

PRODUCT INFORMATION FORM

PRODUCT NAME: CHECKBOOK

SERVICE NAME	EXPLANATION	CHANNEL	MIN. AMOUNT	MIN. RATIO	MAX. AMOUNT	MAX. RATIO
Blocked Check Commission	BITT* Included	Branch	21 TL			
Blocked Checkbook Issue		Branch	1.6 TL			
FX Blocked Check Commission		Branch	3 USD			
Returned Check Commission	BITT Included	Branch			10.50 TL	
NSF** Check Commission	BITT Included	Branch			52.5 TL	
Lost Check Commission	BITT Included	Branch			52.5 TL	
10-leaf Checkbook Cost	BITT* Included	Branch			52.5 TL	
25-leaf Checkbook Cost	BITT* Included	Branch			105 TL	
Check Status Definition		Branch	15 TL			
Check Inquiry		Branch	35 TL			
Check Validity Deferment		Branch	5 TL			
Collection of Check Deposited in Account		Branch	20 TL	0.20 %	150 TL	0.20 %
Traveller's Check Acceptance		Branch	5 TL	1 %		1 %
Check Payment of Cyprus Banks		Branch	30 TL			
Check Collection Intermediacy for Cyprus Banks		Branch	5 TL			
NCB*** Risk and Check Report Cost	BITT Included	Branch	10 TL			
NCB Risk and Check Report Cost		Internet Branch	5 TL			

* Banking and Insurance Transactions Tax

** No Sufficient Funds

*** National Credit Bureau

VALIDITY OF FEES AND NOTIFICATION REQUIREMENTS:

Product fee changes not exceeding 20% within a calendar year cited in this form will be reported to you 30 days in advance via e-mail, ATM, telephone, SMS or equivalent notification tools. You are granted the right to cease ownership of/receipt of service of the related product within 15 days as of the effective date. In the case of the use of this right, you will not be charged any additional interest, fees and/or commissions for the next term.

Where the fee for the use of the product or service is not deemed acceptable by the account holder, the Bank reserves the right to suspend that service.

Your consent will be sought for fee changes in excess of 20% in one calendar year.

COLLECTION METHOD:

This will be collected by means of collection in cash, or withdrawal from the account or, depending on the Customer's wish and upon acceptance of the Bank, by debiting to his/her credit card or by collecting from the limit of the customer's overdraft deposit account.

Further information in addition to what is provided in this form is available in the Agreement, and the Bank has presented you with a copy of this form as an appendix to the Retail Customer Agreement so as to allow you to review it and demand a detailed explanation for items that are found moot.

Name, Surname and Signature of the Bank Officer:

This form is issued in 2(two) copies. Upon reading and accepting the conditions and information presented in this form, please sign and keep 1(one) copy in your possession.

Customer Name and Surname:**Turkish Republic Identity Number / Foreigner Identity Number:****Date:****Signature:**