

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	1000,00				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	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%			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	TRY				2,00%	It is collected for operational processes under a DDS protocol concluded between the Bank and the customer.
3.1.1.2	Supplier Financing	TRY				2,00%	It is collected for operational processes under a Supplier Financing protocol concluded between the Bank and the customer between the Bank and the customer.
3.1.2.	Supplier Financing and DDS Periodic Fee						
3.1.2.1	DDS	TRY				2,00%	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	TRY				2,00%	It is collected for operational processes under a Supplier Financing protocol concluded between the Bank and the customer 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 4,300,01 and 211,100						
3.3.1.1.3	Over TRY 211.100						
3.3.1.2	ATM						
3.3.1.2.1	TRY 4,300 or less	TRY				14,73	Collection Period: Per Transaction
3.3.1.2.2	Between TRY 4,300,01 and 211,100	TRY				29,47	Collection Period: Per Transaction
3.3.1.2.3	Over TRY 211.100	TRY				211,05	Collection Period: Per Transaction
3.3.1.3	Other Channels						
3.3.1.3.1	TRY 4,300 or less	TRY				21,10	Collection Period: Per Transaction
3.3.1.3.2	Between TRY 4,300,01 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						
3.3.2.1.1	TRY 4,300 or less						
3.3.2.1.2	Between TRY 4,300,01 and 211,100						
3.3.2.1.3	Over TRY 211.100						
3.3.2.2	ATM						
3.3.2.2.1	TRY 4,300 or less	TRY				7,37	Collection Period: Per Transaction
3.3.2.2.2	Between TRY 4,300,01 and 211,100	TRY				14,74	Collection Period: Per Transaction
3.3.2.2.3	Over TRY 211.100	TRY				105,53	Collection Period: Per Transaction
3.3.2.3	Other Channels						
3.3.2.3.1	TRY 4,300 or less	TRY				10,55	Collection Period: Per Transaction
3.3.2.3.2	Between TRY 4,300,01 and 211,100	TRY				21,11	Collection Period: Per Transaction
3.3.2.3.3	Over TRY 211.100	TRY				211,05	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%
3.3.3.2	Incoming Fund Transfer	USD	15,00			500,00	0,75%
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						
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 4,300 or less						
3.3.5.1.1.2	Between TRY 4,300,01 and 211,100						
3.3.5.1.1.3	Over TRY 211.100						
3.3.5.1.2	ATM						
3.3.5.1.2.1	TRY 4,300 or less						
3.3.5.1.2.2	Between TRY 4,300,01 and 211,100						
3.3.5.1.2.3	Over TRY 211.100						
3.3.5.1.3	Other Channels						
3.3.5.1.3.1	TRY 4,300 or less						
3.3.5.1.3.2	Between TRY 4,300,01 and 211,100						
3.3.5.1.3.3	Over TRY 211.100						
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 4,300 or less						
3.3.5.2.1.2	Between TRY 4,300,01 and 211,100						
3.3.5.2.1.3	Over TRY 211.100						
3.3.5.2.2	ATM						
3.3.5.2.2.1	TRY 4,300 or less						

3.3.5.2.2.2	Between TRY 4,300,01 and 211,100						
3.3.5.2.2.3	Over TRY 211.100						
3.3.5.2.3	Other Channels						
3.3.5.2.3.1	TRY 4,300 or less						
3.3.5.2.3.2	Between TRY 4,300,01 and 211,100						
3.3.5.2.3.3	Over TRY 211.100						
3.4.	Safe Deposit Box	TRY	1750,00		3000,00		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	15,00		80,00		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	20,00		40,00		Collection Period: Per Transaction
3.7.1.2	Check Issuance	TRY	250,00		1000,00	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	250,00			0,20%	Collection Period: Per Transaction
3.7.3.1	Check of Same Bank	TRY	250,00			0,20%	Collection Period: Per Transaction
3.7.3.2	Check of Another Bank	TRY	250,00			0,20%	Collection Period: Per Transaction
3.7.3.3	Collection of Foreign Exchange Checks (Another Bank)	USD	30,00		240,00	0,50%	Collection Period: Per Transaction
3.7.4.	Check Documentation and Correction Fee						
3.7.4.1	Documentation of Dishonored Check	TRY	250,00			0,20%	
3.7.4.2	Check Correction Right						
3.8.	Bill Transactions						
3.8.1.	Bill Information Fee						
3.8.2.	Bill Return Fee	TRY	200,00		200,00		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	200,00		2000,00		Collection Period: Per Transaction
3.8.4.	Bill Collection Fee						
3.8.4.1	Collection of Bill for the Same Bank	TRY	200,00			0,50%	Collection Period: Per Transaction
3.8.4.2	Collection of Bill for a Correspondent Bank	TRY	250,00			0,50%	Collection Period: Per Transaction
4	Payment Systems						
4.1	POS Fees						
4.1.1	POS Software/Hardware/Maintenance Fee - Physical POS	TRY			200,00		Inclusive of BSMV
4.1.2	POS Software/Hardware/Maintenance Fee - Virtual POS	TRY			1000,00		Inclusive of BSMV
4.1.3	Cost of Lost/Damaged POS and Accessories	TRY			4000,00		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			3,56%		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			32,49%		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)	TRY			750,00		Inclusive of BSMV
4.3.1.2	Commercial Card Membership (Additional Card)	TRY			375,00		Inclusive of BSMV
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				1000,00		Exclusive of BSMV
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: