



Paylaştıkça daha fazlası

CORPORATE CUSTOMERS FEE INFORMATION FORM

The detailed description of the fee items included in this information form can be accessed through the official website www.tcmb.gov.tr via the IMPLEMENTATION INSTRUCTIONS REGARDING THE FEES THAT CAN BE CHARGED BY BANKS FROM COMMERCIAL CUSTOMERS, and in case of any changes in the fees included in the tariff, necessary updates will be made by the BANK on the official website, www.ziraatkatilim.com.tr.

TAXES AND FUNDS PAID TO GOVERNMENT

5% BITT is collected on the amount of fees and charges.

VALIDITY PERIOD OF FEES AND CHANGE NOTIFICATIONS

Increases in fees will be notified in writing, through a permanent data storage device, or by recorded telephone, and the increase will be made at least 2 days after the notification date.

FORM OF COLLECTION

Depending on the type of product and service, it is made in cash or on account, or by collecting from the credit card. Detailed information other than the matters summarized above is contained in the General Banking Agreement and the General Loan Agreement and this form, which is an integral part of the General Banking Agreement and the General Loan Agreement, has been delivered to you in order for you to review it carefully and to request clarification from our Bank on any unclear matters.

		Currency	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Remark
1	Commercial Loans						
1.1	Loan Allocation and Loan Disbursement						
1.1.1	Loan Allocation and Loan Disbursement Fee						
1.1.1.1	Loan Allocation					%0,20	0.20 percent of the allocated or renewed limit will be collected, and in cases where the limit is increased, a maximum of 0.20 percent will be collected on the additional limit.
1.1.1.2	Loan Disbursement					%1,10	For installment loans, 1.10% is charged at the time of disbursement. For loan disbursements with a maturity of less than one year, the maximum loan disbursement fee is applied by taking into account the number of maturity days and deducted proportionally. The loan amount will be charged once at opening.
1.1.2	Reputation/Letter of Intent/Reference Letter Issuance Fee	TRY	3000,00				Collection Period: Per Transaction
1.2	Collateralization						
1.2.1	Appraisal, Collateral Establishment, Change and Cancellation Fees						It is charged as 15% more than the amount determined by the authorized companies.
1.3	Loan Risk Process						
1.3.1	Restructuring, Extension/Payment Plan and Profit Rate Change Fee					%2,00	Collection Period: Per Transaction
1.3.2	Commitment / Non-Commitment Fee						
1.3.2.1	Commitment					%2,00	Collection Period: Per Transaction
1.3.2.2	Non-Commitment					%2,00	Collection Period: Per Transaction
1.3.3	Non-Cash Loan - Term Fee	TRY	6000,00			%4,00	For loans disbursed between 01.03.2021 and 30.06.2024, a minimum of 6000 TL/600 USD per year can be collected. For Final and Advance TM, a minimum of 6000 TL/600 USD per year can be collected. For External TM and AVAL, a minimum of 6000 TL/300 USD per year can be collected. KKB ETMP and Takasbank Electronic Guarantee Letter commission is excluded.
1.3.4	Non-Cash Loan - Guarantorship Fee	TRY	1000,00			%2,00	Collection Period: Per Transaction
1.4	Closure						
1.4.1	Cash Loan Early Repayment Fee						
1.4.1.1	Early Closure of Cash Loans - Remaining Maturity Up to 24 Months (For Loans Disbursed Before 1.3.2021)						
1.4.1.1.1	Early Closure of Cash Loans (Loans in Turkish Lira)					%1,00	2% for loans disbursed between 01.03.2021-30.06.2024, and for loans disbursed after 01.07.2024, the rate calculated by adding 5% of the annual compound profit rate of the loan and 0.20% of the remaining weighted average maturity will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.1.2	Early Closure of Cash Loans (Loans in Foreign Currency or Foreign Currency Indexed Loans)					%2,00	For loans disbursed between 01.03.2021 and 30.06.2024, the rate was calculated by adding 3% and for loans disbursed after 01.07.2024, the rate was calculated by adding 2% and 0.15% of the remaining weighted average maturity of the loan will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.2	Early Closure of Cash Loans with remaining maturity longer than 24 months (For Loans Disbursed Before 1.3.2021)						
