

**BANKING SERVICES AGREEMENT
FEE INFORMATION FORM**

CUSTOMER NUMBER :
NAME-SURNAME :

This form is issued in order to inform the Customer of the fees to be charged for the products and services may be provided under Banking Services Agreement ("BSA") while it remains in full force and effect, pursuant to the Communiqué on the Procedures and Principles Regarding Fees That Banks Can Charge Their Commercial Clients ("Communiqué") published in the Official Gazette by the Central Bank of the Republic of Turkey ("CBRT").

PRODUCT / SERVICE NAME : MONEY DEPOSITING/MONEY WITHDRAWAL

NAME OF THE FEE	DEFINITION OF THE FEE	TRANSACTION CHANNEL		FEE AMOUNT / RATE				COLLECTION PERIOD
				Expense	Rate	Min. Amount	Max. Amount	
Overdraft Money Withdrawal	Fee that is charged from Garanti BBVA customers as per money withdrawals from ATMs which exceeds the determined daily money withdrawal limits.	With card-Without card ATM	TL Accounts	-	1.75%	5,00 TL	200,00 TL	Per Transaction
			USD Accounts	-	1.75%	5,00 TL	200,00 TL	Per Transaction
			EUR Accounts	-	1.75%	5,00 TL	200,00 TL	Per Transaction
			GBP Accounts	-	1.75%	5,00 TL	200,00 TL	Per Transaction

PRODUCT / SERVICE NAME : PARACARD BONUS BUSINESS

NAME OF THE FEE	DEFINITION OF THE FEE	FEE AMOUNT / RATE	COLLECTION PERIOD
Change of the Card Type / Renewal (Loss, Theft, Change of Name, Change of Magnetic ...)	Fee that is charged as per changes of the card type /card renewals (Such fee will not be charged up to 2 transactions in a calendar year.)	0,00 TL	Per Transaction

PRODUCT / SERVICE NAME: ANOTHER BANK ATM MONEY WITHDRAWAL/DEPOSITING

NAME OF THE FEE	DEFINITION OF THE FEE	TRANSACTION CHANNEL	FEE AMOUNT/ RATE	COLLECTION PERIOD
Money Withdrawal from Another Bank	Fee that is charged as per money withdrawals from another bank's ATM other than Garanti BBVA.	Another Bank ATM	1,09 TL + 1,2% of the deposited amount	Per Transaction
Money Depositing from Another Bank	Fee that is charged as per money depositing from another bank's ATM other than Garanti BBVA.	Another Bank ATM	1,09 TL + 1,2% of the deposited amount	Per Transaction
Foreign cash withdrawals and shopping	Since foreign currency transactions are notified to our Bank following the conversion of the relevant amount to USD at an exchange rate determined by Card System Organizations and such amounts are converted to TL at a foreign exchange rate effective on the date of their notification to our Bank. Fee is charged as per the Foreign Exchange Expenditure Tax, as well as all the fees and commissions paid by our Bank to relevant institutions for settlement netting systems, the payments to other banks due to the usage of different bank ATM and license fees and related taxes charged thereof.		Since foreign currency transactions are notified to our Bank following the conversion of the relevant amount to USD at an exchange rate determined by Card System Organizations, such amounts are converted to TL at a foreign exchange rate effective on the date of their notification to our Bank. Fee is charged as per the Foreign Exchange Expenditure Tax, as well as all the fees and commissions paid by our Bank to relevant institutions for settlement netting systems, the payments to other banks due to the usage of different bank ATM and license fees and related taxes charged thereof.	Per transaction
Moneysend transactions	Fee that is charged as per the crediting of the bank card linked to the account which the amount is transferred relevant in respect of money transfer procedures with Moneysend.		Regarding money transfer transactions with Moneysend, the transferred amount is notified to our bank in USD currency by foreign settlement institutions, and after being converted to TL at our Bank's teller foreign exchange buying rate applicable at the date of the relevant transaction, such amount is credited to the account linked to the relevant bank card of the bank cardholder at our bank. A fee at a rate of 4.5% of the relevant amount is charged in Moneysend transactions.	Per transaction

