

Commercial Fees and Commissions which may be Charged to Corporate Customers						
Service Type	Minimum Rate	Maximum Rate	Minimum Amount	Maximum Amount	Explanation	
<b>1 Commercial Loans</b>						
<b>1.1 Credit Limit Allocation and Loan Disbursement</b>						
1.1.1 Credit Limit Allocation and Loan Disbursement Fee						
1.1		0.25%			Credit limit allocation fees are taken against all credit limits that may pose a credit risk, including all non-cash loans and commercial credit cards within the scope of commercial loans. 5% BITT will be charged. Credit limit allocation fees are 0.25% of the credit limit allocated in the first limit allocation. Credit allocation fee cannot exceed 0.125% for limit renewals. Credit limit allocation fee and limit renewal fee could only be charged if a customer instruction received. The fee is per annum fee and it is applied proportionally, taking into account the number of months of the allocation.	
1.1		1.10%			The loan disbursement fee can only be taken from cash loans. Loan disbursement fees cannot exceed 1.10% of the loan extended, excluding revolving loans. In revolving loans, it cannot exceed 1.3% yearly of the average loan disbursement balance. The disbursement fee for revolving loans is accrued at the end of the period over the average loan disbursement balance of the relevant period, and for other cash loans, at each disbursement. For loan disbursements with a maturity less than one year, the maximum loan disbursement fee is applied by taking into account proportionally by number of days. 5% BITT will be added.	
1.1.2	1.00%	4.00%	100 USD or TRY equivalent		100 USD or TRY equivalent will be charged for transactions which do not require risk input. 5% BITT will be charged additionally.	
<b>1.2 Collateralization</b>						
1.2.1					To be charged on a per transaction basis. 5% BITT will be charged additionally.	
<b>1.3 Credit Risk Process</b>						
1.3.1 Re-structuring, Extension/Payment Plan & Interest Amendment Fee						
1.3.2 Loan Commitment/Loan Non-commitment Fee						
1.3					It is charged on transaction basis. For investment and project finance loans that are not within the scope of general credit agreements but covered by special agreements collected over the unused balance of the loan. 5% BITT will be charged additionally.	
1.3					It is the fee charged in case the conditions are not fulfilled. The cancellation of the loan partially or completely is also covered by this article. It is determined on transaction basis. 5% BITT will be charged additionally.	
1.3.3	1.00%	4.00%	150 USD or TRY equivalent		5% BITT will be charged additionally	
<b>1.4 Early Repayment</b>						
<b>Early Repayment for Loans Disbursed before 01.09.2021</b>						
Cash Loan Early Repayment Fee						
Cash Loan-Early Repayment Fee (for loans with a remaining tenor of up to 24 months)						
1.4.1					Fee to be charged in the event the entire loan is repaid before its maturity. 5% BITT will be charged additionally.	
1.4.1		1.00%			TRY Cash Loan-Early Repayment Fee	
1.4.1		2.00%			FCY-FCY indexed Cash Loan-Early Repayment Fee	
Cash Loan-Early Repayment Fee (for loans with a remaining tenor exceeding 24 months)						
1.4.1					Fee to be charged in the event the entire loan is repaid before its maturity. 5% BITT will be charged additionally.	
1.4.1		2.00%			TRY Cash Loan-Early Repayment Fee	
1.4.1		3.00%			FCY-FCY indexed Cash Loan-Early Repayment Fee	
Cash Loan-Partial Repayment Fee						
TRY Cash Loan-Early Repayment Fee						
FCY-FCY indexed Cash Loan-Early Repayment Fee						
In case the loan is not repaid completely, but paid partially, the repayment fee may be determined per transaction. 5% BITT will be charged additionally.						
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<b>Early Repayment for Loans Disbursed after 01.09.2021</b>						
Cash Loan Early Repayment Fee						
Cash Loan-Early Repayment Fee (for loans with a remaining tenor of up to 24 months)						
1.4.1.4					Fee to be charged in the event the entire loan is repaid before its maturity. 5% BITT will be charged additionally.	
