

CORE BANKING PRODUCT INFORMATION FORM

This Product and Service Information Form gives information about the procedures and principles to be followed regarding the Fees to be Collected from Commercial Customers and Financial Consumers by the Banks. For fees to be collected from instant transactions and services which are not repeated regularly, 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 upon your confirmation. Out of the products and services fees of which are defined under the product information form, for those which are in the nature of instant transactions that do not repeat regularly, please check our bank's website for up-to-date fees applicable after the sign-off date of this product information form.

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Fee for ATM transaction from another institution	Withdrawal Fee: From Other Bank ATMs	1.15%	1,0465 TL+ 1.15% of the withdrawn amount	At the Time of Transaction
	Depositing Fee: From Other Bank ATMs	1.15%	1,0465 TL+ 1.15% of the deposited amount	At the Time of Transaction
	Withdrawal Fee: Foreign Bank ATM	1.50%	Min. 10 TL Max. 120 TL	At the Time of Transaction
	Balance Query Fee: Other Bank ATM		0,276 TL	At the Time of Transaction
Withdrawal Fee	ATM Cash Withdrawal and Balance Query Fee: ATM Cash withdrawal above limit	1.50%	Min 7 TL, Max 40 TL	At the Time of Transaction
	Domestic Cash Withdrawal with Foreign Card (DCC)	10%	Min 1.2 TL	At the Time of Transaction

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

FEE NAME	FEE AMOUNT (Excluding BITT*)		
	MINIMUM	AZAMI	Collection Period
Transfer** (Regular transfer from Account, Credit Card)	0.50 TL	12.5 TL	At the Time of Transaction

*5% shall be collected over the fee amount.

** If the transaction amount is 1,000 TL or below, the fee to be collected from the regular transfer transactions from all channels will be 0.5 TL; if the transaction amount is between 1,000 TL and 50,000 TL (included), the fee amount will be 1 TL, and if the transaction amount is above 50,000 TL, the fee amount will be 12.5 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 Transfer** (Regular transfer from Account, Credit Card)	1 TL	25 TL	At the Time of Transaction

*5% shall be collected over the fee amount.

**For Regular EFT Transactions from all channels; if the transaction amount is 1,000 TL or below, the fee to be collected will be 1 TL, if the transaction amount is between 1,000 TL and 50,000 TL (included), the fee amount will be 2 TL, and if the transaction amount is above 50,000 TL, the fee amount will be 25 TL.

FEE NAME: INTERMEDIATION SERVICE FEE

FEE NAME	FEE AMOUNT			
	MINIMUM	MAXIMUM	ORAN	Collection Period
Intermediation Service Fee*		7 TL	5	At the Time of Transaction

* Covers instant/regular payments and premium payment, games of chance payment intermediation, telephone operator payment intermediation.

FEE NAME: ARCHIVE SEARCH FEE

FEE NAME	FEE AMOUNT				
	Minimum	Maximum	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: CHECK TRANSACTIONS

FEE NAME Check Transactions	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio Over the Transaction Amount	Fee Amount	Collection Period
Check Return Fee	Check Return		Min 10 TL Max 50 TL	On a Transaction Basis
Check Collection Fee	Check Collection TL: Different Branch		Min 25 TL Max 45 TL	On a Transaction Basis
	Check Collection TL: Other Bank Checks		Min 26 TL Max 45 TL	On a Transaction

				Basis
	Check Collection YP: Different Branch		Min 40 TL Max 500 TL	On a Transaction Basis
	Check Collection YP: Other Bank Checks		Min 40 TL Max 750 TL	On a Transaction Basis
	Check Collection YP: Other Bank Checks (Banks with clearance agreement)		Min 33 TL Max 250 TL	On a Transaction Basis
Check Documentation and Correction Transactions Fee	Bounced Check Correction/Bounced Check Payment in Person		Min 20 TL Max 50TL	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 30 TL Max 300TL	On a Transaction Basis
Promissory Note Protest Fee		Min 50 TL Max 500TL	On a Transaction Basis
Promissory Note Collection Fee		Min 40 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 Turkish 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 storage or telephone that is registered. Upon this notification, you have the right to waive the use of the product or service until 15 (fifteen) days following the date you are notified. No additional fee is charged as of the date the fee increase to be applied in case this right is exercised 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 from the credit card of the customer upon customer request or from the limit of the overdraft of the customer. All kinds of detailed issues besides those mentioned above can be found in the related Agreement and a copy of this form, which has been drafted in 2 copies, is 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 detail 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 a savings deposit account and commercial enterprise account opened/to be opened at our bank on behalf of the same real person, for powers of attorney given/to be given from this real person account owner; if the account from which the transaction is to be made has not been declared by the proxy, it is accepted that our Bank is authorized to transact in scope of the related power of attorney for both accounts mentioned in the power of attorney.