1.4.1.2.1	Early Closure of Cash Loans (Loans in Turkish Lira)					%2,00	For loans disbursed after 01.03.2021-30.06.2024, 1% per additional year will be added. For loans disbursed after 01.07.2024, the rate calculated by adding 5% of the annual compound profit rate of the loan and 0.20% of the remaining weighted average maturity will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.2.2	Early Closure of Cash Loans (Loans in Foreign Currency or Foreign Currency Indexed Loans)					%3,00	For loans disbursed after 01.03.2021-30.06.2024, 1% per additional year will be added. For loans disbursed after 01.07.2024, the rate calculated by adding 2% and 0.15% of the remaining weighted average maturity of the loan will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.3	Cash Loan Interim/Partial Payment						
1.4.1.3.1	Early Closure of Cash Loans (Loans in Turkish Lira)					%2,00	For loans disbursed between 01.03.2021 and 30.06.2024, 1% per additional year will be added. For loans disbursed after 01.07.2024, the rate calculated by adding 5% of the annual compound profit rate of the loan and 0.20% of the remaining weighted average maturity will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.3.2	Early Closure of Cash Loans (Loans in Foreign Currency or Foreign Currency Indexed Loans)					%3,00	For loans disbursed between 01.03.2021 and 30.06.2024, 1% per additional year will be added. For loans disbursed after 01.07.2024, the rate calculated by adding 2% and 0.15% of the remaining weighted average maturity of the loan will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.4	Early Closure of Cash Loans - Remaining Maturity Up to 24 Months (For Loans Disbursed as of 1.3.2021)						
1.4.1.4.1	Early Closure of Cash Loans (Loans in Turkish Lira)					%2,00	For loans disbursed after 01.07.2024, the rate calculated by adding 5 percent of the annual compound profit rate of the loan and 0.20 percent of the remaining weighted average maturity will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.4.2	Early Closure of Cash Loans (Loans in Foreign Currency or Foreign Currency Indexed Loans)					%3,00	For loans disbursed after 01.07.2024, the rate calculated by adding 2 percent and 0.15 percent of the remaining weighted average maturity of the loan will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.5	Early Closure of Cash Loans with remaining maturity longer than 24 months (For loans Disbursed as of 1.3.2021)						
1.4.1.5.1	Early Closure of Cash Loans (Loans in Turkish Lira)					%11,00	1% is added per additional year. For loans disbursed after 01.07.2024, the rate calculated by adding 5 percent of the annual compound profit rate of the loan and 0.20 percent of the remaining weighted average maturity will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.5.2	Early Closure of Cash Loans (Loans in Foreign Currency or Foreign Currency Indexed Loans)					%12,00	1% is added per additional year. For loans disbursed after 01.07.2024, the rate calculated by adding 2 percent and 0.15 percent of the remaining weighted average maturity of the loan will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.6	Early Closure of Cash Loans (For Loans Disbursed as of 1.7.2024)						
1.4.1.6.1	Early Closure of Cash Loans (Loans in Turkish Lira)						For loans disbursed after 01.07.2024, the rate calculated by adding 5 percent of the annual compound profit rate of the loan and 0.20 percent of the remaining weighted average maturity will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
1.4.1.6.2	Early Closure of Cash Loans (Loans in Foreign Currency or Foreign Currency Indexed Loans)						For loans disbursed after 01.07.2024, the rate calculated by adding 2 percent and 0.15 percent of the remaining weighted average maturity of the loan will be used. The principal amount within the early closing amount is collected in advance. Excluding BITT
2	Foreign Trade						
2.1	Import Transactions						