1.4.1.4		2.00%			TRY Cash Loan-Early Repayment Fee	
1.4.1.4		3.00%			FCY-FCY indexed Cash Loan-Early Repayment Fee	
Cash Loan-Early Repayment Fee (for loans with a remaining tenor exceeding 24 months)						
1.4.1.5					Fee to be charged in the event the entire loan is repaid before its maturity. 5% BITT will be charged additionally. For loans with a remaining tenor exceeds 24 months, the repayment fee will be determined by making the necessary interest discount and the repayment fee may not exceed 2% for the first 24 months and 1% for each year after 24 months. In the said calculation, for the period exceeding twenty-four months, the remaining term will be completed to the year.	
1.4.1.5.1		2% + 1% for each year after 24 months			TRY Cash Loan-Early Repayment Fee	
1.4.1.5.2		3% + 1% for each year after 24 months			FCY-FCY indexed Cash Loan-Early Repayment Fee	
Cash Loan-Partial Repayment Fee						
TRY Cash Loan-Early Repayment Fee						
FCY-FCY indexed Cash Loan-Early Repayment Fee						
In case the loan is not repaid completely, but paid partially, the repayment fee may be determined per transaction. 5% BITT will be charged additionally.						
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<b>2 Foreign Trade</b>						
<b>2.1 Import Transactions</b>						
2.1.1	1.00%	4.00%	100 USD or TRY equivalent		Letter of Credit Issuance Fee	
2.1.1			50 USD or TRY equivalent	150 USD or TRY equivalent	%5 BITT will be charged additionally	
2.1.2			50 USD or TRY equivalent	150 USD or TRY equivalent	%5 BITT will be charged additionally	
2.1.3			50 USD or TRY equivalent	150 USD or TRY equivalent	%5 BITT will be charged additionally	
2.1.4	1.00%	4.00%	50 USD or TRY equivalent		Avail/Acceptance Fee	
2.1.5	1.00%	4.00%	50 USD or TRY equivalent		Maturity/Amount Amendment Fee	
2.1.6	1.00%	4.00%	50 USD or TRY equivalent		Bill Acceptance Fee	
<b>2.2 Export Transactions</b>						
2.2.1	1.00%	4.00%	50 USD or TRY equivalent		Advising Fee	
2.2.2	1.00%	4.00%	50 USD or TRY equivalent		Confirmation Fee	
2.2.3	1.00%	4.00%	50 USD or TRY equivalent		Maturity/Amount Amendment Fee	
2.2.4			100 USD or TRY equivalent	150 USD or TRY equivalent	Deferred Payment Fee	
2.2.5	1.00%	4.00%	50 USD or TRY equivalent		Discounting Fee	
2.2.6			100 USD or TRY equivalent	150 USD or TRY equivalent	Collection Fee	
<b>2.3 Import / Export Transactions</b>						
2.3.1		0.30%	50 USD or TRY equivalent		Negotiation Fee	
2.3.2		0.10%	50 USD or TRY equivalent		Amendment Fee	
2.3.3			50 USD or TRY equivalent	100 USD or TRY equivalent	Transaction Fee	
2.3.4					Correspondent Banking Fee	
2.3.5			35 USD or TRY equivalent		Payment Fee	
<b>3 Cash Management</b>						
<b>3.1 Payables Finance and Direct Debit System (DDS)</b>						
3.1.1 Payables Finance and DDS Fee						
3.1.2 Payables Finance Fee						
3.1.3 Payables Finance and DDS Term Fee						
3.1.4 Payables Finance						
To be determined on a project basis and to be charged to the Supplier and/or Obligor. %5 BITT will be additionally charged.						
<b>3.2 Money and Precious Metals Transfers</b>						
3.2.1 Electronic Fund Transfer (EFT) Fee						
3.2.2 Mobile Banking and Internet Banking						
3.2.2.1				4.22 TL	%5 BITT to be additionally charged	
3.2.2.1.1				8.44 TL	%5 BITT to be additionally charged	
3.2.2.1.2				105.52 TL	%5 BITT to be additionally charged	
3.2.2.1.3					%5 BITT to be additionally charged	
3.2.3 Other Channels (Branch)						
3.2.3.1				21.10 TL	%5 BITT to be additionally charged	
3.2.3.2				42.21 TL	%5 BITT to be additionally charged	
3.2.3.3				422.10 TL	%5 BITT to be additionally charged	
3.2.4 Remittance Fee						
3.2.5 Mobile Banking and Internet Banking						
3.2.5.1				2.11 TL	%5 BITT to be additionally charged	
3.2.5.2				4.22 TL	%5 BITT to be additionally charged	
3.2.5.3				52.76 TL	%5 BITT to be additionally charged	
3.2.6 Other Channels (Branch)						
3.2.6.1				10.55 TL	%5 BITT to be additionally charged	
3.2.6.2				21.11 TL	%5 BITT to be additionally charged	
3.2.6.3				211.05 TL	%5 BITT to be additionally charged	
3.2.7 International Fund Transfer and Messaging Fee						
3.2.7.1				10 USD or TRY equivalent	%5 BITT to be additionally charged	
3.2.7.2				10 USD or TRY equivalent	%5 BITT to be additionally charged	
3.2.7.3				50 USD or TRY equivalent	%5 BITT to be additionally charged	
3.2.8 Outgoing Fund Transfer(*)						
3.2.9 Incoming Fund Transfer						
3.2.10 International Fund Transfer Inquiry/Messaging Fee						
5% BITT to be additionally charged						
<b>3.6 Documentation and Notification Fee</b>						
3.6.1				5 TL	5 TL will be charged per page 5% BITT will be charged additionally	
3.6.2				5,000 TL	No fee will be charged for bank receipts, agreements, etc. documents which have been prepared for a period that does not exceed 1 year. Statements, reconciliation, stoppage, balance statements, etc. written requests, a maximum annual fee of 5,000 TL will be charged. 5% BITT will be charged additionally.	
<b>5 Special Products and Services not included under the Four Categories</b>						
<b>5.1 Commercial Loans</b>						
5.1.1					Coordination Fee	
In multi-bank loans, in order to ensure the participation of a large group of banks in financing (loan allocation, loan regardless of the signing of the contract and/ or loan extension) in the lending process, the debtor, banks consultants and services provided for the coordination of all relevant parties of the process. It is determined on a loan basis.						
5.1.2					Agency Fee	
In singular or multi-bank loans, fees charged for services provided based on coordination and terms agreed upon and defined in an agreement. Within this scope, as long as it is clearly stipulated in the agreement with the commercial customer, the Bank may take on roles such as the following: "Credit Representative" and "Collateral Representative," "Payment Representative," "Insurance Representative," "Finance Model Representative," "Technical Transactions Representative," "Environmental Representative," "Traffic Representative," "Derivatives Transactions Representatives," "Documentation Representative" and "Lenders Representative." To be determined on a per transaction basis.						
<b>5.2 Foreign Trade</b>						
5.2.1				100 USD or TRY equivalent	Crossborder Counter Party Information Fee	
Fee charged for the service of preparing and presenting a report containing commercial and financial information for the measurement of credit worthiness of the foreign company subject to foreign trade transaction. It is charged per transaction.						
<b>5.3 Cash Management</b>						
5.3.2				5,000 TL	Special Systems Bank Statement Fee	
Banking statements/transactions sent via systems which have been integrated with Customers' accounting systems or have been developed as per customers' special requests such as ftp, web service, XML, SWIFT, API etc.						

As of 15/01/2024  
TRY equivalent will be calculated based on our Bank FX rates