



PRIMARY BANKING AND DEPOSIT ACCOUNT PRODUCT INFORMATION FORM

PRODUCT NAME /DESCRIPTION: DEPOSIT ACCOUNTS

FEE, EXPENSE AND COMMISSION AMOUNTS TO BE CHARGED:

EXPENSE TITLE	TRANSACTION/CHANNEL	EXPENSE AMOUNTS (excluding BITT)	COLLECTION PERIOD
Current Account Statement	Branch (delivery via mail)	2 TL	Monthly

PRODUCT NAME /DESCRIPTION: REMITTANCE

FEE, EXPENSE AND COMMISSION AMOUNTS TO BE CHARGED:

EXPENSE TITLE	TRANSACTION/CHANNEL	EXPENSE AMOUNTS			COLLECTION PERIOD
		up to 1.000 TL (including 1000 TL)	1.000,01 - 50.000 TL (including 50.000 TL)	50.000,01 TL and above 50.000,01 TL	
Remittance	Branch	3,50 TL	7,65TL	75 TL	At the time of transaction (excluding BITT)
	Mobile/Internet/ATM/Call Center	0,75 TL	1,50 TL	19 TL	At the time of transaction (including BITT)

PRODUCT NAME /DESCRIPTION: EFT

FEE, EXPENSE AND COMMISSION AMOUNTS TO BE CHARGED:

EXPENSE TITLE	TRANSACTION/CHANNEL	EXPENSE AMOUNTS			COLLECTION PERIOD
		up to 1.000 TL (including 1000 TL)	1.000,01 - 50.000 TL (including 50.000 TL)	50.000,01 TL and above 50.000,01 TL	
EFT	Branch	7,00 TL	15,00 TL	155 TL	At the time of transaction (excluding BITT)
	Mobile/Internet/ATM/Call Center	1,50	3,00 TL	37 TL	At the time of transaction (including BITT)

PRODUCT NAME /DESCRIPTION: INVISIBLE ITEMS AND OTHER FOREIGN CURRENCY TRANSFER

FEE, EXPENSE AND COMMISSION AMOUNTS TO BE CHARGED:

EXPENSE TITLE	TRANSACTION/CHANNEL	EXPENSE AMOUNTS	COLLECTION PERIOD
Intermediation Services	Branch-Turk Telekom Bill Payment	1 TL	At the time of transaction (including BITT)
	Branch-TTNET Bill Payment		At the time of transaction (including BITT)
International Money transfer (SWIFT)	Branch	400 TL	At the time of transaction (excluding BITT)
	Mobile/Internet/ATM/Call Center	65 TL	At the time of transaction (including BITT)

signature

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PRODUCT NAME /DESCRIPTION: OTHER

FEE, EXPENSE AND COMMISSION AMOUNTS TO BE CHARGED:

EXPENSE TITLE	TRANSACTION/CHANNEL	EXPENSE AMOUNTS (excluding BITT)	COLLECTION PERIOD
Halkbank Collection at the Booth	Individual Loan Repayment	3 TL	At the time of transaction

VALIDITY PERIOD OF FEES, NOTICES OF CHANGES, OTHER ISSUES

Information provided under fees and client category topic of this form covers only the banking services utilized by individual clients within the scope of consumer transactions.

- **Fees:** Details of fees for continuous and instant transactions are given above in this form. These fees will be increased each year at the rate of annual consumer price index as of the previous year-end, as announced by Turkish Statistical Institute. Increases in fees will be notified to you in writing or via permanent data storage at least 30 (thirty) days in advance. You will be entitled to abandon using the product or service until after 15 (fifteen) days from the date of such notification. No fee shall be collected if you exercise such right. However, our Bank may suspend such product and service. If you continue to use the product or service, the increase in fees will be applicable. Fees will be collected in cash or from the demand deposit account. The fees described in this form will be valid unless any change is made according to the principles specified above. Depending on the expense and channel types; BITT is collected at the applicable rate, which is either included in or in addition to the fee (currently 5%). The fees paid to the third party are reflected to the customer exactly as the costs.
- **Client category:** The Bank may specify different client categories, or apply discounts or exceptions for products and services used by clients in different categories. Discounts and exceptions may be changed despite meeting the conditions for the categories. Upon failure to meet the conditions for the category, the fees and interest rates applicable as of that date shall be applicable.

I have received a copy of this form.

Date: .../.../.....

Client

Date
Name
Surname
TR ID No.

Signature