

PRODUCT INFORMATION AND PREFERENCE FORM**PRODUCT NAME: "CREDIT CARDS"**

ANNUAL MEMBERSHIP FEES/ SUPPLEMENTARY CARD ANNUAL MEMBERSHIP FEES				
Card Type: Standard, Logo, Co-Branded, Contactless/ NFC Cards	Main Card		Supplementary Card	
	First year	Every year	First year	Every year
Ada Bonus Platinum	92 TL	92 TL	46 TL	46 TL
Afili Bonus Platinum Pilots, Mashattan Afili Bonus Platinum, NetKart, Pilvak Afili Bonus Platinum, Talpa Afili Bonus Platinum, TED Bonus, TUED Bonus	0 TL	0 TL	0 TL	0 TL
UCZ Kart	0 TL	5 TL	0 TL	0 TL
PTT Bonus Classic	0 TL	54 TL	0 TL	26 TL
PTT Bonus Gold	0 TL	60 TL	0 TL	30 TL
PTT Bonus Platinum	0 TL	66 TL	0 TL	33 TL
D-şarj Bonus	3 TL	33 TL	0 TL	0 TL
Pension Bonus	36 TL	36 TL	17 TL	17 TL
DenizBank Credit Card Classic, Sea&Miles Classic	52 TL	52 TL	26 TL	26 TL
DenizBank Credit Card Gold, Sea&Miles Gold	59 TL	59 TL	28 TL	28 TL
Kemer Bonus, Kiler Bonus, Ada Bonus Classic, DenizBank Credit Card Platinum, Bonus, Bonus Trink, Adana Demir Spor Bonus, Adana Spor Bonus, Akhisar Belediye Spor, Bursaspor Bonus, Çaykur Rizespor, Es Es Bonus, Fenerbahçe Bonus, Göz Göz Bonus, Kaf Kaf Bonus, Kasımpaşa Spor Bonus, Kayseri Erciyesspor Bonus, Manchester United Bonus, Mersin İdman Yurdu Bonus, Orduspor Bonus, Sea&Miles Bonus, Şanlıurfa Spor Bonus, BJK Bonus, GS Bonus, ODTÜ Bonus, Trabzonspor Bonus, Konyaspor Bonus,	72 TL	72 TL	36 TL	36 TL
Bonus Plus, Bonus Trink Plus, Bursaspor Bonus Gold, Sea&Miles Bonus Gold, Fenerbahçe Bonus Gold, BJK Bonus Gold, GS Bonus Gold, ODTÜ Bonus Gold, Trabzonspor Bonus Gold, Miles&More Gold	79 TL	79 TL	39,5 TL	39,5 TL
Afili Bonus Platinum, Afili Bonus Platinum Dentists, Afili Bonus Platinum Doctors, Bonus Premium, Bonus Trink Premium, Bursaspor Bonus Platinum, Fenerbahçe Bonus Platinum, BJK Bonus Platinum, GS Bonus Platinum, ODTÜ Bonus Platinum, Trabzonspor Bonus Platinum	92 TL	92 TL	46 TL	46 TL
Miles&More Platinum	105 TL	105 TL	52,5 TL	52,5 TL
Deniz Private	131 TL	131 TL	65 TL	65 TL
Ted Mezunları Derneği Afili Bonus	0 TL	92 TL	0 TL	46 TL
Gs Bonus Sultani	92 TL	92 TL	46 TL	46 TL

Cash Advance Fee

Cash Advance Fee - DenizBank	3,5% + 5 TL+BITT (minimum 8 TL)
Cash Advance Fee – Other Banks	3,5% + 12 TL +BITT
Cash Advance Fee- Other Bank Abroad	3,5% + 12 + BITT
Cash Advance Fee – Abroad DenizBank	3,5 % +5 TL (Min 8 TL) + BITT
Archive-Research Fee	
Account Statement Fee	1,5 TL(BITT is included and charged on account statement basis.)
Invoice Payment Fee Fee for SSK and Bağkur Premium Payment from Credit Card	For Instant/Regular Premium payments, 1 TL is charged for 0-100 TL and 1.25% of the transaction amount for payments above 100 TL.