2.1.1	Letter of Credit Opening Fee	USD	250.00			%2,00	Collection Period: Per Transaction or Periodic
2.1.2	Reserve/Dispute Fee	USD	100.00		100.00		Collection Period: Per Transaction
2.1.3	Pre-notification Fee	USD	50.00	%0,20			Collection Period: Per Transaction
2.1.4	Surety/Acceptance Fee	USD	250.00			%2,00	Collection Period: Per Transaction or Periodic
2.1.5	Maturity/Amount Change Fee	USD	100.00				Collection Period: Per Transaction
2.1.6	Policy Acceptance Fee	USD	200.00			%2,00	Collection Period: Per Transaction or Periodic
2.2	Export Transactions						
2.2.1	Notice Fee	USD	100.00			%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 Change Fee	USD	75.00		75.00		Collection Period: Per Transaction
2.2.4	Payment Fee with Maturity	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	Import / Export Joint Transactions						
2.3.1	Document Review Fee	USD	100.00		100.00		Collection Period: Per Transaction
2.3.2	Change Fee	USD	100.00		100.00		Collection Period: Per Transaction
2.3.3	Transaction Fee	USD	100.00		100.00		Collection Period: Per Transaction
2.3.4	Correspondent Bank Charge			%100.00		%100.00	For each foreign trade transaction realized by the Bank, 100% of all kinds of costs and fees requested by the correspondent bank are charged.
2.3.5	Payment Fee	USD	100.00		150.00		Collection Period: Per Transaction
3	Cash Management						
3.1	Supplier Financing and Direct Debit System (DDS)						
3.1.1	Supplier Finance and DDS Fee						
3.1.1.1	DDS	TRY				%2,00	Per Transaction
3.1.1.2	Supplier Finance	TRY				%2,00	Per Transaction
3.1.2	Supplier Finance and DDS Term Fee						
3.1.2.1	DDS	TRY				%2,00	Within the scope of the DDS protocol signed between the Bank and the customer, DDS collection/limit commission is collected quarterly over the agreed rate and minimum amount during the protocol period.
3.1.2.2	Supplier Finance	TRY				%2,00	Collected for operational processes within the scope of the TFS protocol signed between the Bank and the customer.
3.2	Deposit, Participation Fund, and Precious Metal Deposit Accounts						
3.2.1	Deposit/Withdrawal Fees for Money and Precious Metals						
3.2.1.1	Branch Late Deposit						
3.2.1.2	Money Withdrawal						
3.2.1.2.1	Withdrawals Over Daily Limit						
3.2.1.2.2	Money Withdrawal from Other Branch	TRY	60		2107	%0,30	Collection Period: Per Transaction
3.2.1.2.3	Precious Metal Withdrawal						
3.2.2	Fee for Transactions Made at Other Institution ATMs/Partner ATMs						
3.2.2.1	Withdrawal/Deposit/Debt payment						
3.2.2.2	ATM Balance/Limit/Debt Inquiry						
3.3	Money and Precious Metals Transfers						
3.3.1	Electronic Fund Transfer (EFT) Fee						
3.3.1.1	Mobile banking and internet banking						
3.3.1.1.1	8.300 TRY and below						
3.3.1.1.2	Between 8.300,01-399.000 TRY						
3.3.1.1.3	Over 399.000 TRY						
3.3.1.2	ATM						
3.3.1.2.1	8.300 TRY and below	TRY			27,84		Collection Period: Per Transaction
3.3.1.2.2	Between 8.300,01-399.000 TRY	TRY			55,69		Collection Period: Per Transaction
3.3.1.2.3	Over 399.000 TRY	TRY			398,83		Collection Period: Per Transaction
3.3.1.3	Other Channels						

