

TRANSACTION	TYPE OF SERVICE	MINIMUM	MAXIMUM	RATIO	FEE AMOUNT/ DESCRIPTION
CASH WITHDRAWAL FEE	ATM Cash Withdrawal and Balance Viewing: ATM Cash withdrawal above limit	30 TL		3%	30 TL fee is charged at minimum (BITT included).
	ATM Cash Withdrawal and Balance Viewing: Cash Withdrawal with Overseas Cards (DCC)			10%	BITT included.
	Cash Withdrawal with Foreign / Overseas Cards from Domestic ATMs - ATM			8%	8% is charged upon the transaction amount. (BITT included) (TRY-USD-EUR-GBP)
	ATM Cash Withdrawal and Balance Viewing: Overseas Bank ATM	60 TL	745 TL	% 3	60 TL at minimum and 745 TL at maximum is charged. (BITT included)
	Fee for Foreign Currency Cash Withdrawal from Branch			7%	Charged from foreign currency cash withdrawal transactions of customers with commercial features. (+) BITT.
CASH DEPOSITING FEE	After 3:30 p.m. in cash depositing transactions realized at branches		2500 TL	0.50%	BITT Excluded. Charged upon the transaction amount. (Excluding retail customers). Applies to all currencies.
	Fee for 3rd Person Cash Depositing from Another Branch	19.94 TL	398.84 TL		Charged for 3rd person cash depositing transactions realised at a branch other than where the account is held. Charged as 19.94 TL if the transaction amount is 8,300 TL and below, as 39.88 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.84 TL if the transaction amount is above 399,000 TL. (+) BITT
ELECTRONIC FUND TRANSFER/ PRECIOUS METAL TRANSFER FEE	EFT/FAST Transactions from Account: Branch	39.87 TL	797.68 TL		The fee for EFT and FAST Transactions to be realised via Branch channel is charged as 39.87 TL if the transaction amount is 8,300 TL and below, as 79.76 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 797.68 TL if the transaction amount is above 399,000 TL. (+) BITT
	Late EFT/FAST Transactions from Account: Branch	39.87 TL	797.68 TL		It is collected for standard EFT/FAST transactions made after 4:00 p.m. The fee for late EFT and FAST Transactions to be realised via Branch channel is charged as 39.87 TL if the transaction amount is 8,300 TL and below, as 79.76 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 797.68 TL if the transaction amount is above 399,000 TL. (+) BITT
	EFT/FAST Transactions from Cash Desk: Branch	39.87 TL	797.68 TL		The fee for EFT and FAST Transactions to be realised via Branch channel is charged as 39.87 TL if the transaction amount is 8,300 TL and below, as 79.76 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 797.68 TL if the transaction amount is above 399,000 TL. (+) BITT
	Payment of incoming EFT to name	39.87 TL	797.68 TL		The fee for incoming EFT to name transactions to be realised via Branch channel is charged as 39.87 TL if the transaction amount is 8,300 TL and below, as 79.76 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 797.68 TL if the transaction amount is above 399,000 TL. (+) BITT
	EFT/FAST Transactions from Account - Credit Card: Internet - Kiosk	7.97 TL	199.41 TL		The fee to be charged in EFT/ FAST transactions through the internet banking channel is charged as 7.97 TL if the transaction amount is 8,300 TL and below, as 15.96 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.41 TL if the transaction amount is above 399,000 TL. (+) BITT
	Late EFT/FAST Transactions from Account - Credit Card: Internet	7.97 TL	199.41 TL		It is collected for standard EFT/FAST transactions made after 4:00 p.m. The fee for late EFT and FAST Transactions to be realised via internet channel is charged as 7.97 TL if the transaction amount is 8,300 TL and below, as 15.96 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.41 TL if the transaction amount is above 399,000 TL. (+) BITT
	EFT/FAST Transactions from Account - Credit Card: Mobile	7.97 TL	199.41 TL		The fee to be charged in EFT/ FAST transactions through the mobile channel is charged as 7.97 TL if the transaction amount is 8,300 TL and below, as 15.96 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.41 TL if the transaction amount is above 399,000 TL. (+) BITT
	Late EFT/FAST Transactions from Account - Credit Card: Mobile	7.97 TL	199.41 TL		It is collected for standard EFT/FAST transactions made after 4:00 p.m. The fee for late EFT and FAST Transactions to be realised via mobile channel is charged as 7.97 TL if the transaction amount is 8,300 TL and below, as 15.96 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.41 TL if the transaction amount is above 399,000 TL. (+) BITT
	EFT/FAST Transactions from Account: ATM	27.84 TL	398.83 TL		The fee to be charged in EFT/ FAST transactions through the ATM channel is charged as 27.84 TL if the transaction amount is 8,300 TL and below, as 55.69 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.83 TL if the transaction amount is above 399,000 TL. (+) BITT
	Late EFT/FAST Transactions from Account: ATM	27.84 TL	398.83 TL		It is collected for standard EFT/FAST transactions made after 4:00 p.m. The fee for EFT/FAST transactions through the ATM channel is charged as 27.84 TL if the transaction amount is 8,300 TL and below, as 55.69 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.83 TL if the transaction amount is above 399,000 TL. (+) BITT
