

RETAIL BANKING BASIC SERVICES PRODUCT INFORMATION FORM

This form has been prepared to inform our customers about the costs, fees, interest, and commissions applied in the BASIC BANKING PRODUCTS AND SERVICES offered by our Bank.

Fee Name: Money and Precious Metals Transfers**MONEY TRANSFERS - ELECTRONIC FUND TRANSFER FEES**

Transaction Type	Transaction Amount	Fee Amount	Collection Period
EFT Transaction from Cash/Account made from the Branch	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	39,87 TRY 79,76 TRY 797,68 TRY	Collected per transaction.
EFT Transaction made from ATM	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	27,84 TRY 55,69 TRY 398,83 TRY	Collected per transaction.
EFT Transaction made from Mobile/Internet Banking	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	7,97 TRY 15,96 TRY 199,41 TRY	Collected per transaction.
EFT Transaction made via Telephone Banking	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	39,87 TRY 79,76 TRY 797,68 TRY	Collected per transaction.
Regular EFT	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	7,97 TRY 15,96 TRY 199,41 TRY	Collected per transaction.

Customer Signature:

MONEY TRANSFERS - REMITTANCE FEES

Transaction Type	Transaction Amount	Fee Amount	Collection Period
Cash/Account Wire Transfer from the Branch	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	19,94 TRY 39,88 TRY 398,84 TRY	Collected per transaction.
Wire Transfer Transaction made from Mobile/Internet Banking	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	3,99 TRY 7,98 TRY 99,71 TRY	Collected per transaction.
EFT Transaction made via Telephone Banking	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	19,94 TRY 39,88 TRY 398,84 TRY	Collected per transaction.
ATM Transfer Fee	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	13,92 TRY 27,85 TRY 199,42 TRY	Collected per transaction.
Regular Wire Transfer	0 - 8.300 TRY 8.300,01 – 399.000 TRY 399.000 TRY above	3,99 TRY 7,98 TRY 99,71 TRY	Collected per transaction.

Fee Name: Instant and Continuous Transfer of Funds (FAST)

Transaction Type	Transaction Amount	Fee Amount	Collection Period
FAST (Mobile/Internet Banking)	0 - 8.300 TRY 8.300,01 – 399.000 TRY	7,97 TRY 15,96 TRY	Collected per transaction.

Fee Name: International Fund Transfer and Messaging Fee

Transaction Type	Minimum Fee	Maximum Fee	Minimum Rate	Maximum Rate	Collection Period
Outgoing Fund Transfer	472,45 TRY	944,89 TRY		0,50%	Collected per transaction. Depending on the sending options, correspondent bank fees may be charged separately by intermediary banks.
Incoming Fund Transfer	472,45 TRY	944,89 TRY		0,40%	Collected per transaction.
International Fund Transfer Inquiry/ Messaging Fee	472,45 TRY	944,89 TRY		0,50%	Collected per transaction.

Customer Signature:
Fee Name: Archive Research Fees

Transaction Type	Minimum Fee	Maximum Fee	Minimum Rate	Maximum Rate	Tahsilat Periyodu
Prior Period Bank Products, Documents, and Transactions	18,90 TRY (per page)	188,98 TRY	-	-	More than 1-year-old receipts, transaction receipts, or contract samples are charged upon request. No fee is charged within 1 year from the date of issue of the requested document.
Letter of Reference		188,98 TRY	-	-	Per Letter
Letters for Visa and Private Schools		188,98 TRY	-	-	Per Letter
Deposit Research Request		188,98 TRY	-	-	Charged for account searches for both past and current periods due to reasons such as inheritance. If an account is found and account transactions are also requested, no fee is charged for account statements up to 1 year, but a fee is charged according to the tariff for transactions beyond that period.
Issuance of Letter of Clearance		94,49 TRY	-	-	No charge for the first request.
Sending Deposit Account Statements Printed upon Customer Request		188,98 TRY	-	-	Provided that the deposit account statement has already been sent to the customer by post or e-mail, it is charged per page for subsequent requests.

Fee information for non-continuous transactions and services, such as money transfers, bill payments, and similar instant transactions, shall be displayed to Customers on the relevant channel prior to the transaction, and fees shall only be collected upon obtaining their approval. The Customer can also access the fee information regarding these transactions at www.turkticaretbankasi.com.tr. As these fees are explicitly presented to the Customer before the transaction is processed and in accordance with the structure of the channel through which the transaction is conducted, and the Customer's approval is obtained, the notification and approval procedures outlined in this Form are not applicable under the provisions of the relevant legislation.

Customer Signature:**VALIDITY PERIOD OF FEES AND CHANGE NOTIFICATIONS**

The fees and monetary limits outlined in this Information Form may be increased annually by the maximum rate of the annual consumer price index increase announced by the Turkish Statistical Institute at the end of the previous year. The Bank shall inform the Customer at least 30 days before the effective date of such an increase, either in writing, via a permanent data storage device, or through a recorded telephone call. Following this notification, the Customer may withdraw from the use of the product or service within 15 days of the notification date. If the Customer exercises this right, no additional fees shall be charged as of the effective date of the increase. If the withdrawal right is not exercised within this period, the fee adjustment shall take effect. The Bank reserves the right to suspend the disputed product or service for Customers who exercise their withdrawal rights. For adjustments exceeding the annual consumer price index increase rate announced by the Turkish Statistical Institute at the end of the previous year, the Customer's consent shall be obtained separately.

FORM OF COLLECTION

Depending on the type of product and service, payment can be made in cash, by debiting your account, charging your credit card, or from the limit of your overdraft account at your request. This information form is an annex and an integral part of the Banking Service Agreement. Any details not summarized above are included in the Agreement, and this form has been delivered to you as an annex to the Banking Services Agreement so that you may carefully review it and request any clarifications from our Bank on unclear issues. Fees paid by the Bank to third parties due to the Customer's use of the product shall be collected from the Customer in the same amount. All details other than the matters summarized above are included in the Agreement, and the BİTT is added to the fees listed in this table annexed to the Banking Service Agreement, allowing you to review it carefully and request further clarifications from our Bank on any unclear issues.

Signature of Bank Authorities

Türk Ticaret Bankası A.Ş. Branch

I request the opening of a demand deposit account with this form. I hereby declare that I have read and approved the fees specified in the form.

Regarding the form delivered to you, we kindly request that the phrase "I have received a copy of the Basic Banking Product and Information Form by hand" be handwritten in the space below and signed.

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Customer's Name & Surname :

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

Customer Signature :

I request a debit card to access the demand deposit account opened in my name.

Customer's Name & Surname :

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

Customer Signature :