3.3.1.3.1	8,300 TRY and below	TRY			39,87		Collection Period: Per Transaction
3.3.1.3.2	Between 8,300,01-399,000 TRY	TRY			79,76		Collection Period: Per Transaction
3.3.1.3.3	Over 399,000 TRY	TRY			797,68		Collection Period: Per Transaction
3.3.2.	Remittance Fee						
3.3.2.1	Mobile banking and internet banking						
3.3.2.1.1	8,300 TRY and below						
3.3.2.1.2	Between 8,300,01-399,000 TRY						
3.3.2.1.3	Over 399,000 TRY						
3.3.2.2	ATM						
3.3.2.2.1	8,300 TRY and below	TRY			13,92		Collection Period: Per Transaction
3.3.2.2.2	Between 8,300,01-399,000 TRY	TRY			27,85		Collection Period: Per Transaction
3.3.2.2.3	Over 399,000 TRY	TRY			199,42		Collection Period: Per Transaction
3.3.2.3	Other Channels						
3.3.2.3.1	8,300 TRY and below	TRY			19,94		Collection Period: Per Transaction
3.3.2.3.2	Between 8,300,01-399,000 TRY	TRY			39,88		Collection Period: Per Transaction
3.3.2.3.3	Over 399,000 TRY	TRY			398,84		Collection Period: Per Transaction
3.3.3.	International Funds Transfer and Messaging Fee						Collection Period: The Bank will not collect any commission rate/amount from the transfer transactions to be made from FX deposit accounts, and TRY accounts will be converted into foreign currency by issuing a provision.
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	Sent via Payment Institutions						
3.3.3.4	Incoming via Payment Institutions						
3.3.3.5	International Fund Transfer Inquiry/Messaging Fee						Determined by the CBRT.
3.3.4.	Precious Metal Transfer Fee						Collection Period: Per Transaction
3.3.4.1	Intra-Bank						1-10 gr 50,00 TRY 11-100 gr 100,00 TRY 101-250 gr 150,00 TRY 251-500 gr 200,00 TRY 500+ gr %0,0018
3.3.4.2	Other Bank						1-10 gr 50,00 TRY 11-100 gr 100,00 TRY 101-250 gr 150,00 TRY 251-500 gr 200,00 TRY 500+ gr %0,0018
3.3.5.	Instant and Continuous Transfer of Funds (FAST)						
3.3.5.1	FAST Transactions Executed Until Late EFT Start Time (During Official Business Hours)						
3.3.5.1.1	Mobile banking and internet banking						
3.3.5.1.1.1	8,300 TRY and below						
3.3.5.1.1.2	Between 8,300,01-399,000 TRY						
3.3.5.1.1.3	Over 399,000 TRY						
3.3.5.1.2	ATM						
3.3.5.1.2.1	8,300 TRY and below						
3.3.5.1.2.2	Between 8,300,01-399,000 TRY						
3.3.5.1.2.3	Over 399,000 TRY						
3.3.5.1.3	Other Channels						
3.3.5.1.3.1	8,300 TRY and below						
3.3.5.1.3.2	Between 8,300,01-399,000 TRY						
3.3.5.1.3.3	Over 399,000 TRY						
3.3.5.2	FAST Transactions Executed After Late EFT Start Time and on Weekends						
3.3.5.2.1	Mobile banking and internet banking						
3.3.5.2.1.1	8,300 TRY and below						
3.3.5.2.1.2	Between 8,300,01-399,000 TRY						
3.3.5.2.1.3	Over 399,000 TRY						
3.3.5.2.2	ATM						
3.3.5.2.2.1	8,300 TRY and below						
3.3.5.2.2.2	Between 8,300,01-399,000 TRY						
3.3.5.2.2.3	Over 399,000 TRY						