Payments to third parties	
Fee for Credit Card Debt Payment from PTT	2,50 TL + BITT(*)
Fee for Credit Card Debt Payment at contracted banks	Garanti: 1,00 TL + BITT (*) TekstilBank: 2,50 TL + BITT (*)
Card renewal fee(**)	
(Excluding Private Banking, Affluent Bonus and Deniz Private)	4 TL

(*)BITT: Banking and Insurance Transaction Tax – 5% tax calculated upon the fee amount.

(**) No fee is charged for card renewal transactions due to lost, stolen cards, magnetic damage, name-surname change and similar reasons, up to two times in a calendar year.

CREDIT CARD INTEREST RATES				
Type of Card	Shopping	Overdue	Cash Advance	Cash Advance with Installment
All Credit Cards (Excluding Paso Bonus and Pension Bonus)	2,02%	2,52%	2,02%	2,02%
Paso Bonus, Pension Bonus	2%	2,48%	2,02%	2,02%

MINIMUM PAYMENT RATES			
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Minimum repayment ratios which will be calculated according to limit of cards allocated before 08.10.2013:

Credit Card Limit	Until 31.12.2013	Until 31.12.2014	After 01.01.2015
0 – 14.999TL	25%	27%	30%
15.000 – 19.999TL	30%	32%	35%
20.000TL and above	40%	40%	40%

Minimum repayment ratios which will be calculated according to limit of cards allocated on and after 08.10.2013:

Credit Card Limit	For 1 year as from the date the customer starts using his or her credit card	1 year after the date the customer starts using his or her credit card
0 – 14.999TL	40%	30%
15.000 – 19.999TL	40%	35%
20.000TL and above	40%	40%

VALIDITY PERIOD OF INTEREST AND FEES AND CHANGE NOTIFICATIONS:

In the event the interest rate is changed, it is notified to you in writing on paper or through permanent data register 30 (thirty) days before such change is effective. In the notification, details related to amounts and number of repayment and change of intervals after the new interest rate is effective shall be provided. In the event the interest rate is increased, the new interest rate shall not be applied retroactively. You shall not be affected by the interest rate increase on condition that you repay the whole debt within 60 (sixty) days as from the notification date at the latest and end utilization of credit.

Your approval will be taken for fee changes in one calendar year exceeding 1,2 times of the increase rate of annual consumer price index declared by the end of the former year by Turkish Statistical Institution. With regard to the changes foreseeing an increase below this, you will be notified in written or through permanent data register or your registered phone number at least thirty (30) days in advance. You have the right to waive from using the product or service until 15 (fifteen) days after the date of the notification. In case you use such right, no additional fee will be charged as of the effective date of the fee increase that will be applied. You will be deemed to have accepted the change in case you continue to use the product or receive the service.

RIGHT OF WITHDRAWAL

Within the scope of the Law on Consumer Protection, the Customer may withdraw from the loan within 14 (fourteen) days without giving any justification and paying penalty. It is adequate if the notification stating that the right of withdrawal is

exercised is conveyed to the bank within the right of withdrawal period. In cases whereby the customer, who exercises the right of withdrawal, benefits from the loan, the Consumer shall repay the principal and the interest that accrued during the period from the date when the loan was used to the date when the principal was repaid within 30 days at the latest after sending the right of withdrawal notification to the bank. In the event such repayment is not made during that period of time, it shall be deemed that the Consumer did not withdraw from his or her loan. The interest shall be calculated according to the contractual interest rate. No charges can be requested from the Consumer other than the calculated contractual interest and fees paid to any public institution or third parties.

FORM OF COLLECTION:

According to the type of product and service, the collection can be made in cash or from the account, or from the credit card of the customer upon customer request or from the limit of the overdraft of the customer. All detailed information apart from the topics stated above can be found in the Agreement and a copy of this form is delivered to you in addition to the Basic Banking Services Agreement to enable you to read it carefully and request further explanations from our bank on issues that are not fully understood. If you find it appropriate, please sign this form which is printed in 2 (two) copies and keep 1(one) copy.

All information related to fees and explanations provided in this form shall be valid until the next change.

Within the scope of the information provided above, I kindly request that a credit card be issued in my name.

Customer's Name and Surname:

Date:

Signature:

I kindly request/accept that the limit of the credit card to be issued in my name to be increased in accordance with Articles 8 and 9 of the Law of Debit Cards and Credit Cards and Article 22 of the Regulation on Debit Cards and Credit Cards.

Customer's Name and Surname:

Date:

Signature: