit Box	TRY	750,00		1250,00		Collection Period: Annual
3.5.	Brokerage Services						It is fixed based on protocols concluded between the Firm and the Bank
3.5.1.	Payment of Invoices/Payments to Companies and Institutions						It is fixed based on protocols concluded between the Firm and the Bank
3.5.2.	Collection/Payment Services						It is fixed based on protocols concluded between the Firm and the Bank
3.6.	Document and Information						
3.6.1.	Sending Printed Bank Statements						
3.6.2.	Archive/Enquiry	TRY	5,00		50,00		Collection Period: Per Page
3.7.	Check Transactions						
3.7.1.	Check Book and Check Issuance Fee						
3.7.1.1	Check Book (Per Page)	TRY	4,00		6,50		Collection Period: Per Transaction
3.7.1.2	Check Issuance	TRY	50,00		250,00	0,20%	Collection Period: Per Transaction
3.7.1.3	Issuing a Check of a Special Type						
3.7.2.	Check Return Fee						
3.7.3.	Check Collection Fee	TRY	30,00		50,00		Collection Period: Per Transaction
3.7.3.1	Check of Same Bank	TRY	30,00		50,00		Collection Period: Per Transaction
3.7.3.2	Check of Another Bank	TRY	30,00		50,00		Collection Period: Per Transaction
3.7.3.3	Collection of Foreign Exchange Checks (Another Bank)	USD	15,00			0,50%	Collection Period: Per Transaction
3.7.4.	Check Documentation and Correction Fee						
3.7.4.1	Documentation of Dishonored Check						
3.7.4.2	Check Correction Right						
3.8.	Bill Transactions						
3.8.1.	Bill Information Fee						
3.8.2.	Bill Return Fee	TRY	50,00				Collection Period: Per Transaction
3.8.3.	Bill Protest Transaction Fee						
3.8.3.1	Bill Protest						
3.8.3.2	Withdrawal of Bill Protest	TRY			50,00		Collection Period: Per Transaction
3.8.4.	Bill Collection Fee						
3.8.4.1	Collection of Bill for the Same Bank	TRY	50,00			0,50%	Collection Period: Per Transaction
3.8.4.2	Collection of Bill for a Correspondent Bank	TRY	60,00			0,50%	Collection Period: Per Transaction
4	Payment Systems						
4.1	POS Fees						
4.1.1	POS Software/Hardware/Maintenance Fee - Physical POS	TRY			40,00		Inclusive of BSMV
4.1.2	POS Software/Hardware/Maintenance Fee - Virtual POS	TRY			500,00		Inclusive of BSMV
4.1.3	Cost of Lost/Damaged POS and Accessories	TRY			1250,00		Inclusive of BSMV
4.2	Merchant Fees						
4.2.1	Merchant Fee Paid in Advance/Paid in Installments						
4.2.1.1	Merchant Fee Paid in Advance	TRY			1,26%		Exclusive of BSMV
4.2.1.2	Merchant Fee Paid in Installments (Ratio of Additional Installments)						
4.2.1.3	Merchant Fee Paid in Advance (Overseas Cards)	TRY			1,90%		Exclusive of BSMV
4.2.1.4	Merchant Fee (Closed Circuit Card Systems)						
4.2.2	Unblocking Fee	TRY			11,50%		Exclusive of BSMV
4.3	Transactions Carried Out by Using a Commercial Card						
4.3.1	Commercial Card Membership Fee						
4.3.1.1	Commercial Card Membership (Main 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 Services						
5.1.2.	Agency Services for Single or Multiple Bank Transactions						
5.2.	Foreign Trade						
5.2.1.	Overseas Firm Intelligence						
5.3.	Cash Management						
5.3.1.	Collection-Delivery of Negotiable Instruments or Cash/Deliveries of Precious Metals						
5.3.2.	Bank Statements Compatible With Special Systems						
5.3.3.	Check and Bill Integration						
5.3.4.	Secure Payment System						
5.3.5.	On-Call Transfer Product						
5.4.	Payment Systems						
5.4.1.	Merchant Special Campaign Services						
5.4.2.	Participation in Unpaid Commercial Card Campaign						
5.4.3.	Utilization of Blocked POS Receivable for the Purchase of Goods and Services on Credit						
5.4.4.	Merchant Special Report Fee						

This information has been provided with regard to a General Banking Agreement and a General Credit Agreement, which will be concluded upon request, and this Fee Information Form is an integral part of the agreements in question. If there has been no change in the fees specified in the information form on the date of execution of the agreement, they will be exactly applicable to the agreement. If there has been any change, revised fees notified in written form via a permanent data storage device or a recorded telephone call and posted on the Bank's official website will be applicable to the agreement and the fees specified in this information form do not have any binding effect on the Bank.

Full Name/Title :

Ziraat Katılım Bankası A.Ş. Branch

Signature:

Signature: