

CREDIT CARD

TOTAL AMOUNTS OF FEES, EXPENSES AND COMMISSIONS TO BE CHARGED:

	TEB BONUS / TEB SHE CARD	UNIVERSİTEB CARD	CEPTETEB CARD
Annual membership Fee	₺ 127	₺ 11	₺ 114
Supplementary Card	₺ 61	₺ 4	₺ 55
Card Replacement Fee*	₺ 7	₺ 7	₺ 7
Shopping / Cash Advance Interest Rate **	1,25%	1,25%	1,25%
Shopping / Cash Advance Late Interest Rate **	1,55%	1,55%	1,55%
Cash Advance Fee (Foreign ATM/Branch)	4% + \$ 3	4% + \$ 3	4% + \$ 3
Cash Advance Fee (Foreign ATM/Branch)	4% + € 2	4% + € 2	4% + € 2
Cash Advance Fee (Local ATM /Branch)	5% + ₺ 5	5% + ₺ 5	5% + ₺ 5
Payments from Online PTT Branch/Local ATM / Mobile ***	₺4 / ₺1,50 / ₺1	₺4 / ₺1,50 / ₺1	₺4 / ₺1,50 / ₺1
Fee for Remittance / EFT from Credit Card in Cash	3%	3%	3%
Previous Term Printed Statement Fee****	₺ 3,9	₺ 3,9	-
Previous Term Statement Fee (Fax/E-mail)****	₺ 2,9	₺ 2,9	₺ 2,9
Credit Card Debt Payment from other Banks' ATMs	%1,15 + 1,04₺	%1,15 + 1,04₺	%1,15 + 1,04₺
Credit Card Debt / Limit Inquiry from other Banks' ATMs	₺ 0	₺ 0	₺ 0
Withdrawing/Depositing Money from/through other Banks' ATMs	%1,15 + 1,04₺	%1,15 + 1,04₺	%1,15 + 1,04₺
Balance Inquiry from other Banks' ATMs	₺ 0,27	₺ 0,27	₺ 0,27
Utility payment Fee	2% + ₺ 1	2% + ₺ 1	2% + ₺ 1
Social Security Contribution from Credit Card - Instant Payments	2% + ₺ 1	2% + ₺ 1	2% + ₺ 1
Social Security Contribution from Credit Card - Regular Payments	%1+1 ₺	%1+1 ₺	%1+1 ₺
Cash Purchase Installment / Postponement Transaction Interest	1,25%	1,25%	1,25%
Limit Overrun Interest Rate	1,25%	1,25%	1,25%
Fees for Wire Transfer / EFT Withdrawn in Full from Credit Card Account *****	Up to TRY 1,000	TRY 1,000 - TRY 50,000	over TRY 50,000
Mobile	₺ 1	₺ 2	₺ 25
Internet	₺ 1	₺ 2	₺ 25
Regular Payment	₺ 1	₺ 2	₺ 25
ATM	₺ 2	₺ 5	₺ 50
Branch / Other	₺ 5	₺ 10	₺ 100

Signature:

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TOTAL AMOUNTS OF FEES, EXPENSES AND COMMISSIONS TO BE CHARGED:

	TEB BONUS PLATINUM / TEB YILDIZ PLATINUM / TEB ÖZEL PLATINUM CARD	TEB SADE CARD	WORLD SIGNIA MASTERCARD
Annual membership Fee	₺ 221	₺ 0	₺ 750
Supplementary Card	₺ 110	₺ 0	₺ 375
Card Replacement Fee*	₺ 7	₺ 7	₺ 7
Shopping / Cash Advance Interest Rate **	1,25%	1,25%	1,25%
Shopping / Cash Advance Late Interest Rate **	1,55%	1,55%	1,55%
Cash Advance Fee (Foreign ATM/Branch)	4% + \$ 3	4% + \$ 3	4% + \$ 3
Cash Advance Fee (Foreign ATM/Branch)	4% + € 2	4% + € 2	4% + € 2
Cash Advance Fee (Local ATM /Branch)	5% + ₺ 5	5% + ₺ 5	5% + ₺ 5
Payments from Online PTT Branch/Local ATM / Mobile ***	₺4 / ₺1,50 / ₺1	₺4 / ₺1,50 / ₺1	₺4 / ₺1,50 / ₺1
Fee for Remittance / EFT from Credit Card in Cash	3%	3%	3%
Previous Term Printed Statement Fee****	₺ 3,9	₺ 3,9	₺ 3,9
Previous Term Statement Fee (Fax/E-mail)****	₺ 2,9	₺ 2,9	₺ 2,9
Utility payment Fee	2% + ₺ 1	2% + ₺ 1	2% + ₺ 1
Social Security Contribution from Credit Card - Instant Payments	2% + ₺ 1	2% + ₺ 1	2% + ₺ 1
Social Security Contribution from Credit Card - Regular Payments	2% + ₺ 1	2% + ₺ 1	2% + ₺ 1
Credit Card Debt Payment from other Banks' ATMs	%1,15 + 1,04₺	%1,15 + 1,04₺	%1,15 + 1,04₺
Credit Card Debt / Limit Inquiry from other Banks' ATMs	₺ 0	₺ 0	₺ 0
Withdrawing/Depositing Money from/through other Banks' ATMs	%1,15 + 1,04₺	%1,15 + 1,04₺	%1,15 + 1,04₺
Balance Inquiry from other Banks' ATMs	₺ 0,27	₺ 0,27	₺ 0,27
Cash Purchase Installment / Postponement Transaction Interest	1,25%	1,25%	1,25%
Additional Installement Transaction Interest	1,25%	1,25%	1,25%
Limit Overrun Interest Rate	1,25%	1,25%	1,25%
Fees for Wire Transfer / EFT Withdrawn in Full from Credit Card Account *****	Up to TRY 1,000	TRY 1,000 - TRY 50,000	over TRY 50,000
Mobile	₺ 1	₺ 2	₺ 25
Internet	₺ 1	₺ 2	₺ 25
Regular Payment	₺ 1	₺ 2	₺ 25
ATM	₺ 2	₺ 5	₺ 50
Branch / Other	₺ 5	₺ 10	₺ 100

*Card replacement fee can be collected if there are more than three requests of card replacement for one calendar year.

**Cash advance can be withdrawn from TEB Credit Card in cash and in installments. Cash advance transactions eligible in cash are Ready Cash Advance, Remittance/EFT from Credit Card in Cash and Regular Remittance/EFT from Credit Card in Cash transactions. Cash advance transactions eligible in installments are Sipsak Money, Cash Loan, Debt Transfer from Credit Card in Installments, Remittance/EFT from Credit Card in Installments and Ceptepara transactions.

*** Amounts received from customers for payments made from PTT, will be paid to PTT.

****There should be a footnote stating "it will be collected when the customer gives his explicit consent regarding the notification fee subject to approval.

*****Maximum fees for wire transfers are half of those for EFT transactions, pursuant to the specified conditions.

Signature:

- The fees, expenses, and commissions specified in this form are raised after a calendar year by an amount equal to the yearly consumer price index announced by the TurkStat agency for the previous year. The price increases shall be declared to you in writing or via the permanent data custodian or via a registered phone at least 30 (thirty) days before they enter into force. You have the right to stop using the product or service in question within 15 (fifteen) days of being notified of the pricing update. If you decide to exercise this right, you will not be charged extra for the period of time during which the price increases were in force. If you waive the right to stop using the service at no extra cost to you, then you will be affected by the price increases. If you decide to exercise this right, the Bank preserves the right to suspend the disputed product or service.
- Pursuant to the Communiqué on Maximum Interest Rates to be imposed on Credit Card Transactions published in the Official Gazette dated November 12, 2016 and numbered 29886, our Bank takes the CBRT maximum rates as the base for its purchase interest, late payment interest and cash advance interest rates. You can learn the current rates from the website of the Central Bank of the Republic of Turkey.
- Except for the annual card membership fee, all charges and fees are valid for both the main card and the additional cards.
- The Bank informs the card limit of the card holder to the customer through the document it will deliver with the card. The Bank shall notify the Card Holder of any change regarding such limits via permanent data storage device before any change is made.
- The parties shall be entitled to terminate the Agreement by serving seven days' advance written notice to the other party. In that case, the Card Holder shall be obliged to pay all types of receivables of the Bank that have arisen and will arise contractually, together with the accessories thereof, including the future dated installment expenditures, and to return his/her cards.
- If the Card Holder fails to pay the entire balance of the minimum payment amount of two consecutive periods, the Bank shall declare all debts due and payable by a notice it will serve. In such a case, the customer shall be deemed to have defaulted and the legal actions against the Credit Card Holder shall be initiated. All debts that became due and payable shall be included in the amount subject to the proceeding, and a late interest shall be charged from the debt acceleration date until it is fully paid off.
- Without the Card Holder's explicit request, no insurance associated with the credit card can be taken, and the insurance-related services can also be obtained from any provider apart from the Bank.
- If the credit card request of the customer is concluded negatively, the Bank shall immediately inform the customer without any charge.
- The card holder has the right of withdrawal from the credit card without any reason and any penalty however only upon application to the call center or branches of the bank within 14 (fourteen) days after execution of individual customer agreement as per the law no.6502 on protection of the consumers.
- All kinds of detailed information on subjects outside those that have been summarized above are available in the Agreement, and the Bank has presented you with a copy of this form as an appendix to the Individual Credit Agreement so as to allow you to scrutinize it and demand a detailed explanation for items that are found moot.
- In case of having read and found this form prepared in 2(two) copies appropriate, please sign it, and keep 1(one) copy in your possession.

Customer Name and Surname:

Turkish Republic Identity Number / Foreigner Identity Number / Tax Identity Number:

Signature:

TCKN/VKN/YKN:
Date:

Türk Ekonomi Bankası A.Ş.

Direktör



Türk Ekonomi Bankası A.Ş.

Direktör



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