3.3.5.2.3	Other Channels					
3.3.5.2.3.1	8.300 TRY and below					
3.3.5.2.3.2	Between 8.300.01-399.000 TRY					
3.3.5.2.3.3	Over 399.000 TRY					
3.4.	Safe Deposit Box	TRY	5000.00	10000.00	Collection Period: Annual	
3.5.	Intermediary Services				Determined based on the protocols made between the company and the Bank	
3.5.1.	Invoice/Institution Payment	TRY	5,00	0,02	0,02	A fee of 5 TL is charged for invoices up to 250 TL, and a 2% fee is charged for instant payments of 250 TL and above.
3.5.2.	Collection/Payment Services				Determined based on the protocols made between the company and the Bank	
3.6.	Documentation and Information					
3.6.1.	Printed Statement Delivery					
3.6.2.	Archive/Research	TRY	15,00	80,00	Collection Period: Per Page	
3.7.	Check Transactions					
3.7.1.	Checkbook and Check Issuance Fee					
3.7.1.1	Checkbook (Per Sheet)	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	Special Qualified Check Issuance					
3.7.2.	Check Return Fee					
3.7.3.	Check Collection Fee	TRY	250,00		0,20	For amounts over 125.000 TRY, a rate of 0,2% is applied.
3.7.3.1	Same Bank Check	TRY	250,00		0,20	For amounts over 125.000 TRY, a rate of 0,2% is applied.
3.7.3.2	Other Bank Checks	TRY	250,00		0,20	For amounts over 125.000 TRY, a rate of 0,2% is applied.
3.7.3.3	Collection of Foreign Currency Checks (Other Bank)	USD	30,00	240,00	0,50	Collection Period: Per Transaction
3.7.4.	Check Certification and Correction Fee					
3.7.4.1	Fake Check Certification	TRY	250,00		0,20	For amounts over 125.000 TRY, a rate of 0,2% is applied.
3.7.4.2	Check Correction Right	TRY	250,00	350,00		Collection Period: Per Transaction
3.8.	Promissory Note Transactions					
3.8.1.	Promissory Note Information Fee					
3.8.2.	Promissory Note Refund Fee	TRY	200,00	200,00		Collection Period: Per Transaction
3.8.3.	Promissory Note Protest Transactions Fee					
3.8.3.1	Promissory Note Protest					
3.8.3.2	Promissory Note Protest Removal	TRY	200,00	200,00		Collection Period: Per Transaction
3.8.4.	Promissory Note Collection Fee					
3.8.4.1	Same Bank Promissory Note Collection	TRY	200,00		0,50	Collection Period: Per Transaction
3.8.4.2	Correspondent Bank Promissory Note Collection	TRY	323,00		0,32	Collection Period: Per Transaction
4	Payment Systems					
4.1	POS Fees					
4.1.1	POS Software/Hardware/Maintenance Fee - Physical POS	TRY		750,00		BITT Included
4.1.2	POS Software/Hardware/Maintenance Fee - Virtual POS	TRY		4000,00		BITT Included
4.1.3	Lost/Damaged POS and Accessory Fee	TRY		7500,00		BITT Included
4.2	Merchant Fees					
4.2.1	Merchant Fee Advance / Installment					
4.2.1.1	Merchant Fee In Advance (Domestic Credit Cards)	TRY		%3,56		BITT Excluded
4.2.1.2	Merchant Fee In Advance (Domestic Debit Cards)	TRY		%1,04		BITT Excluded
4.2.1.3	Merchant Fee Installment (Additional Installment Rate)					
4.2.1.4	Merchant Fee In Advance (Foreign Cards)	TRY		%1,90		BITT Excluded
4.2.1.5	Merchant Fee (Closed Circuit Card Systems)					
4.2.2	Blockage Resolution Fee					
4.2.2.1	Blockage Resolution Fee (Domestic Credit Cards)	TRY		%32,49		BITT Excluded
4.2.2.2	Blockage Resolution Fee (Domestic Debit Cards)	TRY		%25,30		BITT Excluded

4.2.2.3	Blockage Resolution Fee (Foreign Cards)	TRY			%17,33		BITT Excluded
4.3	Transactions with Commercial Card						
4.3.1	Commercial Card Membership Fee						
4.3.1.1	Commercial Card Membership (Main Card)	TRY			2000,00		BITT Included
4.3.1.2	Commercial Card Membership (Additional Card)	TRY			1000,00		BITT Included
4.3.2	Cash Advance Fee						
5	Specialized Products and Services in Four Categories						
5.1.	Commercial Loans						
5.1.1.	Coordinating Bank Service						
5.1.2.	Agent Services in Single or Multi-Bank Financings						
5.2.	Foreign Trade						
5.2.1.	Foreign Company Intelligence						
5.3.	Cash Management						
5.3.1.	Collection-Delivery of Negotiable Instruments or Cash Proceeds/Delivery of Precious Metals						
5.3.2.	Special System Compatible Statements				1000,00		BITT Excluded
5.3.3.	Check and Promissory Note Integration						
5.3.4.	Secure Payment System	TRY		243,84			
5.3.4.					243,84		
5.3.5.	On-Call Transfer Product						
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 Receivable in Promised Goods and Services Purchases						
5.4.4.	Merchant Special Report Fee						

This information is provided in relation to the General Banking Agreement and General Credit Agreement to be established upon request and the Fee Information Form is an integral part of the said agreements. If there is no change in the fees in the information form on the date of signing the contract, they will be applied to the contract exactly, and in case of any change; although the fees in this information form are not binding for the Bank, the fees notified in writing, via permanent data storage or via recorded telephone and published on the official website of the Bank will be applied to the contract.

Name and Surname/Title :	Ziraat Katılım Bankası A.Ş. Branch
Signature :	Signature:



02.01.2020