

DENIZBANK LIST OF FEES AND COMMISSIONS

TRANSACTION	TYPE OF SERVICE	MINIMUM	MAXIMUM	RATIO	COST / EXPLANATION
CASH WITHDRAWAL	ATM money withdrawal and balance monitoring: ATM Cash Withdrawal above limit	10 TL	60 TL	2%	Minimum 10 TL- Maximum 60 TL fee is charged. (BITT included)
	ATM money withdrawal and balance monitoring: Cash withdrawal with foreign card (DCC)			%10	1,2 TL minimum (BITT included)
	Cash withdrawal from ATMs by foreign plastic cards			% 7	%7 Charged on transaction amount (BITT included) (TRY-USD-EUR)
	ATM money withdrawal and balance monitoring: Foreign Bank ATMs	20 TL	240 TL	2%	Min 20TL – Max 240 TL will be collected (BITT included)
CASH DEPOSIT	Foreign currency cash withdrawal fee from branch			7%	Foreign currency cash withdrawal fee for corporate customers (+BITT)
	Cash deposit transactions from branch (after 15.30)		2500 TL	0.50%	Charged on transaction amount (except retail customers)
ELECTRONIC FUND TRANSFER/PRECIOUS METAL TRANSFER FEE	3rd Party Cash Deposit Fee From Another Branch	10.55 TL	211.05 TL		It is collected from 3rd party cash deposit transaction from a branch other than the one where the account is kept. (Except for the commercial customer). If the transaction amount is 4,300 TL and below 10.55 TL, if it is between 4,300 TL and 211,100 TL (included) 21,11 TL, if it is above 211,100 TL, 211.05 TL is collected. BITT is excluded.
	EFT from account/ FAST transactions: Branch	21,10 TL	422,10 TL		21,10 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the branch channel is 4,300 TL and below, 42,21 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 422,10 TL in case the transaction amount is 211,100 TL and above. (+) BITT
	Late EFT sent from account/ FAST transactions: Branch	21,10 TL	422,10 TL		It is collected for the standard EFT/ FAST transaction made after 16:00, 21,10 TL in case the transaction fee amount to be charged from late EFT/ FAST transactions made through the branch channel is 4,300 TL and below, 42,21 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 422,10 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	EFT from safe deposit/ FAST transactions: Branch	21,10 TL	422,10 TL		21,10 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the branch channel is 4,300 TL and below, 42,21 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 422,10 TL in case the transaction amount is 211,100 TL and above. (+) BITT
	Incoming EFT to name	21,10 TL	422,10 TL		21,10 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the branch channel is 4,300 TL and below, 42,21 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 422,10 TL in case the transaction amount is 211,100 TL and above. (+) BITT
	EFT from account-credit cards / FAST transactions: Internet Kiosk	4,22 TL	105,52 TL		4,22 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the Internet channel is 4,300 TL and below, 8,44 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 105,52 TL in case the transaction amount is 211,100 TL and above. (+) BITT
	Late EFT from account-credit cards/ FAST transactions: Internet	4,22 TL	105,52 TL		It is collected for the standard EFT/ FAST transaction made after 16:00, 4,22 TL in case the transaction fee amount to be charged from late EFT/ FAST transactions made through the Internet channel is 4,300 TL and below, 8,44 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 105,52 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	EFT from account-credit cards/ FAST transactions: Mobile	4,22 TL	105,52 TL		4,22 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the Internet channel is 4,300 TL and below, 8,44 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 105,52 TL in case the transaction amount is 211,100 TL and above. (+) BITT
	Late EFT from account-credit cards/ FAST transactions: Mobile	4,22 TL	105,52 TL		It is collected for the standard EFT/ FAST transaction made after 16:00, 4,22 TL in case the transaction fee amount to be charged from late EFT/ FAST transactions made through the Internet channel is 4,300 TL and below, 8,44 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 105,52 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	EFT from account/ FAST transactions: ATM	14,73 TL	211,05 TL		14,73 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the ATM channel is 4,300 TL and below, 29,47 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above. (+) BITT
	Late EFT from account/ FAST transactions: ATM	14,73 TL	211,05 TL		It is collected for the standard EFT/ FAST transaction made after 16:00, 14,73 TL in case the transaction fee amount to be charged from late EFT/ FAST transactions made through the ATM channel is 4,300 TL and below, 29,47 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	EFT from account-credit cards/ FAST transactions: Call Center	21,10 TL	422,10 TL		21,10 TL in case the transaction fee amount to be charged from EFT/ FAST transactions made through the branch channel is 4,300 TL and below, 42,21 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 422,10 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