	EFT/FAST Transactions from Account - Credit Card: Call Center	39.87 TL	797.68 TL		The fee for EFT and FAST Transactions to be realised via Call Center channel is charged as 39.87 TL if the transaction amount is 8,300 TL and below, as 79.76 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 797.68 TL if the transaction amount is above 399,000 TL. (+) BITT
	Late EFT/FAST Transactions from Account - Credit Card: Call Center	39.87 TL	797.68 TL		It is collected for standard EFT/FAST transactions made after 4:00 p.m. The fee for EFT and FAST transactions made via Call Center channel is charged as 39.87 TL if the transaction amount is 8,300 TL and below, as 79.76 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 797.68 TL if the transaction amount is above 399,000 TL. (+) BITT
	Regular EFT from Account	7.97 TL	199.41 TL		The fee for EFT transactions to be realised as regular payments is charged as 7.97 TL if the transaction amount is 8,300 TL and below, as 15.96 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.41 TL if the transaction amount is above 399,000 TL. (+) BITT
	Gold Transferred from Account to Domestic Banks: Branch	40 TL			(1-10 gr: 40.00 TL)+BITT,(11-100 gr: 80.00 TL)+BITT, (101-250 gr: 120 TL)+BITT, (251-500 gr: 160.00 TL)+BITT, 1.5 bps is applied if above 501 gr. (0.00015* 1.5 per ten thousand based on the TL equivalent tax base formed by multiplying the net balance of the transaction by the gold reference price on the stock exchange that day) + BITT In addition to the cost, bank commission amounting to 15% of the cost will be charged.
MONEY TRANSFER TRANSACTIONS	TL/FX/XAU Transfer from Account to Account: Branch	19.94 TL	398.84 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 19.94 TL if the transaction amount is 8,300 TL and below, as 39.88 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.84 TL if the transaction amount is above 399,000 TL. (+) BITT
	TL/FX Transfer from Account to Name: Branch	19.94 TL	398.84 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 19.94 TL if the transaction amount is 8,300 TL and below, as 39.88 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.84 TL if the transaction amount is above 399,000 TL. (+) BITT
	TL/ FX Transfer from Cash Desk to Account: Branch	19.94 TL	398.84 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 19.94 TL if the transaction amount is 8,300 TL and below, as 39.88 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.84 TL if the transaction amount is above 399,000 TL. (+) BITT
	TL/FX Transfer from Cash Desk to Name: Branch	19.94 TL	398.84 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 19.94 TL if the transaction amount is 8,300 TL and below, as 39.88 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.84 TL if the transaction amount is above 399,000 TL. (+) BITT
	Transfer from Account - Credit Card: Internet - Kiosk	3.99 TL	99.71 TL		The fee to be charged in Money Transfer transactions through the internet channel is charged as 3.99 TL if the transaction amount is 8,300 TL and below, as 7.98 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 99.71 TL if the transaction amount is above 399,000 TL. (+) BITT
	Transfer from Account - Credit Card: Mobile	3.99 TL	99.71 TL		The fee for Money Transfer transactions to be realised via mobile channel is charged as 3.99 TL if the transaction amount is 8,300 TL and below, as 7.98 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 99.71 TL if the transaction amount is above 399,000 TL. (+) BITT
	TL/FX/XAU Transfer from Account - Credit Card to Account - Name: Call Center	19.94 TL	398.84 TL		The fee to be charged in Money Transfer transactions through the Call Center channel is charged as 19.94 TL if the transaction amount is 8,300 TL and below, as 39.88 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 398.84 TL if the transaction amount is above 399,000 TL. (+) BITT
	Transfer from Account - Credit Card: ATM	13.92 TL	199.42 TL		The fee to be charged in Money Transfer transactions through the ATM channel is charged as 13.92 TL if the transaction amount is 8,300 TL and below, as 27.85 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.42 TL if the transaction amount is above 399,000 TL. (+) BITT
	Regular Money Transfer from Account	3.99 TL	99.71 TL		The fee for Money Transfer transactions to be realised as regular payments is charged as 3.99 TL if the transaction amount is 8,300 TL and below, as 7.98 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 99.71 TL if the transaction amount is above 399,000 TL. (+) BITT
Cash Depositing into Account: Without Card	13.92 TL	199.42 TL		The fee to be charged in Money Transfer transactions through the ATM channel is charged as 13.92 TL if the transaction amount is 8,300 TL and below, as 27.85 TL if the transaction amount is between 8,300 TL and 399,000 TL (included), and as 199.42 TL if the transaction amount is above 399,000 TL. (+) BITT	
INTERNATIONAL FUND TRANSFER	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Domestic/International Banks: Branch + Call Center	1,554.97 TL	7,784 TL	1%	BITT excluded. Depending on sending options, intermediating banks might further charge correspondent bank fee. Furthermore, 621.73 TL SWIFT (Messaging Fee) will be charged.
	Fee for Incoming International Fund Transfer to Account	776 TL	5,391 TL	0,5%	BITT Excluded,

FEE	International Fund Transfer and Message Payment Fee		621.73 TL		621.73 TL + BITT Message Sending Fee is charged in Swift Transactions realised via Branch and Call Center.
	International Fund Transfer - International Fund Transfer Fee from Account to Domestic/International Banks: Internet + Mobile	980 TL	1,400.52 TL	0,5%	BITT Excluded. Depending on sending options, intermediating banks might further charge correspondent bank fee.
	Swift Enquiry/ Correction Fee		79 TL		BITT Excluded. Charged for sending a result message with instruction and in corrections made in payment transactions.
CREDIT CARDS ANNUAL MEMBERSHIP FEES/SUPPLEMENTARY CARD ANNUAL MEMBERSHIP FEE	Credit Card Fee (Annual)				Afili Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashattan Afili Bonus Platinum 0,00 TL, NetKart 0,00 TL, Pılvak Afili Bonus Platinum 0,00 TL, Talpa Afili Bonus Platinum 0,00 TL, TED Bonus 0,00 TL, TUED Bonus 0,00 TL, UCZ 36,50 TL (İlk Yıl Kart Ücreti: 0,00 TL), Ted Mezunları Derneği Afili Bonus 1.046,00 TL (İlk Yıl Kart Ücreti: 0,00 TL), Miles&More Gold 900,50 TL, Bonus Plus 900,50 TL, Bonus Trink Plus 900,50 TL, Bursaspor Bonus Gold 900,50 TL, Sea&Miles Bonus Gold 900,50 TL, Fenerbahçe Bonus Gold 900,50 TL, BJK Bonus Gold 900,50 TL, GS Bonus Gold 900,50 TL, ODTÜ Bonus Gold 900,50 TL, Trabzonspor Bonus Gold 900,50 TL, Ada Bonus Platinum 1.046,00 TL, Afili Bonus Platinum 1.046,00 TL, Afili Bonus Platinum Dentists 1.046,00 TL, Afili Bonus Platinum Doctors 1.046,00 TL, Bonus Premium 1.046,00 TL, Bonus Trink Premium 1.046,00 TL, Bursaspor Bonus Platinum 1.046,00 TL, Fenerbahçe Bonus Platinum 1.046,00 TL, BJK Bonus Platinum 1.046,00 TL, GS Bonus Platinum 1.046,00 TL, ODTÜ Bonus Platinum 1.046,00 TL, Trabzonspor Bonus Platinum 1.046,00 TL, GS Bonus Sultanı 1.046,00 TL, Miles&More Platinum 1.216,00 TL, DenizBank Kredi Kartı Gold 671,00 TL, Sea&Miles Gold 671,00 TL, Deniz Private 1.503,00 TL, Deniz Bonus 821,50 TL, Deniz Bonus Trink 821,50 TL, Adana Demirspor Bonus 821,50 TL, Adana Spor Bonus 821,50 TL, Akhisar Belediye Spor 821,50 TL, Bursaspor Bonus 821,50 TL, Çaykur Rizespor 821,50 TL, Es Es Bonus 821,50 TL, Fenerbahçe Bonus 821,50 TL, Göz Göz Bonus 821,50 TL, Denizlispor Bonus 821,50 TL, Hatayspor Bonus 821,50 TL, Kaf Kaf Bonus 821,50 TL, Kasımpaşa Spor Bonus 821,50 TL, Kayseri Erciyesspor Bonus 821,50 TL, Kastamonuspor Bonus 821,50 TL, Manchester United Bonus 821,50 TL, Mersin İdman Yurdu Bonus 821,50 TL, Orduspor Bonus 821,50 TL, Sea&Miles Bonus 821,50 TL, Şanlıurfa Spor Bonus 821,50 TL, DenizBank Kredi Kartı Platinum 821,50 TL, Ada Bonus Classic 821,50 TL, Kemer Bonus 821,50 TL, Kiler Bonus 821,50 TL, Konyaspor Bonus 821,50 TL, Emekli Bonus 407,50 TL, BJK Bonus 821,50 TL, GS Bonus 821,50 TL, ODTÜ Bonus 821,50 TL, Trabzonspor Bonus 821,50 TL, DenizBank Kredi Kartı Classic 589,50 TL, Sea&Miles Classic 589,50 TL, D-şarj