CORE BANKING PRODUCTS AND SERVICES INFORMATION FORM

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FEES, COMMISSIONS AND COSTS TO BE CHARGED TO RETAIL CUSTOMERS FOR BANKING SERVICES

	PRODUCT / SERVICE CLASS AND FEE / COMMISSION / COST DESIGNATION			AMOUNT	COLLECTION PERIOD / REMARKS
Money Transfers	**Electronic Funds Transfer Fee**	EFT Sent From Account	Branch (Below TRY 8,300)	TRY 39,87	Per transaction, excluding BITT.
			Branch (TRY 8,300,01-TRY 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. Including the transactions to be performed up to TRY 300,000 through the FAST system. The same fee schedule applies to standing payment orders.
			Internet/Mobile Branch (TRY 8,300.01.- TRY 399,000)	TRY 15,96	
			Internet / Mobile Branch (TRY 399,000 and above)	TRY 199,41	Per Transaction, excluding BITT. The same fee schedule applies to standing payment orders.
			Contact Center (below TRY 8,300)	TRY 39,87	Per Transaction Excluding BITT. The same fee schedule applies to standing payment orders.
			Contact Center (TRY 8,300.01-TRY 399,00)	TRY 79,76	
			Contact Center (TRY 399,000 and above)	TRY 797,68	
			ATM (Below TRY 8,300)	TRY 27,84	Per transaction, excluding BITT. The same fee schedule applies to standing payment orders.
			ATM (TRY 8,300.01-TRY 399,000)	TRY 55,69	
			ATM (TRY 399,000 and above)	TRY 398,83	
		EFT Sent From Cash Desk	Branch (below TRY 8,300)	TRY 39,87	Per transaction, excluding BITT.
			Branch (TRY 8,300.01-TRY 399,000)	TRY 79,76	
			Branch (TRY 399,000 and above)	TRY 797,68	
		EFT To Name	Branch (Below TRY 8,300)	TRY 39,87	Per transaction, excluding BITT.
			Branch (TRY 8,300.01-TRY 399,000)	TRY 79,76	
			Branch (TRY 399,000 and above)	TRY 797,68	

		PRODUCT / SERVICE CLASS AND FEE / COMMISSION / COST DESIGNATION		AMOUNT	COLLECTION PERIOD / REMARKS
Money Transfers	**Gold Transfer**	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. The applicable transaction limits are available only to Commercial Banking customers.
			Branch (250.01 – 500.00 g.)	TRY 200	
			Branch (500.01 - 99999999999.00 g.]	0.018%	
	Money Transfer Fee	From Account to Account / From Account to Name	Branch (Below TRY 8,300)	TRY 19,94	Per transaction, excluding BITT. The same fee schedule applies to standing payment orders.
			Branch (TRY 8,300.01-TRY 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.- TRY 399,000)	TRY 7.98	
			Internet / Mobile Branch (TRY 399,000 and above)	TRY 99.71	
			Contact Center (below TRY 8,300)	TRY 19.94	
			Contact Center (TRY 8,300.01-TRY 399,00)	TRY 39,88	
			Contact Center (TRY 399,000 and above)	TRY 398,84	
			ATM (below TRY 8,300)	TRY 13.92	
			ATM (TRY 8,300.01-TRY 399,000)	TRY 27,85	
			ATM (TRY 399,000 and above)	TRY 199,42	
		From Cash Desk to Name / From Cash Desk to Account	Branch (Below TRY 8,300)	TRY 19,94	Per transaction / Excluding BITT.
			Branch (TRY 8,300.01-TRY 399,000)	TRY 39,88	
			Branch (TRY 399,000 and above)	TRY 398,84	
	International Funds Transfer	International Fund Transfer	Branch	60% (min. TRY 2,000, max. TRY 10,000)	Per Transaction / Excluding BITT
			Contact Center	60% (min. TRY 2,000, max. TRY 10,000)	
			Internet / Mobile Branch below TRY 40,000.-	TRY 750	
			Internet / Mobile Branch below TRY 40,000.-	50% (min. TRY 1,000, max. TRY 3,500)	
		Incoming International Fund Transfer	Branch	0.50% (min. TRY 445, max. TRY 2,781)	Per Transaction / Excluding BITT

		PRODUCT / SERVICE CLASS AND FEE / COMMISSION / COST DESIGNATION		AMOUNT	COLLECTION PERIOD / REMARKS
Money Transfers	ATM Usage	Fee For Transaction Performed Through ATM of Other Entities	Domestic Cash Withdrawal	1.15% + TRY 1.04	Per Transaction/Excluding BITT
			Domestic Cash Deposit	1.15% + TRY 1.04	
			International Cash Withdrawal	USD 5	Per Transaction / Including BITT. It is charged in the currency of the transaction. It is applied as a percentage + amount.
			Domestic Balance Inquiry	TRY 0.27	Per Transaction/Excluding BITT.
Safe Deposit Box		Safe Deposit Box Fee	Small Safe-Deposit Box	TRY 10,000	Excluding BITT. (Also a security deposit is charged.)
			Medium Safe-Deposit Box	TRY 15,000	
			Large Safe-Deposit Box	TRY 20,000	
			Deposit Charge for Safe-Deposit Box	TRY 10,000	Excluding BITT.
Checks		Cheque Book	Laser & Continuous Cheque (Leaf) Cost	min. TRY 1.64, max. TRY 16	Valuable paper fee is charged separately. Excluding BITT
			10-Leaf Cheque Book Cost	min.TRY 82,max.TRY 410	
			25-Leaf Cheque Book Cost	min.TRY 197, max.TRY 985	
			Lost Cheque Leaf Notice	min.TRY 41, max.TRY 410	
		Cheque Collection	Collection of our Bank's Cheques From Cash Desk (TRY)	min. TRY 32, max.TRY 164	Excluding BITT.
			Collection of our Bank's Cheques From Cash Desk (FX)	min.TRY 32, max.TRY 821	
			Collection of Cheques of Other Branches of our Bank (TRY)	min.TRY 32, max.TRY 821	
			Collection of Cheques of Other Branches of our Bank (FX)	min.TRY 65, max. TRY 821	
			Collection of Other Bank Cheques (TRY)	min. TRY 32, max. TRY 164	
			Collection of Other Bank Cheques (FX)	min. TRY 65, max. TRY 821	
			Cheque Return Commission	max. TRY 164	
			Cheque Date Deferral	min. TRY 16, max. TRY 164	
		Cheque Guarantee	Cost for Other Branch/Bank Cheques-TRY Guarantee	min.TRY 8, max. TRY 32	Excluding BITT.
			Cost for Other Branch/Bank Cheques-FX Guarantee	min. TRY 8, max. TRY 32	
		Blocked Cheque Fee	Blocked Cheque Fee Per Leaf (From Account)	min. TRY 164, max. TRY 821	Excluding BITT.
			Blocked Cheque Fee Per Leaf (From Cash Desk)	min. TRY 32, max.TRY 164	
		Fee for Reporting Dishonored Cheques	Fee for Reporting Dishonored Cheques	min.TRY 41, max.TRY 410	Excluding BITT.
			Dishonored Cheque Correction / Payment in Person	min. TRY 6, max.TRY 164	Correction made upon payment of any dishonored cheque subsequently by the drawer. Excluding BITT

	PRODUCT/SERVICE CATEGORY & FEE DESCRIPTION		FEE AMOUNT	COLLECTION PERIOD / NOTES
Promissory Notes	Promissory Note	Promissory Note Transaction Commission Collection	Transaction cost+TRY 24	Excluding BITT. Correspondent bank charges incurred in connection with the collection of promissory notes, as well as notary fees and other statutory charges are collected separately.
		Promissory Note Transaction Commission Guarantee	Transaction cost+TRY 24	
		Promissory Note Return Cost	Transaction cost+TRY 24	
		Promissory Note Protest Notice	Transaction cost+TRY 49	
		Promissory Note Protest Withdrawal	Transaction cost+TRY 30	
		Promissory Note Notice Cost	Transaction cost+TRY +49	
		Collection of Promissory Note From the Same Bank	Transaction cost+TRY 15	
		Collection of Promissory Note From the Correspondent Bank	Transaction cost+TRY 15	
Other	Other Transactions	Cash Desk Intermediation Service Fee – (For Real Person Customers)	TRY 11.91	It is charged for the bill payments from the cash desk. Excluding BITT
		Fee For Intermediation Services From Credit Card	1.50% (min. TRY 2.05)	Including BITT. A commission of TRY 1.25 is charged for payments of up to TRY 100, and a commission of 1.50% of the payment amount is charged for amounts above TRY 100.
		Cost For Sending Assets Statement	min. TRY 125, max. TRY 500	Applicable to sending by mail, it will be charged for sending investment statements by registered mail. Excluding BITT.
		Cost For Sending the Previous Period's Account Statement	min. TRY 2,46 max. TRY 16,43	Amounts paid to third parties are charged for requests for loan, credit card, overdraft and deposit account statements relating to periods more than one year ago. A fee is charged per page for historical account transactions. Excluding BITT.
		Fee For Historical Transaction Receipts (Real Person Customers)	TRY 20.12	Amounts paid to third parties are charged per page for requests for transaction receipts relating to transactions more than one year ago. Excluding BITT.
		Fee for Historical Transaction Receipts (For Legal Person Customers)	TRY 3.29	It is charged at cost during the first year. For requests relating to transactions more than one year ago, amounts paid to third parties are charged up to a maximum of TRY 2 per page. Excluding BITT.
		Fee for Copies of Historical Documents such as Agreements, Tax Collection Receipts and Premium Payment Receipts (For Real Person Customers)	TRY 11,91	Amounts paid to third parties are charged for requests relating to transactions more than one year ago. Excluding BITT.
		Fee for Copies of Historical Documents such as Agreements, Tax Collection Receipts and Premium Payment Receipts (For Legal Person Customers)	TRY 3,29	It is charged at cost during the first year. For requests relating to transactions more than one year ago, amounts paid to third parties are charged at a maximum of TRY 2 per page. Excluding BITT.
		Letters Addressed To Consulates	TRY 139,63	Excluding BITT
		Receipt of Discharge (For Real Person Customers)	TRY 23,82	No fee is charged for the first requested letter. Excluding BITT.
		Receipt of Discharge (For Legal Person Customers)	min.TRY 3,29	Any costs incurred through 3rd parties/ entities, plus TRY 2 per page, are charged.
		Overdraft Account Statement Delivery Fee	TRY 50	Excluding BITT. Applicable to delivery by mail.

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PERIOD OF VALIDITY OF THE FEES, AND NOTICES FOR CHANGES: The amounts indicated in the table herein above shall be valid and effective as of the date of execution of the Banking Services Agreement, and in the event that the Bank does not provide any notification regarding the changes to the amounts given in the table during the same calendar year following such date, then these amounts shall remain valid and effective until the expiry of the notification period of at least thirty (30) days following the notification to be made by the Bank in the subsequent year.

The amounts indicated in the table herein above shall be increased each year by the annual increase in the Consumer Price Index announced by the Turkish Statistical Institute as of the end of the preceding year. The Bank shall notify you of any fee increases at least thirty (30) days before such increases take effect, by e-mail, ATM, telephone, SMS or other similar effective means prescribed by the applicable regulations. You shall remain entitled to withdraw from making use of the respective product or service within a period of fifteen (15) days following the date of such notification. In the event that such right is exercised, then no additional fee shall be charged to you as of the effective date of the fee increase. In the event that the change for the fee with respect to utilization of the respective product or service is not acknowledged, then the Bank shall be entitled to discontinue provision of such product or service to you. In the event that you continue to make use of the respective product(s) or receive the respective service(s), then you shall be deemed to have acknowledged such change. Your separate consent shall be obtained for any changes to the fees and monetary limits specified in the table herein above that exceed the annual increase in the consumer price index announced by the Turkish Statistical Institute as of the end of the preceding year.

METHOD OF COLLECTION: Depending on the type of product or service, fees shall be collected in cash, by debiting the customer's account or, at the customer's request, by charging the customer's credit card account or deducting them from the available limit of the overdraft account.

This Information Form shall constitute an integral part of the Banking Services Agreement.

Please kindly execute this Form, issued in 2 (two) copies, and keep 1 (one) copy thereof, upon your acknowledgment hereto.