PRODUCT / SERVICE NAME: REMITTANCE

NAME OF THE FEE	DEFINITION OF THE FEE	FEE AMOUNT/RATE (EXCL. BITT)	COLLECTION PERIOD	TRANSACTION CHANNEL
Regular Remittance From Account (1000 TL and below)	Fee that is charged as per regular remittance transfer transactions.	0,50 TL	Per Transaction	Branch, Internet Branch
Regular Remittance From Account (1000 TL – 50000 TL)	Fee that is charged as per regular remittance transfer transactions.	1,00 TL	Per Transaction	Branch, Internet Branch
Regular Remittance From Account (Above 50000 TL)	Fee that is charged as per regular remittance transfer transactions.	1,14 TL	Per Transaction	Branch, Internet Branch
Remittance From Account (1000 TL and below)	Fee that is charged as per remittance transfer transactions.	2,50 TL	Per Transaction	Branch (Transactions upon Written Instruction)
Remittance From Account (1000 TL – 50000 TL)	Fee that is charged as per remittance transfer transactions.	5,00 TL	Per Transaction	Branch (Transactions upon Written Instruction)
Remittance From Account (Above 50000 TL)	Fee that is charged as per remittance transfer transactions.	50,00 TL	Per Transaction	Branch (Transactions upon by Written Instruction)

PRODUCT / SERVICE NAME: EFT

NAME OF THE FEE	DEFINITION OF THE FEE	FEE AMOUNT/RATE (EXCL. BITT)	COLLECTION PERIOD	TRANSACTION CHANNEL
REGULAR EFT (1000 TL and below)	Fee that is charged as per regular EFT transfer transactions.	1,00 TL	Per Transaction	Branch, Internet Branch
Regular EFT (1000 TL - 50000 TL)	Fee that is charged as per regular EFT transfer transactions.	2,00 TL	Per Transaction	Branch, Internet Branch
Regular EFT (Above 50000 TL)	Fee that is charged as per regular EFT transfer transactions.	3,86 TL	Per Transaction	Branch, Internet Branch
EFT (1000 TL and below)	Fee that is charged as per EFT transfer transactions.	5,00 TL	Per Transaction	Branch (Transactions upon Written Instruction)
EFT (1000 TL - 50000 TL)	Fee that is charged as per EFT transfer transactions.	10,00 TL	Per Transaction	Branch (Transactions upon Written Instruction)
EFT (Above 50000 TL)	Fee that is charged as per EFT transfer transactions.	100 TL	Per Transaction	Branch (Transactions upon Written Instruction)

Late EFT (1000 TL and below)	Fee that is charged as per EFT transactions, provided that the earliest is 90 minutes before the official payment systems closing time of the Central Bank of the Republic of Turkey.	7,50 TL	Per Transaction	Branch (Transactions upon Written Instruction)
Late EFT (1000 TL - 50000 TL)	Fee that is charged as per EFT transactions, provided that the earliest is 90 minutes before the official payment systems closing time of the Central Bank of the Republic of Turkey.	15,00 TL	Per Transaction	Branch (Transactions upon Written Instruction)
Late EFT (Above 50000 TL)	Fee that is charged as per EFT transactions, provided that the earliest is 90 minutes before the official payment systems closing time of the Central Bank of the Republic of Turkey.	150,00 TL	Per Transaction	Branch (Transactions upon Instruction)

Fees shall be increased by fifty percent for EFT transactions that are determined as late transactions, provided that the earliest is 90 minutes before the official payment systems closing time of the Central Bank of the Republic of Turkey.

PRODUCT/SERVICE NAME : INTERNATIONAL FUND TRANSFER AND MESSAGING FEE

NAME OF THE FEE	DEFINITION OF THE FEE	FEE AMOUNT/RATE (EXCL. BITT)	COLLECTION PERIOD	TRANSACTION CHANNEL
Foreign International Fund Transfer from GB International	Fee that is charged as per international fund transfer received from GB International and SWIFT-like messaging procedures.	Min. 6,67 EUR – Max. 47,62 EUR / 0,1%	Per Transaction	Branch
International Fund Transfer from Another Foreign Bank	Fee that is charged as per international fund transfer received from Another Foreign Bank and SWIFT-like messaging procedures.	Min. 28,57 USD – Max. 190,48 USD / 0,6%	Per Transaction	Branch

