

Annex: 2 Basic Banking Products Information Form

	TRANSACTION FEE / RATE	MINIMUM AMOUNT	MAXIMUM AMOUNT
MONEY TRANSFER TRANSACTIONS			
MONEY TRANSFER (TRY)			
Transfer from Account to Account Commission	TRY 34		
Transfer from Account to Name Commission	0.5%	TRY 40	TRY 305
Transfer from Cash Desk to Account Commission	0.5%	TRY 45	TRY 375
Transfer from Cash Desk to Name Commission	0.5%	TRY 54	TRY 410
Payment of Incoming Transfer in TRY	0.2%		
EFT (TRY)			
Commission for EFT from Account	0.5%	TRY 54	TRY 475
Commission for EFT from Cash Desk	0.5%	TRY 65	TRY 680
Payment of Incoming EFT to Name from Cash Desk on the Same Day	0.5%	TRY 54	TRY 410
Late EFT Commission - from the Branches ⁽¹⁾	TRY 20		
EFT - Attachment	0.10%	TRY 30	TRY 200
FC MONEY TRANSFER – INCOMING (Domestic - Interbank Transfer, Abroad – SWIFT)			
Incoming Transfer Commission	0.5%	USD 10	USD 200
FC MONEY TRANSFER – OUTGOING (Domestic- Interbank Transfer, Abroad – SWIFT)			
Outgoing Transfer Commission - Effective / DTH / TRY	0.5% + SWIFT fee	USD 34	USD 273
SWIFT Fee			USD 28
DEPOSIT ACCOUNT FEES			
ACCOUNT MAINTENANCE FEE⁽²⁾			
Account Maintenance Fee - TRY (Annual)	TRY 114		
Account Maintenance Fee - FC (Annual)	USD 36		
ACCOUNT STATEMENT			
Account Statement Fee	Free		
Fee for Financial Status Report Sent by Mail	TRY 4.41 for the first two pages; TRY 0.63 TRY for sub. pages		TRY 12.6
Fee for Financial Status Report Sent by Fax	TRY 3.59 for each page		
Retroactive Voucher / Receipt Printing Fee (from Branch) ^{***}	TRY 58		
Statement Fee (Received from Branch) ⁽³⁾	Free		

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ATM TRANSACTION FEES			
Fee for EFT to Account	TRY 12		
Fee for EFT to Other Bank's Credit Card	TRY 12		
Late EFT Fee ⁽⁹⁾	TRY 20		
Game of Chance Payment through ATM	TRY 2		
Withdrawal from Other Banks' ATMs **	1.15% TRY +1.04		
Credit Card Debt Payment through Other Banks' ATMs**	1.15% TRY +1.04		
Credit Card Debt Checkout through Other Banks' ATMs**	TRY 0		
Credit Card Limit Checkout through Other Banks' ATMs**	TRY 0		
Balance Checkout through Other Banks' ATMs**	TRY 0.27		
Depositing through Other Banks' ATMs**	1.15% TRY +1.04		
Withdrawal by Bank Card through Other Banks' ATMs (Abroad)	USD 3/ EUR 2 / GBP 1.5 + BITT		
Withdrawal Over the Limit ⁽⁴⁾	1.5%	TRY 5	
Information Receipt Printing	Free		
Depositing to the Account without Card (Third Party)		TRY 10	TRY 10
Depositing to Other Accounts - With Card (Third Party)		TRY 7	TRY 7
Money Transfer to Other Accounts	TRY 7		
ATM Bill Payment		TRY 1	TRY 3

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OTHER FEES			
OGS (ATS) Payment	TRY 0.48		
KKB Risk Report Charge (Branch)		TRY 10	
KKB Risk Report Charge (Internet Branch)		TRY 5	

Internet and Mobile Banking

Money Transfers				
Expenses	Min. Pay	Min. Rate	Max. Pay	Max. Rate
CEPTETEB Internet Branch EFT Commission ⁽⁵⁾	TRY 5.4			
CEPTETEB Internet Branch Late EFT Com. ⁽⁶⁾	TRY 7.5			
CEPTETEB Internet Branch Mon. Transfer C. ⁽⁷⁾	TRY 2.5			
CEPTETEB Int. Branch Free FC Transfer C. ⁽⁸⁾	TRY 31.5			
CEPTETEB Mobile Branch EFT Commission ⁽⁵⁾	TRY 5.4			
CEPTETEB Mobile Branch Late EFT C. ⁽⁶⁾	TRY 7.5			
CEPTETEB Mobile Branch Mon. Transfer C. ⁽⁷⁾	TRY 2.5			

Telephone Banking

Money Transfers				
Expenses	Min. Pay	Min. Rate	Max. Pay	Max. Rate
TEB Retail Telephone Branch, TEB Star Line, TEB Private Line EFT Commission ⁽⁵⁾	TRY 10			
TEB Retail Telephone Branch, TEB Star Line, TEB Private Line Late EFT Commission ⁽⁶⁾	TRY 17.35			
TEB Retail Telephone Branch, TEB Star Line, TEB Private Line Money Transfer Co ⁽⁷⁾	TRY 5			

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CEBTETEB DIGITAL BANKING

	TRANSACTION FEE / RATE	MINIMUM AMOUNT	MAXIMUM AMOUNT
DEPOSIT ACCOUNT FEES			
ACCOUNT MAINTENANCE FEE			
CEBTETEB Account – TRY (Annual)	TRY 0		
CEBTETEB Account – FC (Annual)	USD 0		
CEPTETEB Marifetli Account (Annual)	USD 0		

Money Transfer for CEBTETEB Internet Branch, Mobile Branch and Call Center				
Expenses	Min. Pay	Min. Rate	Max. Pay	Max. Rate
CEPTETEB Account EFT Commission	TRY 0			
CEPTETEB Account Late EFT Commission	TRY 0			
CEPTETEB Account Money Transfer Co.	TRY 0			
CEPTETEB Internet Branch Lump Sum EFT from Credit Card		3%		
CEPTETEB Account FC Incoming Transfer Commission	TRY15			
CEPTETEB Marifetli Account FC Incoming Transfer Commission	TRY 15			
CEPTETEB Marifetli Account EFT Commission	TRY 0			
CEPTETEB Marifetli Account Late EFT Commission	TRY 0			
CEPTETEB Marifetli Account Money Transfer Commission	TRY 0			

ATM TRANSACTION FEES				
Expenses	Min. Pay	Min. Rate	Max. Pay	Max. Rate
Depositing to Other Accounts by Card (3rd party)	TRY 0			
Late Money Transfer to Other Banks through ATM	TRY 0			
Money Transfer to Other Banks' Credit Card through ATM	TRY 0			
Money Transfer to Other Banks through ATM	TRY 0			
Withdrawal Abroad ****	USD 0			
Info Receipt Printing Fee	TRY 0			
Late Money Transfer to Other Banks' Credit Card through ATM	TRY 0			
Depositing to the Account without Card	TRY 0			
Transactions of Games of Chance through ATMs *****	TRY 0			

(*) Transactions fees are effective as of 07.11.2019 TEB A.Ş. reserves its right to change the fees set forth herein.

(**) Transaction fees correspond to 1.15% + TRY 1.04 of the withdrawn amount. They are inclusive of Banking Insurances and Transactions Tax ("BITT").

(***) In case one year elapses since the first arrangement date, fee is charged.

(****) It is effective for withdrawals made from CEPTETEB Account through the Contracted Abroad ATMs.

(*****) It is valid for Bilyoner, Tuttur.com, Nesine.com, Birebin.com, Misli.com and TJK.

(1) It is the fee charged in addition to the standard EFT transaction fee charged for the transactions held from the accounts or cash desk at the branch offices at and after 16.00.

(2) Account maintenance fee is collected quarterly. The specified amount is the annual collection amount. As for the accounts opened in other currencies (non-USD accounts), the amount in FC equivalent to USD 36 is collected from your accounts as account maintenance fee. Only one account maintenance fee is collected for all the accounts of the Customer. According to the decision taken in 1 February 2016, account maintenance fee is free of charge until the final decision.

(3) No fee is charged for the account statements received from the branches.

(4) You are allowed to withdraw any sum up to TRY 1000 in addition to daily limit of TRY 1000 CEPTETEB. For each withdrawal over the limit, minimum TRY 5 is collected and maximum 1% of the withdrawn amount is charged. BITT is included.

(5) Fees for EFT transactions made through CEPTETEB Internet Branch, CEPTETEB Mobile Branch and TEB Telephone Branch are collected per transaction in routine, as inclusive of BITT. No EFT Fee is collected from CEPTETEB Account.

(6) It is the fee collected for the EFT transactions made at and after 16.00 through CEPTETEB Internet Branch, CEPTETEB Mobile Branch and TEB Telephone Branch. Late EFT Fee is collected per transaction in routine. Late EFT Fee is not collected from CEPTETEB Account.

(7) Fees for money transfer transactions made through CEPTETEB Internet Branch, CEPTETEB Mobile Branch and TEB Telephone Branch are collected per transaction in routine, as inclusive of BITT. No Money Transfer Fee is collected from CEPTETEB Account.

(8) It is inclusive of BITT.

(9) It is the fee collected for the EFT transactions made at and after 16.00. It is collected per transaction in routine, as inclusive of BITT.

Source Utilization Support Fund (SUSF) and BITT are additionally collected over the relevant amounts. BITT is included in ATM transaction fees.

You may access in all the items, which require collection of charges and commissions, in our web site www.teb.com.tr

VALIDITY TERMS OF THE FEES AND NOTIFICATIONS ON CHANGES


The Bank shall additionally obtain your consent to make increase of 1.2 times and over the annual consumption prices index increase rate, announced as of the end of previous year by the Turkish Statistics Institution, in the fees, expenses and charges set forth in this form within a calendar year. Changes or increases below this rate shall be notified to you in writing at least thirty days prior to the change or through permanent data registry or by call to your registered phone number.

METHOD OF COLLECTION

According to the products and services, the collection is made in cash or by deduction from account or by debiting the relevant amount into the credit card or collecting from the overdraft deposit account.

Any and all the information other than those stated above are given in the Agreement. A copy of this form annexed to the Retail Customer Agreement, is hereby delivered to you in order for you to carefully overview this form and request detailed information from our Bank on the matters not clear.

Names, Surnames and Signatures of the Bank Officials

Director


Director


In case you read and approve, please sign this form consisting of 2 (two) counterparts and take and keep 1 (one) copy hereof.

I/We have taken delivery by hand the Basic Banking Product Information above.

Name Surname of the Customer:

Date:

Signature:

Bu sayfa bilerek boş bırakılmıştır.