

CORE BANKING PRODUCT INFORMATION FORM

This Product and Service Information Form has been drafted within the scope of the regulations about procedures and principles pertaining to Fees to be Collected by Banks from Financial Customers and Commercial Consumers. For fees to be collected from instant transactions and services which are not continuous, a notification will be made to you before the realization of the transaction about the fee to be collected in accordance with the platform where the transaction is to be realized, and the transaction will be realized after your confirmation. For products and services which are featured as instant transactions that are not continuous among the ones whose fee information is shared in the information from, you can access up-to-date fee information after the signing date of this product information form from our Bank's website.

FEES TO BE COLLECTED FROM FINANCIAL CONSUMERS:

FEE NAME	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio	Fee Amount	Collection Period
Fee for ATM transaction from another institution	Cash Withdrawal Fee: From Other Bank ATMs	1.15%	1.0465 TL+ 1.15% of the withdrawn amount	At the Time of Transaction
	Cash Depositing Fee: From Other Bank ATMs	1.15%	1.0465 TL+ 1.15% of the deposited amount	At the Time of Transaction
	Withdrawal Fee: ATM of Bank Abroad	1.50%	Min. 10 TL Max. 120 TL	At the Time of Transaction
	Balance Enquiry Fee: Other Bank ATM		0.276 TL	At the Time of Transaction
Cash Withdrawal Fee	ATM Cash Withdrawal and Balance Viewing Fee ATM Cash withdrawal above limit	1.50%	Min 7 TL, Max 40 TL	At the Time of Transaction
	Domestic Cash Withdrawal from ATM with Foreign Card (DCC)	10%	Min 1.2 TL	At the Time of Transaction

*5% shall be collected over the fee amount.

PRODUCT NAME: MONEY AND PRECIOUS METAL TRANSFERS (TL/FX)

FEE NAME	FEE AMOUNT (Excluding BITT*)		
	MINIMUM	MAXIMUM	Collection Period
Transfer** (Regular transfer from Account, Credit Card)	5 TL	250 TL	At the Time of Transaction

*3% BITT shall be collected over the fee amount.

** The fee to be collected from the regular transfer transactions from account will be 10 TL.

PRODUCT NAME: MONEY AND PRECIOUS METAL TRANSFERS (TL/FX)

ELECTRONIC FUND TRANSFER/PRECIOUS METAL TRANSFER FEE

FEE NAME	FEE AMOUNT (Excluding BITT*)		
	MINIMUM	MAXIMUM	Collection Period
EFT Sending** (Regular transfer from Account, Credit Card)	5 TL	1250 TL	At the Time of Transaction

*3% BITT shall be collected over the fee amount.

**For Regular EFT Transactions; if the transaction amount is 1,000 TL or below, the fee to be collected will be 5 TL, if the transaction amount is above 1,000 TL, the fee amount will be charged as 0.2% of the sent amount. The maximum amount to be charged will be 64,03 TL. (+) BITT

FEE NAME: INTERMEDIARY SERVICES FEE

FEE NAME	FEE AMOUNT			
	MINIMUM	MAXIMUM	RATIO	Collection Period
Intermediary Services Fee*		15 TL	5	At the Time of Transaction

* Covers instant/regular payments and premium payment, games of chance payment intermediary services, telephone operator payment intermediary services, intermediary services for payments made in the name of bill issuing companies.

**2.5% is charged upon the fee in SGK payments realised by credit card. In bill payments, 7 TL at maximum will be charged in transactions below 150 TL and 5% is charged upon the fee in transactions amounting to 150 TL and above.

FEE NAME: ARCHIVE SEARCH FEE

FEE NAME	FEE AMOUNT				
	Minimu m	Maximu m	Ratio	Fee Amount	Collection Period
Providing Account Statement (Free of charge up to 1 year)				5 TL	At the Time of Transaction
Retrospective Receipts (Free of charge up to 1 year)				5 TL	At the Time of Transaction

FEE NAME: CHEQUE TRANSACTIONS

FEE NAME Cheque Transactions	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio Over the Transaction Amount	Fee Amount	Collection Period
Cheque Return Fee	Cheque Return		Min 50 TL Max 70 TL	On a Transaction Basis
Cheque Collection Fee	Cheque Collection TL: Same Bank Cheque		Min 100 TL Max 750	On a Transaction

		TL	Basis
Cheque Collection TL: Other Bank Cheque		Min 100 TL Max 150 TL	On a Transaction Basis
Cheque Collection FX: Same Bank Cheque	0.30	Min 150 TL Max 1000 TL	On a Transaction Basis
Cheque Collection FX : Other Bank Cheque	0.50	Min 150 TL Max 1500 TL	On a Transaction Basis
Cheque Documentation and Correction Transactions Fee	Bounced Cheque Correction/Bounced Cheque Payment in Person	Max 100TL Min 100 TL	On a Transaction Basis

*5% shall be collected over the fee amount.

FEE NAME: PROMISSORY NOTE TRANSACTIONS

FEE NAME Promissory Note Transactions	FEE AMOUNT (Excluding BITT*)		
	Ratio Over the Transaction Amount	Fee Amount	Collection Period
Promissory Note Return Fee		Min 160 TL Max 160 TL	On a Transaction Basis
Promissory Note Protest Transactions Fee		Min 175 TL Max 180TL	On a Transaction Basis
Promissory Note Collection Fee		Min 130 TL Max 400TL	On a Transaction Basis

*5% shall be collected over the fee amount.

VALIDITY PERIOD OF FEES TO BE COLLECTED FROM THE FINANCIAL CONSUMERS AND NOTIFICATIONS OF AMENDMENT:

The fees shall be increased at the annual consumer price index increase ratio announced by the TRNC Institute of Statistics as of the previous year-end in one calendar year. You shall be notified of the fee increases minimum 30 (thirty) days before the implementation of the change in writing or through the permanent data register or telephone that is logged. Upon this notification, you have the right to waive the use of the product or service up to 15 (fifteen) days following the date you are notified. In case this right is exercised, no additional fee is charged as of the date the fee increase to be applied takes effect. Should you continue to use this product or receive this service, you are assumed to have agreed to this change.

FORM OF COLLECTION FROM FINANCIAL CONSUMERS:

Depending on the type of product and service, the collection can be made in cash or from the account, or by debiting credit card account or collecting from the limit of the overdraft of the customer upon customer request.

All kinds of detailed information besides those mentioned above can be found in the relevant Agreement. A copy of this form, which has been drafted in 2 copies, has been submitted to you in addition to the Core Banking Services Agreement you have signed with DenizBank A.Ş, in order for you to be able to read it carefully and request further details from our bank on issues you wish. All the information regarding the fees and other explanations under this form will be valid until the next amendment.

ABOUT TRANSACTING ON FINANCIAL CONSUMER ACCOUNTS THROUGH PROXY:

In case there is savings deposit account and commercial enterprise accounts opened/to be opened at our bank on behalf of the same real person, if the account from which the transaction is to be made has not been specified in

powers of attorney given/to be given by this real person account owner; it is accepted that, with those powers of attorney, our Bank is authorized to transact in scope of the relevant power of attorney from both accounts.

DEFINITIONS OF FEES TO BE COLLECTED FROM COMMERCIAL CUSTOMERS:

MONEY AND PRECIOUS METAL DEPOSITING/WITHDRAWAL FEE: The fee collected from money depositing and withdrawal transactions.

FEES TO BE COLLECTED FROM TRANSACTIONS REALIZED FROM ATMs OF OTHER

INSTITUTIONS/SHARED ATMs The fee collected from the transactions realized using methods and instruments outside of the Bank (such as ATMs of other institutions).

DOCUMENTATION AND NOTIFICATION FEE: Your document and information requests related to products and services provided to you within the scope of the Core Banking Services Agreement are subject to fee. No fee is charged for the transaction slip to be given at the time of the transaction and for the contracts and other documents used for notification. However, the amounts paid to third parties will be collected from the Customer. A fee will be charged in accordance with the provisions of the legislation for your instant or periodic account statements, printed statement and account search requests. If a copy of a contract, transaction slip and similar documents is requested, the Bank will collect a fee as of the first year after the issuance of the relevant document.

LOAN UNDERWRITING AND LENDING FEE: Loan underwriting fee is the fee collected based on the intelligence, financial analysis and assessment efforts performed in case of limit allocation to the commercial customer for all loans that may pose a credit risk, as well as renewal and update of the allocated limits. If you have a loan request from our bank, this fee can be collected from you even if you do not sign a loan agreement or do not utilize the loan eventually.

CHEQUE RETURN FEE: If the cheques pledged for collection/collateral are asked to be returned from the bank, it is the fee charged in return for operational transactions.

CHEQUE COLLECTION FEE: Fee charged for discounting foreign bank cheques with cheque collection process.

CHEQUE DOCUMENTATION AND CORRECTION FEE: Fee charged for bounced cheque documentation and correction process.

PROMISSORY NOTE RETURN FEE: This fee is collected in cases where the promissory note received for collection/collateral purposes is requested back by the holder from the bank or the promissory note is protested and returned to the holder.

PROMISSORY NOTE PROTEST FEE: This fee is collected for having outstanding promissory notes protested at notary public and for releasing the protest record after the protested promissory note is paid.

PROMISSORY NOTE COLLECTION FEE: The fee collected in return for taking promissory notes into collection.

FEE NAME	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio Over the Transaction Amount	Fee Amount	Collection Period
Deposit, Participation Fund and Precious Metal Deposit Accounts	Money Depositing Fee: For transactions realized at	0.50%	Max 2,500 TL	At the Time of
Money and Precious Metal Depositing/Withdrawal Fee				

	branches, after 3:30 pm,			Transaction
	ATM Cash withdrawal above limit	1.50%	Min 7 TL Max 40 TL	
	Cash Withdrawal at Domestic ATM with Foreign Card (DCC)	10%	Min 1.2 TL	
	Withdrawal from Foreign Currency Account	5% (Maximum ratio over the transaction amount)		At the Time of Transaction
	International Fund Transfer and Messaging Fee	3% (Maximum ratio over the transaction amount)	Min 70 TL	
Fees to be collected From Transactions Realized from ATM's of Other Institutions/Shared ATM's	Depositing Fee: From Other Bank ATMs	1.15%	1.0465 TL+ 1.15% of the deposited amount	At the Time of Transaction
	Withdrawal Fee: From Other Bank ATMs	1.15%	1.0465 TL+ 1.15% of the deposited amount	At the Time of Transaction
	Withdrawal Fee: ATMs of Banks Abroad	1.5%	Min. 10 TL Max 120 TL	At the Time of Transaction
	Balance Enquiry Fee: Other Bank ATM		0.276 TL	At the Time of Transaction
Debit Card Renewal Fee			As much as the transaction cost.	On a Transaction Basis

FEES TO BE COLLECTED FROM COMMERCIAL CUSTOMERS:

*5% shall be collected over the fee amount.

FEE NAME Documentation and Notification Fee	FEE AMOUNT (Excluding BITT*)			
	Minimum	Maximum	Fee Amount	Collection Period
Retrospective Receipts (Free of charge up to 1 year)			5 TL	At the Time of Transaction

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Account Statement Fee (per page)			2 TL	At the Time of Transaction
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*5% shall be collected over the fee amount.

FEE NAME Loan Underwriting and Lending Fee	FEE AMOUNT	Collection Period	
Loan Underwriting Fee	0.25% of the Limit (25 per ten thousand)	On a Transaction Basis	
Lending Fee	1.10%	On a Transaction Basis	

FEE NAME Cheque Transactions	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio Over the Transaction Amount	Fee Amount	Collection Period
Cheque Return Fee	Cheque Return		Min 50 TL Max 70 TL	On a Transaction Basis
Check Collection Fee	Cheque Collection TL: Same Bank Cheque		Min 100 TL Max 750 TL	On a Transaction Basis
	Cheque Collection TL: Other Bank Cheque		Min 100 TL Max 150 TL	On a Transaction Basis
	Cheque Collection FX: Same Bank Cheque	0.30	Min 150 TL Max 1000 TL	On a Transaction Basis
	Cheque Collection FX Other Bank Cheque	0.50	Min 150 TL Max 1500 TL	On a Transaction Basis
Cheque Documentation and Correction Transactions Fee	Bounced Cheque Correction/Bounced Cheque Payment in Person		Min 100 TL Max 100 TL	On a Transaction Basis

*5% shall be collected over the fee amount.

FEE NAME Promissory Note Transactions	FEE AMOUNT (Excluding BITT*)		
	Ratio Over the Transaction Amount	Fee Amount	Collection Period
Promissory Note Return Fee		Min 160 TL Max 160 TL	On a Transaction Basis

Promissory Note Protest Transactions Fee		Min 175 TL Max 180 TL	On a Transaction Basis
Promissory Note Collection Fee		Min 130 TL Max 400TL	On a Transaction Basis

*5% shall be collected over the fee amount.

VALIDITY PERIOD OF FEES TO BE COLLECTED FROM THE COMMERCIAL CUSTOMERS AND NOTIFICATIONS OF AMENDMENT:

All the information regarding the fees and other explanations under this form will be valid until the next amendment. Before applying an increase on the fees applied, the commercial customer must be notified in writing at least two working days in advance, via permanent data register or via logged telephone. A retrospective increase cannot be applied.

FORM OF COLLECTION OF FEES TO BE COLLECTED FROM COMMERCIAL CUSTOMERS:

In case the fees are not accepted by the Customer, the Bank has the right to stop providing this service. Bank fees will be collected from the Customer in cash or from account or from the limit of overdraft account. The customer accepts, declares and undertakes to pay in cash and/or from account at transaction time or at specified accrual time the Stamp Duty/ BITT/ Exchange Expenditure Tax and other taxes that money to be deposited into the account and all transactions to be realised might require, as well as fund, duties and charges and relevant interest and fines and all kinds of other considerations.

All kinds of detailed information besides those mentioned above can be found in the Core Banking Services Agreement. A copy of this form, which has been drafted in 2 copies, is submitted to you as an integral part of the Core Banking Services Agreement you have signed with DenizBank A.Ş, in order for you to be able to read it carefully and request further detail from our bank on issues you wish.

FINANCIAL CONSUMER CUSTOMER	COMMERCIAL CUSTOMER
Customer's Name-Surname :	Trade Name : Head Office Address : Trade Registration Office Information : Website : Telephone
Date:	Date:
Signature:	[To be signed by Company [Signatories]] Name-Surname Title Signature Name-Surname Title Signature

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