MONEY TRANSFER TRANSACTIONS	Late EFT from account-credit cards/ FAST transactions: Call Center	21,10 TL	422,10 TL		It is collected for the standard EFT/ FAST transaction made after 16:00, 21,10 TL in case the transaction fee amount to be charged from late EFT/ FAST transactions made through the Call Center channel is 4,300 TL and below, 42,21 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 422,10 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	Regular EFT from account	4,22 TL	105,52 TL		4,22 TL in case the transaction fee amount to be charged from regular EFT transactions is 4,300 TL and below, 8,44 TL in case the transaction fee amount is between 4,300 TL and 211,100 TL (including) and 105,52 TL in case the transaction fee amount is 211,100 TL and above is collected. (+) BITT
	Gold That Goes from Account to Domestic Bank: Branch	10 TL			(1-10 gr: 10,00 TL)*2+BSMV, (11-100 gr: 20,00 TL)*2+BSMV, (101-250 gr: 30 TL)*2+BSMV, (251-500 gr: 40,00 TL)*2+BSMV, 1 tps is applied over 501 gr (0,0001* 1 in ten thousand" over the TL equivalent basis, which is the result of multiplying the net balance of the transaction with the gold reference price in the stock market of that day)*2 + BITT.
	TL/FX/XAU Transfer from account: to account: Branch	10,55	211 TL		10,55 TL in case the transaction fee amount to be charged from transfer transactions through the branch channel is 4,300 TL and below, 21,11 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	TL/FX Transfer from account to name: Branch	10,55	211 TL		10,55 TL in case the transaction fee amount to be charged from transfer transactions through the branch channel is 4,300 TL and below, 21,11 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	TL/FX Transfer from safe deposit to account: Branch	10,55	211 TL		10,55 TL in case the transaction fee amount to be charged from transfer transactions through the branch channel is 4,300 TL and below, 21,11 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	TL/FX Transfer from safe deposit to name: Branch	10,55	211 TL		10,55 TL in case the transaction fee amount to be charged from transfer transactions through the branch channel is 4,300 TL and below, 21,11 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	Transfer from account-credit cards/Internet Kiosk	2,11 TL	52,76 TL		2,11 TL in case the transaction fee amount to be charged from transfer transactions through the Internet channel is 4,300 TL and below, 4,22 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 52,76 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	Transfer from account-credit t: Mobile	2,11 TL	52,76 TL		2,11 TL in case the transaction fee amount to be charged from transfer transactions through the Internet channel is 4,300 TL and below, 4,22 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 52,76 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	TL / FX / XAU Transfer from Account-credit to Account: Call Center	10,55	211 TL		10,55 TL in case the transaction fee amount to be charged from transfer transactions through the call center channel is 4,300 TL and below, 21,11 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 211,05 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
INTERNATIONAL FUND TRANSFER	Transfer from account-credit ATM	7,37 TL	105,53 TL		7,37 TL in case the transaction fee amount to be charged from transfer transactions through the call center channel is 4,300 TL and below, 14,74 TL in case the transaction amount is between 4,300 TL and 211,100 TL (including) and 105,53 TL in case the transaction amount is 211,100 TL and above is collected. (+) BITT
	Regular transfer from account	2,11 TL	52,76 TL		2,11 TL in case the transaction fee amount to be charged from regular transfer is 4,300 TL and below, 4,22 TL in case the transaction fee amount is between 4,300 TL and 211,100 TL (including) and 52,76 TL in case the transaction fee amount is 211,100 TL and above, is collected. (+) BITT
	Cash depositing to account: Without Card	7,37 TL	105,53 TL		Money deposit transaction fees applied from ATM without a card: Less than 4,300 TL, 7,37 TL, Between 4,300 TL and 211,100 TL, 8,94 TL, More than 211,100 TL, 105,53 TL. (+) BITT
	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Domestic Banks: Branch + Contact Center	500 TL		5%	BSMV Excludes, depending on the delivery options, correspondent bank charges may be collected separately by the banks intermediating the transaction. In addition, 200 TL SWIFT (Messaging Fee) will be charged.
