

BASIC BANKING PRODUCTS AND SERVICES INFORMATION FORM

odeabank

FEES, CHARGES, AND COMMISSIONS TO BE COLLECTED FROM RETAIL CUSTOMERS FOR BANKING SERVICES

		PRODUCT/SERVICE CATEGORY & FEE / COMMISSION / CHARGE DESCRIPTION	AMOUNT	COLLECTION PERIOD / NOTES
Money Transfers	Electronic Funds Transfer Fee	Branch (Below TRY 8,300)	TRY 39,87	Per Transaction. Excluding BITT.
		Branch (TRY 8,300.01–399,000)	TRY 79,76	
		Branch (TRY 399,000 and above)	TRY 797,68	
		Internet / Mobile Branch (Below TRY 8,300)	TRY 7,97	Excluding BITT. Transactions up to TRY 100,000 via the FAST system are included. The same tariff applies to standing payment orders.
		Internet / Mobile Branch (TRY 8,300.01–399,000)	TRY 15,96	
		Internet / Mobile Branch (TRY 399,000 and above)	TRY 199,41	Per Transaction. Excluding BITT. The same tariff applies to standing payment orders.
		Communication Center (Below TRY 8,300)	TRY 39,87	Per Transaction. Excluding BITT. The same tariff applies to standing payment orders.
		Communication Center (TRY 8,300.01–399,000)	TRY 79,76	
		Communication Center (TRY 399,000 and above)	TRY 797,68	
		ATM (Below TRY 8,300)	TRY 27,84	Per Transaction. Excluding BITT. The same tariff applies to standing payment orders.
		ATM (TRY 8,300.01–399,000)	TRY 55,69	
		ATM (TRY 399,000 and above)	TRY 398,83	
	EFT Sent From Account	Branch (Below TRY 8,300)	TRY 39,87	Per Transaction. Excluding BITT.
		Branch (TRY 8,300.01–399,000)	TRY 79,76	
		Branch (TRY 399,000 and above)	TRY 797,68	
	EFT Sent Via Teller	Branch (Below TRY 8,300)	TRY 39,87	Per Transaction. Excluding BITT.
		Branch (TRY 8,300.01–399,000)	TRY 79,76	
		Branch (TRY 399,000 and above)	TRY 797,68	
EFT Credited to Account Holder	Branch (Below TRY 8,300)	TRY 39,87	Per Transaction. Excluding BITT.	
	Branch (TRY 8,300.01–399,000)	TRY 79,76		
	Branch (TRY 399,000 and above)	TRY 797,68		

		PRODUCT/SERVICE CATEGORY & FEE / COMMISSION / CHARGE DESCRIPTION	AMOUNT	COLLECTION PERIOD / NOTES		
Money Transfers	Gold Transfer	Branch (0.00–10.00 g.)	TRY 50	Excluding BITT		
		Branch (10.01–100.00 g)	TRY 100			
		Branch (100.01–250.00 g)	TRY 150	Excluding BITT. Only Commercial Banking customers can benefit from the related transaction limits.		
		Branch (250.01–500.00 g)	TRY 200			
		Branch (500.01–9999999999.00 g)	0,018%			
	Money Transfer Fee	Account to Account / Account to Name	Branch (Below TRY 8,300)	TRY 19,94	Per Transaction. Excluding BITT. The same tariff applies to standing payment orders.	
			Branch (TRY 8,300.01–399,000)	TRY 39,88		
			Branch (TRY 399,000 and above)	TRY 398,84		
			Internet / Mobile Branch (Below TRY 8,300)	TRY 3,99		
			Internet / Mobile Branch (TRY 8,300.01–399,000)	TRY 7,98		
			Internet / Mobile Branch (TRY 399,000 and above)	TRY 99,71		
			Communication Center (Below TRY 8,300)	TRY 19,94		
			Communication Center (TRY 8,300.01–399,000)	TRY 39,88		
			Communication Center (TRY 399,000 and above)	TRY 398,84		
			ATM (Below TRY 8,300)	TRY 13,92		
		ATM (TRY 8,300.01–399,000)	TRY 27,85			
		ATM (TRY 399,000 and above)	TRY 199,42			
		Via Teller to Name / Via Teller to Account	Branch (Below TRY 8,300)	TRY 19,94		Per Transaction. Excluding BITT.
			Branch (TRY 8,300.01–399,000)	TRY 39,88		
	Branch (TRY 399,000 and above)		TRY 398,84			
	International Funds Transfer	Domestic FX Transfer	Branch	TRY 307	Per Transaction / Excluding BITT (International Funds Transfer fee will be charged separately.)	
			Communication Center	TRY 307		
		International FX Transfer	Branch	0.50% (min. TRY 582, max. TRY 2,781)		
			Communication Center	0.50% (min. TRY 582, max. TRY 2,781)		
		International Funds Transfer	Branch	TRY 654	Per Transaction / Excluding BITT	
			Communication Center	TRY 654		
			Internet / Mobile Branch Below 50,000 FX	TRY 654		
Internet / Mobile Branch 50,000 FX and above			TRY 654			
Incoming International Funds Transfer	Branch	0.50% (min. TRY 445, max. TRY 2,781)	Per Transaction / Excluding BITT			