Bonus 376,50 TL (İlk Yıl Kart Ücreti: 18,50 TL), Deniz Bonus Gold 900,50 TL, Deniz Bonus Platinum 1.046,00 TL, DenizBank Gold 995,50 TL, DenizBank Platinum 1.124,50 TL, DenizBank Black 1.521,00 TL, DenizBank Private 2.116,50 TL, Fenerbahçe Üyelik 848,50 TL (İlk Yıl Kart Ücreti: 0,00 TL), Adalet Afili Bonus Platinum 0,00 TL, DenizBank Business 0,00 TL, DenizBank Bonus Business 2.103,50 TL, DenizBank Business Select 2.103,50 TL, DenizBank Metal 11.894,50 TL, Çorumspor 821,50 TL, Private Biyometrik Kart 2.887,50 TL
	Supplementary Card Fee (Annual)				Afili Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashattan Afili Bonus Platinum 0,00 TL, NetKart 0,00 TL, Pılvak Afili Bonus Platinum 0,00 TL, Talpa Afili Bonus Platinum 0,00 TL, TED Bonus 0,00 TL, TUED Bonus 0,00 TL, UCZ 15,00 TL (İlk Yıl Kart Ücreti: 0,00 TL), TED Mezunları Derneği Afili Bonus 522,50 TL (İlk Yıl Kart Ücreti: 0,00 TL), Miles&More Gold 446,50 TL, Bonus Plus 446,50 TL, Bonus Trink Plus 446,50 TL, Bursaspor Bonus Gold 446,50 TL, Sea&Miles Bonus Gold 446,50 TL, Fenerbahçe Bonus Gold 446,50 TL, BJK Bonus Gold 446,50 TL, GS Bonus Gold 446,50 TL, ODTÜ Bonus Gold 446,50 TL, Trabzonspor Bonus Gold 446,50 TL, Ada Bonus Platinum 522,50 TL, Afili Bonus Platinum 522,50 TL, Afili Bonus Platinum Dentists 522,50 TL, Afili Bonus Platinum Doctors 522,50 TL, Bonus Premium 522,50 TL, Bonus Trink Premium 522,50 TL, Bursaspor Bonus Platinum 522,50 TL, Fenerbahçe Bonus Platinum 522,50 TL, BJK Bonus Platinum 522,50 TL, GS Bonus Platinum 522,50 TL, ODTÜ Bonus Platinum 522,50 TL, Trabzonspor Bonus Platinum 522,50 TL, GS Bonus Sultanı 522,50 TL, Miles&More Platinum 606,00 TL, DenizBank Kredi Kartı Gold 332,50 TL, Sea&Miles Gold 332,50 TL, Deniz Private 751,50 TL, Deniz Bonus 407,50 TL, Deniz Bonus Trink 407,50 TL, Adana Demirspor Bonus 407,50 TL, Adana Spor Bonus 407,50 TL, Akhisar Belediye Spor 407,50 TL, Bursaspor Bonus 407,50 TL, Çaykur Rizespor 407,50 TL, Es Es Bonus 407,50 TL, Fenerbahçe Bonus 407,50 TL, Göz Göz Bonus 407,50 TL, Denizlispor Bonus 407,50 TL, Hatayspor Bonus 407,50 TL, Kaf Kaf Bonus 407,50 TL, Kasımpaşa Spor Bonus 407,50 TL, Kayseri Erciyesspor Bonus 407,50 TL, Kastamonuspor Bonus 407,50 TL, Manchester United Bonus 407,50 TL, Mersin İdman Yurdu Bonus 407,50 TL, Orduspor Bonus 407,50 TL, Sea&Miles Bonus 407,50 TL, Şanlıurfa Spor Bonus 407,50 TL, DenizBank Kredi Kartı Platinum 407,50 TL, Ada Bonus Classic 407,50 TL, Kemer Bonus 407,50 TL, Kiler Bonus 407,50 TL, Konyaspor Bonus 407,50 TL, Emekli Bonus 200,50 TL, BJK Bonus 407,50 TL, GS Bonus 407,50 TL, ODTÜ Bonus 407,50 TL, Trabzonspor Bonus 407,50 TL, DenizBank Kredi Kartı Classic 294,50 TL, Sea&Miles Classic 294,50 TL, D-şarj Bonus 0,00 TL, Deniz Bonus Gold 446,50 TL, Deniz Bonus Platinum 522,50 TL, DenizBank Gold 495,50 TL, DenizBank Platinum 562,00 TL, DenizBank Black 759,00 TL, DenizBank Private 1.056,00 TL, Fenerbahçe Üyelik 0,00 TL, Adalet Afili Bonus Platinum 0,00 TL, DenizBank Business 0,00 TL, DenizBank Bonus Business 1.049,50 TL, DenizBank Business Select 1.049,50 TL, DenizBank Metal 0,00 TL, Çorumspor 407,50 TL, Private
Bireysel Kredi Kartı Faiz Oranları	Credits cards with Shopping (Contractual Interest Rate) Term Debt under 30.000 TL			3.25	
	Credits cards with Shopping (Contractual Interest Rate) Term Debt between 30.000 TL and 180.000 TL			3.75	
	Credits cards with Shopping (Contractual Interest Rate) Term Debt above 180.000 TL			4.25	
	Credits cards with Default Interest Rate Term Debt below 30.000 TL			3.55	
	Credits cards with Default Interest Rate Term Debt between 30.000 TL and 180.000 TL			4.05	
	Credits cards with Default Interest Rate Term Debt above 180.000 TL			4.55	
	Credits cards with Limit Excess Interest Rate Term Debt below 30.000 TL			3.25	
	Credits cards with Limit Excess Interest Rate Term Debt between 30.000 TL and 180.000 TL			3.75	
	Credits cards with Limit Excess Interest Rate Term Debt above 180.000 TL			4.25	
	Cash Advance Interest Rate			4.25	
	Cash Advance Default Interest Rate			4.55	
	Installment Cash Advance Interest Rate			4.25	
	Credits cards with Cash Installment (Contractual Interest Rate) Term Debt below 30.000 TL			3.25	
	Credits cards with Cash Installment (Contractual Interest Rate) Term Debt between 30.000 TL and 180.000 TL			3.75	
Credits cards with Cash Installment (Contractual Interest Rate) Term Debt above 180.000 TL			4.25		
Automatic Invoice Payment Interest			4.25	Interest is collected for automatic invoice payments with a Retail Credit Card and for automatic and instant invoice payments with a Business Credit Card. (Excluding BITT and RUSF.)	
Shopping (Contractual) Interest Rate			4.25		
Default Interest Rate			4.55		

Bonus Business Faiz Oranları	Limit Excess Interest Rate			4.25	
	Cash Installment Interest Rate			4.25	
	Cash Advance Interest Rate			4.25	
	Cash Advance Default Interest Rate			4.55	
	Installment Cash Advance Interest Rate			4.25	
	Automatic Invoice Payment Interest			4.25	The same rates are applied for instant and automatic invoice payments on business cards. (Excluding BITT and RUSF.)
PREPAID CARD					Adliye Alakart 0 TL, DenizBank Prepaid Card 0 TL, Kirkağaç Jandama Prepaid Card 0 TL
CARD RENEWAL FEE	Retail Credit Card Loss/Stolen Renewal Fee (No fee is charged for card renewal transactions due to loss, theft, magnetic damage, name-surname change and similar reasons, up to two times in a calendar year.)				As much as the cost. (Except Private Banking and Deniz Private and in case of three or more renewals per year) BITT Included.
	Commercial Credit Card Loss Stolen and Card Renewal Fee (valid for DenizBank Bonus Business, DenizBank Business Select, DenizBank Business Cards) (No fee is charged for card renewal transactions due to loss, theft, magnetic damage, name-surname change and similar reasons, up to two times in a calendar year.)				As much as the cost. (in case of three or more renewals per year) BITT Included.
	Producer Card Renewal Fee				As much as the cost.
CASH ADVANCE FEE (RETAIL)	Cash Advance Fee: Domestic DenizBank			1%	+BITT
	Cash Advance Fee: Domestic Other Bank **	0.58 TL	1.15 TL	Minimum 2.15%	+BITT
	Cash Advance Fee: Overseas DenizBank			1%	+BITT
	Cash Advance Fee: Overseas Other Bank **	0.58 TL	1.15 TL	Minimum 2.15%	+BITT
CASH ADVANCE FEE (BONUS BUSINESS)	Cash Advance Fee: Domestic DenizBank			1%	+BITT
	Cash Advance Fee: Domestic Other Bank***	0.58 TL	1.15 TL	Minimum 2.15%	+BITT
	Cash Advance Fee: Overseas DenizBank			1%	+BITT
	Cash Advance Fee: Overseas Other Bank***	0.58 TL	1.15 TL	Minimum 2.15%	+BITT
SAFE DEPOSIT BOX	Safe Deposit Box: Small	9.300 +BSMV			9300 TL Security Deposit
	Safe Deposit Box: Medium	13.700 + BSMV			13700 TL Security Deposit
	Safe Deposit Box: Large	16.600 + BSMV			16600 TL Security Deposit
PRODUCT and SERVICE BUNDLES	SME Bundles and Transaction Tariffs	1.499 TL	1.365.300 TL		Further information on the advantageous bundles we offer exclusively to our customers is available at www.denizbank.com website, our branches and 0850 222 0 804.
	Agricultural Bundles and Transaction Tariffs	759 TL	50,000 TL		Further information on the advantageous bundles we offer exclusively to our customers is available at www.denizbank.com website, our branches and 0850 222 0 800.
	Micro S Tariff Bundle	1.060 TL	1.500 TL		10 cheque collections, 1 cheque book with 10 leaves, 5 Credit Bureau risk reports, 5 Credit Bureau cheque reports, 5 bills of exchange collection fee exemption (cheque book fee exemption does not include tax.)
	Micro M Tariff Bundle	1.880 TL	2.600 TL		25 cheque collections, fee exemption for 1 cheque book with 25 leaves (cheque book fee exemption does not include tax), 10 Credit Bureau Risk and Cheque Reports, 10 bills of exchange collection fee
	Micro L Tariff Bundle	2.700 TL	3.750 TL		30 cheque collections, 1 cheque book with 25 leaves, 15 Credit Bureau risk reports, Credit Bureau cheque report, 20 bills of exchange collection fee exemption (cheque book fee exemption does not include tax.)
	Micro XL Tariff Package	15.000 TL	16.121,40 TL		35 cheque collections, 2 cheque-books each with 25 cheques (The cheque-book fee exemption does not cover the tax), 25 KKB risk reports, 25 KKB cheque reports, 1 Fixed POS Service
EXCLUSIVE SERVICES	Findeks Risk Report / Findeks Cheque Report	80 TL	80 TL		BITT is included.
	Findeks Premium Bundle		1200 TL		KDV is included
	Precious Metal Delivery (Gold and Silver)			%15	The relevant ratio (XAU=15%),(XAG=15%)*net gr amount* bank XAU-XAG/TRY sell rate at time of transaction*(1+BITT)
	Gold Bullion Bar acceptance	500 TL	500 TL		Fee incurred during the process of converting physical gold into registered gold. (+BITT)
	Documentation and Notification Fee (Account Statement)	5 TL			Charged per page. Increase will be applied annually at CPI increase rate. BITT Excluded
	Document and Notification Fee (Merchant Printed Account Statement)	38.09 TL			Charged per page. BITT Excluded.
	Producer Card Printed Account Statement Fee	5.12 TL			Charged per page monthly. BITT Excluded.

	POS Software/ Hardware/ Maintenance Fee - Physical POS (Mobile POS)	489 TL			Charged per POS monthly. (+BITT)	
	POS Software/ Hardware/ Maintenance Fee - Physical POS (Cashier POS)	489 TL			Charged per POS monthly. (+BITT)	
	POS Software/ Hardware/ Maintenance Fee - Physical POS (Desktop POS)	489 TL			Charged per POS monthly. (+BITT)	
	POS Software/ Hardware/ Maintenance Fee - Virtual POS	5,000 TL			Charged per POS annually. (+BITT)	
	Lost/Damaged POS and Accessory Charge (Desktop POS)	6,000 TL			Charged per device. (+BITT)	
	Lost/Damaged POS and Accessory Charge (Mobile POS)	6,000 TL			Charged per device. (+BITT)	
SECURE PAYMENT SYSTEM	Secure Payment System		248.72 TL		Including BITT. 146.31 TL is paid to the Turkish Notaries Association, and an additional 5% BITT is collected on our Bank's share of 97.53 TL. The fee calculated in this manner is deducted from the sales price and transferred to the seller's account. The buyer is charged only a standard transfer fee. Commercial customers will not be charged any other transaction fees other than the SGK and Bağkur (Social Security) Payment fee. The commission fee is charged per transaction. A maximum of 25 TL is charged for games of chance payments. (+BITT)	
INTERMEDIARY SERVICES	Intermediary Fee: Bill Payments	5 TL		%5		
	Intermediary Fee: Social Security Institution and Bağkur Payment with Credit Card			2.50%	BITT Excluded. In Social Security institution payments with credit card, 2.5% of the transaction amount shall be charged as fee.	
HGS	HGS Sticker Fee	140 TL	140 TL		(+) BITT	
	HGS Card fee	350 TL	350 TL		(+) BITT	
PAYMENTS TO THIRD PERSONS	Fee for Credit Card Payment via Contracted Banks and PTT channels				As much as the cost (+ BITT)	
ARCHIVE-SEARCH FEE	Providing Account Statement (Providing account statements up to one year is free of charge)	9.16 TL	91.62 TL		Account statements are provided free of charge for up to one year. BITT is not included (9.16 TL is applied per page)	
	Retroactive slips (one year retroactive)	9.16 TL	91.62 TL		BITT is included. 9.16 TL + BITT is charged per page.	
	Account Statement Fee (Commercial - Investment)		5 TL		Charged per page. BITT Excluded + (notary fee if any)	
	Fee for Providing Retail Credit Card Account Statement (Providing account statements up to one year is free of charge)		5 TL		Charged per page excluding BITT. Increase will be applied annually at CPI increase rate.	
	Commercial Credit Card Printed Account Statement Sending Fee (valid for DenizBank Bonus Business, DenizBank Business Select, DenizBank Business Cards)	38.09 TL			Charged per page excluding BITT.	
	Denizbank Investment Products Statement	250 TL	250 TL		BITT is included.	
FEE FOR TRANSACTION REALISED FROM ANOTHER ENTITY ATM	Withdrawal Fee: From Other Bank ATMs	1.04 TL		1.15%	(Including BITT) 1,04 TL per transaction + 1.15% of the withdrawn amount	
	Depositing Fee: From Other Bank ATMs	1.04 TL		1.15%	Including BITT, 1,04 TL per transaction + 1.15% of the withdrawn amount (Including Prepaid DenizBank cards)	
	Balance Query Fee: Other Bank ATM		0.27 TL		0,27 TL (Including Prepaid DenizBank cards) (BITT Included)	
	Withdrawal Fee: Overseas Bank ATM	60 TL	745 TL	% 3	60 TL at minimum and 745 TL at maximum is charged. (BITT included)	
	Credit Card Debt Payment Fee: From Other Bank ATMs	1.04 TL		1.15%	(BITT Included) 1,04 TL per transaction + 1.15% of the withdrawn amount	
CHEQUES	TL	Cheque Collection Fee: Cheque Collection TL Same Branch	250 TL	250 TL		BITT Excluded. Fee charged for transactions realised at paydesk.
		Cheque Collection Fee: Cheque Collection TL Different Branch	250 TL	2,000 TL	0.5%	BITT Excluded. 0.5% is charged upon cheque amount for transactions realised at paydesk. 180 TL is charged for TL cheques that are realised from account and received as collection/collateral.
		Cheque Collection Fee: Cheque Collection TL Other Bank Cheque	250 TL	300 TL		(+) BITT
	FX	Cheque Collection Fee: Cheque Collection FX Same Branch	300 TL	3500 TL	0.5%	BITT Excluded. Fee charged for transactions realised at paydesk.
		Cheque Collection Fee: Cheque Collection FX Different Branch	300 TL	3500 TL	0.5%	(+) BITT
		Cheque Collection Fee: Cheque Collection FX Other Bank Cheque	300 TL	4000 TL	0.5%	BITT Excluded. In other bank FX checks with Clearing Agreement, 1306 TL+BITT is charged per each cheque.
		Cheque Collection Fee: Cheque Collection FX Overseas Bank Cheque	750 TL	5500 TL	0.5%	(+) BITT
	OTHER	Fee for Cheque Documentation and Correction Processes Bounced Cheque Correction/Bounced Cheque Manual Payment	250 TL	250 TL		(+) BITT
		Cheque Book and Cheque Issue Fee: Blocked Cheque Issuance	350 TL	2,500 TL	0.5%	(+) BITT
		Cheque Book and Cheque Issue Fee: 10-Sheet Cheque book Fee	500 TL	500 TL		BITT Excluded. Excluding 80 TL Valuable Paper Fee (tax) that is charged per cheque leaf.
		Cheque Book and Cheque Issue Fee: 25-Sheet Cheque book Fee	1,250 TL	1,250 TL		BITT Excluded. Excluding 80 TL Valuable Paper Fee (tax) that is charged per cheque leaf.
		Cheque Return Fee: Cheque Return	100 TL	150 TL		(+) BITT
	Appraisal, Collateral Establishment, Change and Cancellation Fee: Cheque intelligence	50 TL	300 TL		(+) BITT	
	Cheque Book and Cheque Issue Fee: Laser and Continuous Cheque Expense (per Cheque)		1000 TL		(+) BITT	
SUPPLIER FINANCE	Supplier Financing and DDS Fee	30 TL	100 TL		(+) BITT	

AND DIRECT DEBIT SYSTEM (DDS)	Supplier Financing and DDS Term Fee			4%	(+) BITT (The stated rate is the maximum rate)
	Supplier Finance and DDS Term Fee / Cash Card			4%	(+) BITT (The stated rate is the maximum rate)
LOANS	SME & Corporate & Commercial Loan Lending Fee			1.1%	(+) BITT
	Retail Loan Allocation Fee			0.5%	(+) BITT
	SME & Corporate & Commercial Loan Allocation / Revision Fee			Minimum 0.20%	It is the fee collected based on the intelligence, financial analysis and assessment works. The fee charged for financial leasing transactions is also in this scope. It is an annual ratio. It is calculated over the limit amount. Loan allocation fee is applied as 0.20% of the allocated or renewed limit and in cases where the limit is increased, as max.0.20% over the additional limit. BITT is excluded.
	Agricultural Loan Lending Fee			1.1%	(+) BITT
	Agricultural Loan Limit Allocation / Revision Fee			Maximum % 0.20	It is applied as 0.20% in new limit allocation or limit increases and as 0.20% in renewal and update of the allocated limits. It is the fee collected based on the intelligence, financial analysis and assessment works. The fee charged for financial leasing works also falls within this scope. BITT Excluded
BILLS OF EXCHANGE	Bill of exchange collection fee: Bill of exchange Collection	375 TL	750 TL	0.5%	(+) BITT
	Bill of Exchange Protest Transactions Fee: Bill of Exchange Protest and Release Fee	375 TL	500 TL		The fee charged by notary is also collected. BITT Excluded
	Bill of Exchange Return Fee: Bill of Exchange Return	375 TL	500 TL		(+) BITT
	Bill of Exchange Information Fee: Bill of Exchange Notice Expense	250 TL	250 TL		(+) BITT

* Card fees are annual. They are charged every year.

* If the correspondent bank expense belongs to the issuer (our) in transfers made with Swift to other banks, the fee shall be charged upfront during the transfer.

* Please visit denizbank.com for most up-to-date information.

EXPLANATIONS

* Money transfer and EFT transactions that Kampüs Card holders realise via Denizbank internet branch are free of charge. Money transfer transactions realised via Denizbank internet branch towards TL demand deposit accounts linked to Kampüs Card are free of charge.
* Account handling fee is not charged for TL demand deposit accounts linked to Kampüs Card.

* Fees that are not indicated as (+) BITT are collected with BITT included.

** In addition to the cash advance fee in retail credit cards, fees paid to other institutions (eg: Bankalararası Kart Merkezi A.Ş., international card institutions) and 15% of the amount paid to another institution is collected as a service fee within the scope of "Fee for Transactions Realised From Another Entity ATM".

*** In addition to the cash advance fee in Bonus Business credit cards, fees paid to other institutions (eg: Bankalararası Kart Merkezi A.Ş., international card institutions) and 15% of the amount paid to another institution is collected as a service fee within the scope of "Fee for Transactions Realised From Another Entity ATMs / Joint ATMs".