CREDIT CARDS YEARLY MEMBERSHIP FEE/SUPPLEMENTARY CARD YEARLY MEMBERSHIP FEE	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Foreign Banks: Branch + Contact Center	500 TL		5%	BSMV Excludes, depending on the delivery options, correspondent bank charges may be collected separately by the banks intermediating the transaction. In addition, 200 TL SWIFT (Messaging Fee) will be charged.
	International Fund Transfer and Message Fee	200 TL			For Swift transactions made from Branch and Call Center, 200 TL + Bonus Message Sending Fee is charged.
	Uluslararası Fon Transferi Ücreti: İnternet + Mobil	315 TL		5,0%	BSMV Excludes, depending on the delivery options, correspondent bank charges may be collected separately by the banks intermediating the transaction.
CREDIT CARDS YEARLY MEMBERSHIP FEE/SUPPLEMENTARY CARD YEARLY MEMBERSHIP FEE	Credit Card Annual Fee (Yearly)				Atlı Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashattan Atlı Bonus Platinum 0,00 TL, NetKart 0,00 TL, Plivak Atlı Bonus Platinum 0,00 TL, Talpa Atlı Bonus Platinum 0,00 TL, TED Bonus 0,00 TL, TUED Bonus 0,00 TL, UCZ 15,50 TL (İlk Yıl Kart Ücreti: 0,00 TL), TED Mezanlin Demegi Atlı Bonus 220,00 TL (İlk Yıl Kart Ücreti: 0,00 TL), Miles&More Gold 188,00 TL, Bonus Plus 188,00 TL, Bonus Trink Plus 188,00 TL, Bursaspor Bonus Gold 188,00 TL, Sea&Miles Bonus Gold 188,00 TL, Fenerbahçe Bonus Gold 188,00 TL, BJK Bonus Gold 188,00 TL, GS Bonus Gold 379,00 TL, ODTÜ Bonus Gold 379,00 TL, Trabzonspor Bonus Gold 379,00 TL, Ada Bonus Platinum 220,00 TL, Atlı Bonus Platinum 440,00 TL, Atlı Bonus Platinum Derisits 440,00 TL, Atlı Bonus Platinum Doctors 440,00 TL, Bonus Premium 440,00 TL, Bonus Trink Premium 440,00 TL, Bursaspor Bonus Platinum 440,00 TL, Fenerbahçe Bonus Platinum 440,00 TL, BJK Bonus Platinum 440,00 TL, GS Bonus Platinum 440,00 TL, ODTÜ Bonus Platinum 440,00 TL, Trabzonspor Bonus Platinum 440,00 TL, Ada Bonus Platinum 220,00 TL, Atlı Bonus Platinum 440,00 TL, Atlı Bonus Platinum Derisits 440,00 TL, Atlı Bonus Platinum Doctors 440,00 TL, Bonus Premium 220,00 TL, Bonus Trink Premium 255,00 TL, DenizBank Kredi Kartı Gold 140,00 TL, Sea&Miles Gold 171,50 TL, Deniz Private 316,00 TL, Deniz Bonus 171,50 TL, Deniz Bonus Trink 171,50 TL, Adana Demirspor Bonus 171,50 TL, Adana Spor Bonus 171,50 TL, Akhisar Beleşyör Bonus 171,50 TL, Bursaspor Bonus 171,50 TL, Çaykur Rizespor 171,50 TL, Es Es Bonus 171,50 TL, Fenerbahçe Bonus 171,50 TL, Gök Gök Bonus 171,50 TL, DenizBank Bonus 171,50 TL, Hatayspor Bonus 171,50 TL, Kar Kar Bonus 171,50 TL, Kaşmpaşa Spor Bonus 171,50 TL, Kayseri Erişyör Bonus 171,50 TL, Kastamonu Spor Bonus 171,50 TL, Manchester United Bonus 171,50 TL, Merin İman Yurdu Bonus 171,50 TL, Orduşpor Bonus 171,50 TL, Sea&Miles Bonus 171,50 TL, Şanlıurfa Spor Bonus 171,50 TL, Trabzonspor Bonus 171,50 TL, DenizBank Kredi Kartı Platinum 171,50 TL, Ada Bonus Classic 171,50 TL, Kemer Bonus 171,50 TL, Kiler Bonus 345,50 TL, Konyaspor Bonus 345,50 TL, Emlak Bonus 171,50 TL, BJK Bonus 345,50 TL, GS Bonus 345,50 TL, ODTÜ Bonus 345,50 TL, Trabzonspor Bonus 345,50 TL, DenizBank Kredi Kartı Classic 245,00 TL, Sea&Miles Classic 245,00 TL, D-şar Bonus 185,50 TL (İlk Yıl Kart Ücreti: 8,00 TL), Deniz Bonus Gold 379,00 TL, Deniz Bonus Platinum 440,00 TL, DenizBank Gold 418,50 TL, DenizBank Platinum 473,00 TL, DenizBank Black 639,50 TL, DenizBank Private 890,00 TL, Fenerbahçe Üyelik 357 TL (İlk Yıl Kart Ücreti: 0,00 TL), Adilet Atlı Bonus Platinum 0,00 TL, DenizBank Business 0,00 TL, DenizBank Business 884,50 TL, DenizBank Select 884,50 TL, DenizBank Metal 5,000 TL.
	Supplementary Card Fee (Yearly)				Atlı Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashattan Atlı Bonus Platinum 0,00 TL, NetKart 0,00 TL, Plivak Atlı Bonus Platinum 0,00 TL, Talpa Atlı Bonus Platinum 0,00 TL, TED Bonus 0,00 TL, TUED Bonus 0,00 TL, UCZ 15,50 TL (İlk Yıl Kart Ücreti: 0,00 TL), TED Mezanlin Demegi Atlı Bonus 220,00 TL (İlk Yıl Kart Ücreti: 0,00 TL), Miles&More Gold 188,00 TL, Bonus Plus 188,00 TL, Bonus Trink Plus 188,00 TL, Bursaspor Bonus Gold 188,00 TL, Sea&Miles Bonus Gold 188,00 TL, Fenerbahçe Bonus Gold 188,00 TL, BJK Bonus Gold 188,00 TL, GS Bonus Gold 379,00 TL, ODTÜ Bonus Gold 379,00 TL, Trabzonspor Bonus Gold 379,00 TL, Ada Bonus Platinum 220,00 TL, Atlı Bonus Platinum 440,00 TL, Atlı Bonus Platinum Derisits 220,00 TL, Atlı Bonus Platinum Doctors 220,00 TL, Bonus Premium 220,00 TL, Bonus Trink Premium 220,00 TL, Bursaspor Bonus Platinum 220,00 TL, Fenerbahçe Bonus Platinum 220,00 TL, BJK Bonus Platinum 220,00 TL, GS Bonus Platinum 220,00 TL, ODTÜ Bonus Platinum 220,00 TL, Trabzonspor Bonus Platinum 220,00 TL, GS Bonus Sultan 220,00 TL, Miles&More Platinum 255,00 TL, DenizBank Kredi Kartı Gold 140,00 TL, Deniz Private 316,00 TL, Deniz Bonus 171,50 TL, Deniz Bonus Trink 171,50 TL, Adana Demirspor Bonus 171,50 TL, Adana Spor Bonus 171,50 TL, Akhisar Beleşyör Bonus 171,50 TL, Bursaspor Bonus 171,50 TL, Çaykur Rizespor 171,50 TL, Es Es Bonus 171,50 TL, Fenerbahçe Bonus 171,50 TL, Gök Gök Bonus 171,50 TL, DenizBank Bonus 171,50 TL, Hatayspor Bonus 171,50 TL, Kar Kar Bonus 171,50 TL, Kaşmpaşa Spor Bonus 171,50 TL, Kayseri Erişyör Bonus 171,50 TL, Kastamonu Spor Bonus 171,50 TL, Manchester United Bonus 171,50 TL, Merin İman Yurdu Bonus 171,50 TL, Orduşpor Bonus 171,50 TL, Sea&Miles Bonus 171,50 TL, Şanlıurfa Spor Bonus 171,50 TL, Trabzonspor Bonus 171,50 TL, DenizBank Kredi Kartı Platinum 171,50 TL, Ada Bonus Classic 171,50 TL, Kemer Bonus 171,50 TL, Kiler Bonus 345,50 TL, Konyaspor Bonus 345,50 TL, Emlak Bonus 171,50 TL, BJK Bonus 345,50 TL, GS Bonus 345,50 TL, ODTÜ Bonus 345,50 TL, Trabzonspor Bonus 345,50 TL, DenizBank Kredi Kartı Classic 245,00 TL, Sea&Miles Classic 245,00 TL, D-şar Bonus 185,50 TL (İlk Yıl Kart Ücreti: 8,00 TL), Deniz Bonus Gold 379,00 TL, Deniz Bonus Platinum 440,00 TL, DenizBank Gold 418,50 TL, DenizBank Platinum 473,00 TL, DenizBank Black 639,50 TL, DenizBank Private 890,00 TL, Fenerbahçe Üyelik 357 TL (İlk Yıl Kart Ücreti: 0,00 TL), Adilet Atlı Bonus Platinum 0,00 TL, DenizBank Business 441,50 TL, DenizBank Business Select 441,50 TL, DenizBank Metal 0,00 TL.