		PRODUCT/SERVICE CATEGORY & FEE / COMMISSION / CHARGE DESCRIPTION	AMOUNT	COLLECTION PERIOD / NOTES	
Money Transfers	ATM Usage	Domestic Cash Withdrawal	(TRY 1.15% +TRY1.04)	Per Transaction / Excluding BITT.	
		Domestic Cash Deposit	(TRY 1.15% +TRY1.04)		
		Fee for Transactions at Other Bank ATMs	International Cash Withdrawal	5 USD	Per Transaction / Including BITT. Charged in the currency of the transaction. Applied as rate plus amount.
			Domestic Balance Inquiry	TRY 0.27	Per Transaction / Excluding BITT.
Safe Deposit Box	Safe Deposit Box Fee	Small Box	TRY 2,604	Excluding BITT. (Deposit fee is charged separately.)	
		Medium Box	TRY 3,115		
		Large Box	TRY 3,625		
		Box Deposit Fee	TRY 2,604	Excluding BITT.	
Checks	Checkbook	Laser and Continuous Check (Leaf) Fee	min. TRY 1.64, max. TRY 16	The fee for valuable paper is charged separately. Excluding BITT.	
		10-Leaf Checkbook Fee	min. TRY 82, max. TRY 410		
		25-Leaf Checkbook Fee	min. TRY 197, max. TRY 985		
		Lost Check Leaf Notification	min. TRY 41, max. TRY 410		
	Check Collection	Collection of Our Bank's Checks via Teller (TRY)	min. TRY 32, max. TRY 164	Excluding BITT.	
		Collection of Our Bank's Checks via Teller (FX)	min. TRY 32, max. TRY 821		
		Collection of Our Bank's Other Branch Checks via Teller (TRY)	min. TRY 32, max. TRY 821		
		Collection of Our Bank's Other Branch Checks via Teller (FX)	min. TRY 65, max. TRY 821		
		Collection of Other Bank Checks via Teller (TRY)	min. TRY 32, max. TRY 164		
		Collection of Other Bank Checks via Teller (FX)	min. TRY 65, max. TRY 821		
		Returned Check Commission	max. TRY 164		
		Check Date Postponement	min. TRY 16, max. TRY 164		
	Check Collateral	Other Branch/Bank Check Fee – TRY Collateral	min. TRY 8, max. TRY 82	Excluding BITT.	
		Other Branch/Bank Check Fee – FX Collateral	min. TRY 8, max. TRY 82		
	Blocked Check Fee	Blocked Check Fee Per Leaf	min. TRY 164, max. TRY 821	Excluding BITT.	
		Blocked Check Fee Per Leaf	min. TRY 32, max. TRY 164		
	Dishonored Check Notification Fee	Dishonored Check Notification Fee	min. TRY 41, max. TRY 410	Excluding BITT.	
Dishonored Check Correction / Payment In Person		min. TRY 16, max. TRY 164	Correction made after dishonored checks are subsequently paid by the issuer. Excluding BITT.		

	PRODUCT/SERVICE CATEGORY & FEE / COMMISSION / CHARGE DESCRIPTION	AMOUNT	COLLECTION PERIOD / NOTES
Promissory Notes	Promissory Note	Collection of Promissory Note Transaction Commission	transaction cost + TRY 24
		Promissory Note Transaction Commission Collateral	transaction cost + TRY 24
		Promissory Note Return Fee	transaction cost + TRY 24
		Promissory Note Protest Notification	transaction cost + TRY +49
		Promissory Note Protest Withdrawal	transaction cost + TRY +30
		Promissory Note Notification Fee	transaction cost + TRY +49
		Same Bank Promissory Note Collection	transaction cost + TRY +15
		Correspondent Bank Promissory Note Collection	transaction cost + TRY +15
Other	Other Transactions	Intermediation Fee for Teller Transactions (Individual Customers)	TRY 11.91
		Intermediation Fee from Credit Card	1.50% (min. TRY 2.05)
		Asset Statement Delivery Fee	min. TRY 125, max. TRY 500
		Previous Period's Account Statement Delivery Fee	min. TRY 2.46, max. TRY 16.43
		Previous Period's Receipt Fee (Individual Customers)	TRY 20.12
		Previous Period's Receipt Fee (Corporate Customers)	TRY 3.29
		Previous Period's Contract Copies, Tax Collection Receipts, Premium Collection Receipts, etc. Document Copy Fee (Individual Customers)	TRY 11.91
		Previous Period's Contract Copies, Tax Collection Receipts, Premium Collection Receipts, etc. Document Copy Fee (Corporate Customers)	TRY 3.29
		Consulate Letter	TRY 139.63
		No Debt Letter (Individual Customers)	TRY 23.82
		No Debt Letter (Corporate Customers)	min. TRY 3.29
		Overdraft Account Statement Delivery Fee	TRY 29
			Excluding BITT. Correspondent bank fees charged for collection in promissory note transactions. Notary fees and other legal charges are collected separately.
			Charged for bill payments made via teller. Excluding BITT.
			Including BITT. For payments up to TRY 100, a commission of 1.50% is charged on amounts exceeding TRY 1.25.
			Applicable for delivery by mail; charged as registered mail fee for investment statement delivery. Excluding BITT.
			Charged for requests of credit, credit card, overdraft, deposit account statements older than one year. Charged per page for historical account transactions. If the statement is sent via Notary, notary fees will be charged separately. Excluding BITT
			Charged for receipt requests older than one year. Excluding BITT.
			Charged at cost for requests within the first year. For requests older than one year, a maximum fee of TRY 2 per page is charged. Excluding BITT.
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			Excluding BITT.
			No fee is charged for the first requested letter. Excluding BITT.
			Fee incurred via third party/institution + TRY 2 per page is charged.
			Excluding BITT. Applicable for delivery by mail.

VALIDITY PERIOD OF FEES AND CHANGE NOTIFICATIONS: The amounts stated in the table above shall be effective as of the date on which the Banking Services Agreement is executed, and unless after that date, our Bank sends any notice about any change to the amounts in the table in the same calendar year, they shall remain effective until the expiry of at least thirty (30) day notice period following our Bank's notice during the next calendar year.

Amounts set out in the table above shall be increased by the annual CPI rate published annually by TurkStat as of the end of the preceding year. Our Bank shall notify the wage increases to you by means of e-mail, ATM, phone, SMS or other similar effective tools defined in the applicable legislation at least thirty (30) days prior to the increase taking effect. You have the right to withdraw from the use of the product or service within fifteen (15) days after the date of notification. By exercising this right, you will not be charged an additional fee as of the effective date of the fee increase. If you do not accept the fee changes related to the product or service use, the Bank reserves the right to discontinue providing the related product or service to you. If you continue to use the product or service after this period, it will be deemed that you accept the changes. Your approval shall be further received for any changes in fee and monetary limits set out in the table above that exceed the increase rate in annual consumer prices index annually published by TurkStat as of the end of the previous year.

METHOD OF COLLECTION: Depending on the product or service type, fees may be charged in cash or by account debit, or deducted from customer's credit card or overdraft account limit as per the customer's request.

This Information Sheet forms an integral part of the Banking Services Agreement.

Upon reading and approving the contents of this form, please sign both copies and retain 1 (one) for your personal records.

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