

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						
<u>1.1.1</u> 1.1.1.1	Fee for Allocation and Disbursement of a Credit 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	1000.00				Collection Period: Per Transaction
1.2 1.2.1	Collateralization 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					0.00%	
1.3.2.1 1.3.2.2	Commitment Breach of Commitment					2.00%	Collection Period: Per Transaction Collection Period: Per Transaction
1.3.3	Non-Cash Credit – Period Fee		500.00	0.25%		2.0070	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 1.4.1.5	Early Closing of Cash Credit (Denominated in FX or FX Indexed Credits) Early Closing of Cash Credit – Remaining Maturity longer than 24 Months					3.00%	Collection Period: Per Transaction
1.4.1.5.1	(Credits Granted Prior to 1.3.2021) 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	150.00			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%		2.00%	Collection Period: Per Transaction
2.1.4 2.1.5	Aval/Acceptance Fee Maturity/Amount Adjustment Fee	USD USD	150.00 50.00			2.00%	Collection Period: Per Transaction or Periodic 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		75.00		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 Joint Import / Export Transactions	USD	100.00				Collection Period: Per Transaction
2.3 2.3.1	Document Review Fee	USD	75.00		75.00		Collection Period: Per Transaction
2.3.1	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
							Charged at the rate of 100% of all kinds of expenses and fees
2.3.4	Correspondent Bank Expense			100.00%		100.00%	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		1		1		
3.1.1.1	DDS						It is collected for operational processes under a DDS protocol concluded between the Bank and the customer.
							A DDS collection/limit commission is charged at the rate and
							in the minimum amount agreed upon for each quarter
3.1.1.2	Supplier Financing						during the term of the DDS protocol concluded between the
							Bank and the customer.
3.1.2.	Supplier Financing and DDS Periodic Fee						
							A DDS collection/limit commission is charged at the rate and
3.1.2.1	DDS						in the minimum amount agreed upon for each quarter
0.1.2.1	550						during the term of the DDS protocol concluded between the
							Bank and the customer.
							A DDS collection/limit commission is charged at the rate and in the minimum amount agreed upon for each quarter
3.1.2.2	Supplier Financing						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 4,300 or less						
3.3.1.1.2	Between TRY 4,300 and 211,100						
3.3.1.1.3	Over TRY 211,100						
3.3.1.2	ATM		1		.	1	
3.3.1.2.1	TRY 4,300 or less	TRY			14.73		Collection Period: Per Transaction
3.3.1.2.2	Between TRY 4,300 and 211,100	TRY			29.47		Collection Period: Per Transaction
3.3.1.2.3 3.3.1.3	Over TRY 211,100 Other Channels	TRY			211.05		Collection Period: Per Transaction
3.3.1.3.1	TRY 4,300 or less	TRY			21.10		Collection Period: Per Transaction
3.3.1.3.2	Between TRY 4,300 and 211,100	TRY			42.21		Collection Period: Per Transaction
3.3.1.3.3	Over TRY 211,100	TRY			422.10		Collection Period: Per Transaction
3.3.2.	Remittance Fee						
3.3.2.1	Mobile Banking and Internet Banking						
3.3.2.1 3.3.2.1.1	Mobile Banking and Internet Banking TRY 4,300 or less		ĺ				
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3.3.2.1 3.3.2.1.1 3.3.2.1.2 3.3.2.1.3 3.3.2.2 3.3.2.2 3.3.2.2.1 3.3.2.2.2	Mobile Banking and Internet Banking TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 ATM TRY 4,300 or less Between TRY 4,300 and 211,100	TRY			14.74		Collection Period: Per Transaction
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3.3.2.1 3.3.2.1.1 3.3.2.1.2 3.3.2.1.3 3.3.2.2 3.3.2.2.2 3.3.2.2.3 3.3.2.3.1 3.3.2.3.1 3.3.3.1 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3	Mobile Banking and Internet Banking TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 ATM TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 Other Channels TRY 4,300 or less Between TRY 4,300 and 211,100 Other Channels TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 International Fund Transfer and Messaging Fee Outgoing Fund Transfer Incoming Fund Transfer Incoming Fund Transfer Transferred Via Payment Institutions	TRY TRY TRY TRY TRY USD			14.74 105.53 10.55 21.11 211.05 500.00		Collection Period: Per Transaction 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. Collection Period: Per Transaction
3.3.2.1 3.3.2.1.1 3.3.2.1.2 3.3.2.1.3 3.3.2.2 3.3.2.2.1 3.3.2.2.1 3.3.2.2.3 3.3.2.3.1 3.3.2.3.1 3.3.2.3.3 3.3.3.3 3.3.3.1 3.3.3.2 3.3.3.3 3.3.3.4	Mobile Banking and Internet Banking TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 ATM TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 Over TRY 211,100 Other Channels TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 Other Channels TRY 4,300 and 211,100 Over TRY 211,00 Transfer August International Fund Transfer Incoming Fund Transfer Incoming Fund Transfer Transferred Via Payment Institutions Received Via Payment Institutions	TRY TRY TRY TRY TRY USD			14.74 105.53 10.55 21.11 211.05 500.00		Collection Period: Per Transaction 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. Collection Period: Per Transaction Collection Period: Per Transaction
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3.3.2.1 3.3.2.1.1 3.3.2.1.2 3.3.2.1.3 3.3.2.2 3.3.2.2.1 3.3.2.2.2 3.3.2.2.3 3.3.2.3.1 3.3.2.3.1 3.3.2.3.3 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.4 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.3.1 3.	Mobile Banking and Internet Banking TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 ATM TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 Other Channels TRY 4,300 or less Between TRY 4,300 and 211,100 Other Channels TRY 4,300 or less Between TRY 4,300 and 211,100 Over TRY 211,100 International Fund Transfer and Messaging Fee Outgoing Fund Transfer Incoming Fund Transfer Incoming Fund Transfer International Fund Transfer Enquiry/ Messaging Fee Precious Metal Transfer Fee International Fund Transfer Fee International Fund Transfer Fee	TRY TRY TRY TRY TRY USD			14.74 105.53 10.55 21.11 211.05 500.00		Collection Period: Per Transaction 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. Collection Period: Per Transaction Collection Period: Per Transaction Determined by the CBRT Collection Period: Per Transaction
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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				
Signature:	Signature:				