CREDIT CARD INTEREST RATES	Purchases (Contractual Interest Rate)			3.66	
	Default Interest Rate			3.96	
	Limit Excess Interest Rate			3.66	
	Cash Advance Interest Rate			4.42%	
	Cash Advance Default Interest Rate			4.72%	
	Interest Rate for Cash Advance with Instalments			4.42%	
	Interest Rate for Instalments for Cash Transaction			3.66%	
PREPAID CARD					Adliye Alakart 0 TL, DenizBank Prepaid Card 0 TL, Kırkaşac Jandarma Prepaid Card 0 TL
CARD RENEWAL FEE	Personal Credit Card Loss and 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) BSMV Included.
	Commercial Credit Card Lost 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 renewal three or more times a year) BSMV Included.
	Ücretli Kart Yenileme Ücreti				As much as the cost.
CASH ADVANCE FEE (RETAIL)	Cash Advance Fee: Local DenizBank			1%	. + BİTT
	Cash Advance Fee: Local Other Bank**	0.58 TL	1.15 TL	asgari 2.15%	. + BİTT
	Cash Advance Fee: DenizBank Abroad			%1	. + BİTT
	Cash Advance Fee: Other Bank Abroad **	0.58 TL	1.15 TL	asgari 2.15%	. + BİTT
CASH ADVANCE FEE (BONUS BUSINESS)	Cash Advance Fee: Local DenizBank			%1	. + BİTT
	Cash Advance Fee: Local Other Bank***	0.58 TL	1.15 TL	asgari 2.15%	. + BİTT
	Cash Advance Fee: DenizBank Abroad			%1	. + BİTT
	Cash Advance Fee: Other Bank Abroad ***	0.58 TL	1.15 TL	asgari 2.15%	. + BİTT
SAFE DEPOSIT BOX	Safe Deposit Box: Small	2,000 TL+BİTT			2,000 TL Deposit
	Safe Deposit Box: Medium	2,500 TL+BİTT			2,500 TL Deposit
	Safe Deposit Box: Large	3,000 TL+BİTT			3,000 TL Deposit
SPECIAL SERVICES	SME Packages and Transaction Tariffs	750 TL	1.157.422		All details of advantageous packages we present exclusively for our customers are available on www.denizbank.com webpage, our branches and 0850 222 0 800.
	Agriculture Packages and Transaction Tariffs	759 TL	50.000 TL		All details of advantageous packages we present exclusively for our customers are available on www.denizbank.com webpage, our branches and 0850 222 0 800.
	Micro S Tariff Package	649 TL	649 TL		10 check collection, 1 piece of 10 leaf check book, 5 CRB risk reports, 5 CRB check reports, 5 bill collection expense exemption (Checkbook fee exemption does not include tax.)
	Micro M Tariff Package	1149 TL	1149 TL		25 check collection, 1 piece of 25 leafs Checkbook Expense Exemption (checkbook fee exemption does not include tax), 10 CRB Risk and Check Reports, 10 Bill Collection fee
	Micro L Tariff Package	1649 TL	1649 TL		30 check collection, 1 piece of 25 leaf check book, 15 CRB risk and check reports, 20 bill collection expense exemption (Check book fee exemption does not include tax.)