Fee for International Outgoing Fund Transfer with Same Value Date	Fees that is charged as per same value date international fund transfer and SWIFT-like messaging procedures.	Min. 50 USD – Max. 250 USD / 0,6%	Per Transaction	Branch (Transactions upon Written Instruction)
Fee for International Outgoing Fund Transfer with Future Value Date	Fees that is charged as per international fund transfer with future value date and SWIFT-like messaging procedures.	Min. 40 USD – Max. 240 USD / 0,6%	Per Transaction	Branch (Transactions upon Written Instruction)
Foreign Trade-Import/Export Joint Transactions-Same Value Date Import Transfer Payment Fees charged during the Foreign Trade transactions for the transfer of the received amount to the customer account or for outgoing payment/import transfer transactions.	Fee that is charged by our bank as per money transfers abroad, depending on the payment methods of the import whether it is cash payment or cash against goods, in line with the company's instructions.	Min. 50 USD – Max. 250 USD / 0,6%	Per transaction and over the course of transfer	Branch & Abacus (Transactions upon Written Instruction)
Foreign Trade-Import/Export Joint Transactions - Payment Fee for Import Transfer with Future Value Date Fees charged during the Foreign Trade transactions for the transfer of received amount to the customer account or for outgoing payment/import transfer transactions.	Fee that is charged by our bank as per the money transfers abroad, depending on the payment methods of the import whether it is cash payment or cash against goods payment, in line with the company's instructions.	Min. 40 USD – Max. 240 USD / 0,6%	Per transaction and over the course of transfer	Branch & Abacus (Transactions upon Written Instruction)

FEE VALIDITY TIME AND CHANGE NOTICES:

- The Bank reserves its right to change the fees for which CBRT has permitted the sole discretion of banks.
- The fees detailed above may be increased, with a notice to be sent to the customer in writing, via permanent data register or recorded phone no later than two days in advance. Different notice periods set forth by the relevant legislations are, however, reserved.
- If the Bank reduces the fees for a temporary period through special campaigns and other similar promotions, and save that that the customer is notified about the period of reduction in advance, then the Bank will not be obliged to notify the customer on the increase of the fees to previous rates.
- Fees charged as per standard products and services and which will be applied as same for a certain period, a notification provided prior to provision of the first product and service will be sufficient, and no repetitive notification is required before provision of products and service within the relevant period.
- Upon your rejection and not acceptance of the changes on fees regarding the use of products or services, our Bank hereby reserves its right to stop providing such services to you.

-The Bank may charge the Customer the exact fees paid to third parties for the amounts that had to be paid to such parties due to notifications made and products/services provided upon the customer's approval and may charge a reasonable fee if the relevant transaction is executed within the Bank.

TAXES AND FUNDS TO BE PAID TO THE GOVERNMENT:

BITT is excluded from all amounts mentioned in this Form unless otherwise is stated herein. BITT to be arisen out of the fees incurring BITT shall be separately charged from the Customer.

METHOD OF COLLECTION:

Collection is made in cash or in account or depending on the Customer's demand, by being debited to his credit card account or by being collected from the limit of his overdraft deposit account, with regard to the type of such product or service.

It is hereby acknowledged by the Customer that all kinds of cash funds, receivables, accounts, negotiable instruments, gold, silver and other precious metals and other commodities and personal properties having an exchange and/or market value, and all other properties of every kind, held in the possession of the Bank's all branches, owned by or credited to the name or account of the Customer, as well as the proceeds of realization/collection of such pledged items are hereby pledged in favor of the Bank as a security for recovery of fee and commission receivables of the Bank arising out of the provision of the relevant products and services, and that the Bank may use its rights of lien, setoff and deduction on such.

This Fee Information Form is an exhibit of and an integral part of the Banking Services Agreement and further information on the above-mentioned fees are also published on www.garantibbva.com.tr.

A copy of the Fee Information Form is delivered to you for your review and information.

REAL PERSON CUSTOMER / LEGAL PERSON CUSTOMER

NAME SURNAME / TITLE :

TCKN / YKN / VKN :

DATE :

SIGNATURE

T. GARANTİ BANKASI A.Ş.

Didem Dinçer BAŞER
Executive Vice President

Mahmut AKTEN
Executive Vice President

..... Branch

Version No :- Date of Revision :