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 ATM'S OF OTHER INSTITUTIONS/SHARED ATM'S The fee collected from the transactions realized using the non-bank methods and instruments (such as ATM's of other institutions).

DOCUMENTATION AND NOTIFICATION FEE: Your document and information requests within the scope of 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 bank statement, printed statement and account search requests. If a copy of the 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 ALLOCATION AND DISBURSEMENT FEE: Loan allocation fee is the fee collected based on the intelligence, financial analysis and evaluation studies performed in case of limit allocation to the commercial customer for all loans that may pose a credit risk, 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.

CHECK RETURN FEE: If the checks pledged for collection/collateral are asked to be returned from the bank, it is the fee charged against operational transactions.

CHECK COLLECTION FEE: Fee charged for discounting foreign bank checks with check collection process.

CHECK DOCUMENTATION AND CORRECTION FEE: Fee charged for bounced check 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 in cases where the outstanding promissory notes are protested at notary public for releasing the protest record at the notary public after the payment of the protested promissory note.

PROMISSORY NOTE COLLECTION FEE: The fee collected for the collection service provided for the promissory notes by the bank.

FEE NAME Deposit, Participation Fund and Precious Metal Deposit Accounts	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio Over the Transaction Amount	Fee Amount	Collection Period
Money and Precious Metal Depositing/Withdrawal Fee	Depositing Fee: For transactions realized at branches, after 3:30 pm,	0.50%	Max 2.500 TL	At the Time of Transaction
	ATM Cash withdrawal above limit	1.50%	Min 7 TL Max 40 TL	At the Time of Transaction
	Domestic Cash Withdrawal with Foreign Card (DCC)	10%	Min 1.2 TL	
	Withdrawal from Foreign Currency Account	5% (Maximum ratio over the transaction amount)		
	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: Foreign Bank ATM	1.5%	Min. 10 TL Max 120 TL	At the Time of Transaction
	Balance Query 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

*5% shall be collected over the fee amount.

FEES TO BE COLLECTED FROM COMMERCIAL CUSTOMERS:

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
Account Statement Fee (per page)			2 TL	At the Time of Transaction

*5% shall be collected over the fee amount.

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

FEE NAME Check Transactions	TRANSACTION/CHANNEL	FEE AMOUNT (Excluding BITT*)		
		Ratio Over the Transaction Amount	Fee Amount	Collection Period
Check Return Fee	Check Return		Min 10 TL Max 50 TL	On a Transaction Basis
Check Collection Fee	Check Collection TL: Different Branch		Min 25 TL Max 45 TL	On a Transaction Basis
	Check Collection TL: Other Bank Checks		Min 26 TL Max 45 TL	On a Transaction Basis
	Check Collection YP: Different Branch		Min 40 TL Max 500 TL	On a Transaction Basis
	Check Collection YP: Other Bank Checks		Min 40 TL Max 750 TL	On a Transaction Basis
	Check Collection YP: Other Bank Checks (Banks with clearance agreement)		Min 33 TL Max 250 TL	On a Transaction Basis
Check Documentation and	Bounced Check Correction/Bounced		Min 20 TL	On a

Correction Transactions Fee	Check Payment in Person		Max 50TL	Transaction Basis
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*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 30 TL Max 300TL	On a Transaction Basis
Promissory Note Protest Fee		Min 50 TL Max 500TL	On a Transaction Basis
Promissory Note Collection Fee		Min 40 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 storage or via registered telephone. A retrospective increase cannot be applied.

FORM OF COLLECTION 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 the limit of the account or overdraft account. The Customer declares and undertakes that they will pay the following amounts in cash and/or on account at the time of transaction or at a specified time of accrual: Stamp Duty/BITT/Foreign Exchange Expense Tax and other taxes, funds, duties and fees and associated interests and fines and all other payable amounts to be collected on the money to be deposited into the account and all the transactions to be realized.

All kinds of detailed issues besides those mentioned above can be found in the Core Banking Services Agreement and 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: Website: Phone:
Date:	Date:
Signature:	Company [To be signed by the Signatory orities]

Trade Name: DENİZBANK A.Ş. Head Office: Büyükdere Cad. No:141 34394 Esentepe/İstanbul İst. Trade Registration Office
- Trade Registration No: 368587/316169 Website: www.denizbank.com Phone: 0850 222 0 800 MERSIS No:
0292008449600341

	Name-Surname Title Signature
	Name-Surname Title Signature