	Credit Bureau Cheque Status Report/ Credit Bureau Risk Status Report Fee	21 TL	21 TL		21 TL + BİTT
	Credit Bureau Cheque Status Report/ Credit Bureau Risk Status Report Açıkdeniz İnternet Branch/ATM Credit Bureau Cheque Status Report Fee	21 TL	21 TL		21 TL + BİTT
	Delivery of precious metals (gold and silver)			%8	Related ratio*net gr/bank's XAU-XAG/TRY sell rate*(1+BİTT)
	Acceptance of gold bullion	500 TL	500 TL		Expense born while the gold coming physically is converted into a book-entry. (+BİTT)
	Document and Information Fee (Statement)	5 TL			Collected per page monthly. (+BİTT)
	Document and Information Fee (Merchant Printed Statement)	5 TL			Collected per page monthly. (+BİTT)
INTERMEDIATION SERVICES	Producer Card Statement Fee	5 12 TL			Collected per page monthly. (+BİTT)
	POS Software/Hardware/Maintenance Fee-Physical POS (Mobile POS)	185 TL			Collected per POS on a monthly basis (+BİTT)
	POS Software/Hardware/Maintenance Fee-Physical POS (Fixed POS)	185 TL			Collected per POS on a monthly basis (+BİTT)
	POS Software/Hardware/Maintenance Fee-Physical POS (Fixed POS)	185 TL			Collected per POS on a monthly basis (+BİTT)
	POS Software/Hardware/Maintenance Fee-Virtual POS	1,500 TL			Collected per POS on a yearly basis (+BİTT)
	Lost/Damaged POS and Accessory Fee (Fixed POS)	4,000 TL			Collected per device. (+BİTT)
	Lost/Damaged POS and Accessory Fee (Mobile POS)	4,000 TL			Collected per device. (+BİTT)
	Intermediation Fee : Invoice fees		15 TL	%5	Varies on institution and channel bases.No transaction fee shall be charged from commercial customers. + BİTT. Commission fee is charged per Transaction. Max 7 TL for transactions < 150 TL, Max 5% for transactions >150 TL.
	Intermediation Fee : SSK and BAĞKUR (social security) Payment via Credit Card			%2.50	BSMV Excluded. For SSI payments made by credit card, 2.5% of the transaction amount is charged as a fee.
HOS/OGS	HGS (Electronic Toll Collection System) Label Fee	115 TL	115 TL		(+) BİTT
	HGS Card Fee	240 TL	240 TL		(+) BİTT
PAYMENTS TO THIRD PARTIES					As much as it costs (+) BİTT
ARCHIVE-RESEARCH FEE	Previous Term Account Statement Sending Fee (Account statement sending up to one year is free of charge.)				5 TL (+) BİTT
	Retrospective Receipt (One year retrospective)				5 TL (+) BİTT
	Account Statement Fee (Commercial - Investment)		5 TL		Excluding BSMV is charged per page. An increase will be made in the annual consumer price index increase rate every year.
	Retail Credit card Statement Sending Fee / (Account statement) sending up to one year is free of charge.)		5 TL		Excluding BSMV is charged per page. An increase will be made in the annual consumer price index increase rate every year.
	Commercial Credit Card Printed Statement Delivery Fee (apply to DenizBank Bonus Business, DenizBank Business Select, DenizBank Business cards.)	5.12 TL	10 TL		Excluding BSMV is charged per page. An increase will be made in the annual consumer price index increase rate every year.
TRANSACTION FEES AT OTHER BANK ATMS	Money withdrawal: other bank ATMs				1.04 TL per transaction + 1.15% of the amount withdrawn +BİTT
	Money withdrawal: other bank ATMs				1.04 TL per transaction + 1.15% of the amount deposited (Prepaid DenizBank cards are included.) + BİTT
	Balance query: other bank ATMs				0.27 TL (Prepaid DenizBank cards are included.) + BİTT
	Money withdrawal: foreign bank ATMs	20 TL	240 TL	2%	Min 20 TL Maximum 240 TL + BİTT
	Credit Card Debt Payment Fee				1.05 TL per transaction + 1.15% of the withdrawn amount +BİTT
TL	Check Collection Fee: Check Collection TL Same Branch	100 TL	100 TL		Except BSMV. It is the fee charged for transactions made at the box office.
	Check Collection Fee: Check Collection TL Different Branch	100 TL	750 TL	0.3%	Excluding BİTT. For transactions realized at the pay-desk, 0.3% is charged over the check amount. 100 TL is collected for TL checks realized through the account and received as Collection/Guarantee checks.
	Check Collection Fee: Check Collection TL Different Bank Check	100 TL	150 TL		(+) BİTT

CHEQUES		Check Collection Fee: Check Collection FC Same Branch	150 TL	1000 TL	0.3%	Except BSMW. It is the fee charged for transactions made at the box office.
	FX	Check Collection Fee: Check Collection FX Different Branch	150 TL	1000 TL	0.3%	(+) BITT
		Check Collection Fee: Check Collection FX Other Bank Check	150 TL	1500 TL	0.5%	Excluding BITT. In other bank FX checks with Clearance settlement, 97TL+BITT is charged per each check.
		Check Collection Fee: Check Collection FX International Bank Check	150 TL	2000 TL	0.5%	(+) BITT
		Check Documentation and Correction Fee: Bounced Check Correction/Bounced Check Manual Payment	100 TL	100 TL		(+) BITT
		Checkbook and Check Issue Fee: Blocked Check Issue	150 TL	1000 TL	0.5%	(+) BITT
		Checkbook and Check Issue Fee:10-sheet Checkbook fee	161.90 TL	161.90 TL		Excluding BITT. 33 TL Valuable Paper Fee (tax) charged per check sheet is excluded.
		Checkbook and Check Issue Fee: 25-Sheet Checkbook Fee	404.75 TL	404.75 TL		Excluding BITT. 33 TL Valuable Paper Fee (tax) charged per check sheet is excluded.
		Check Return Fee: Check return	50 TL	70 TL		(+) BITT
		Appraisal, Collateral Establishment, Change and Cancellation Fee: Check Intelligence	50 TL	300 TL		(+) BITT
		Checkbook and Check Issue Fee: Laser and Continuous Check (per check)	16.19 TL	16.19 TL		(+) BITT
SUPPLIER FINANCING & DIRECT DEBIT SYSTEM (DBS)		Supplier Financing & DDS Fee	30 TL	100 TL		(+) BITT
		Supplier Financing & DDS Term Fee			%4	(+) BITT. The indicated ratio is the maximum ratio.
		Supplier Financing & Debit Card			%4	(+) BITT. The indicated ratio is the maximum ratio.
LOAN		SME Loan Allocation Fee			Min. % 0.125 Max. % 0.25	Applied as 0.25% in new limit allocation or limit increases, and as 0.125% in renewal or updating of allocated limits. This fee is collected based on the intelligence, financial analysis and evaluation studies. Fees charged in financial leasing transactions are also included in this scope. BITT is excluded.
		Retail Loan Underwriting Fee			%0.5	(+) BITT
		Corporate & Commercial Loan Underwriting/Revision Fee			Min. % 0.125 Max. % 0.25	Applied as 0.25% in new limit allocation or limit increases, and as 0.125% in renewal or updating of allocated limits. This fee is collected based on the intelligence, financial analysis and evaluation studies. Fees charged in financial leasing transactions are also included in this scope. BITT is excluded.
		Agriculture Loan Lending Fee			1.1%	(+) BITT
		Agriculture Loan Limit Underwriting/Revision Fee			Asgari %: 0.125 Ayarimi %	(+) BITT
PROMISSORY NOTES		Promissory Note Collection Fee: Promissory Note Collection	130 TL	400 TL	0.5%	(+) BITT
		Promissory Note Protest Transactions Fee: Promissory Note Protest and Removal Fee	175 TL	180 TL		Notary fees will be added. Excluding BITT
		Promissory Note Return Fee: Promissory Note Return	160 TL	160 TL		(+) BITT
		Promissory Note Information Fee: Promissory Note Notification Fee	50 TL	50 TL		(+) BITT

EXPLANATIONS

* Card fees annual. They are charged every year.

* In transfers made to other banks via swift, in the event correspondent bank cost belongs to the principal bank, such cost shall be collected in cash at time of transfer transaction.

*You can reach the most up-to-date information on Denizbank.com.

* Transfer and EFT transactions carried out by Campus Card holders on DenizBank internet branch are free of charge. Transfer transactions carried out on DenizBank internet branch towards their demand deposit TL accounts linked to Campus Card are free of charge. No account handling fee is charged for demand deposit accounts linked to Campus Card.

* Fees not indicated as (+) BITT shall be collected as 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 Made Using Another Institution's ATM".

****In addition to Cash Advance Fee for Bonus Business credit cards, fees paid to other institutions (such as Bankalararası Kart Merkezi A.Ş. and international card establishments) and service fee which is 15% of the amount paid to other institutions are also collected in the scope of "transactions realized via Other Institution ATMs/ Common ATMs.