

DENİZBANK 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	16 TL	98 TL	2%	Minimum 16 TL- Maximum 98 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	32 TL	395 TL	2,2%	Min 32 TL – Max 395 TL will be collected (BITT included)
	Foreign currency cash withdrawal fee from branch			7%	Foreign currency cash withdrawal fee for corporate customers (+BITT)
CASH DEPOSIT	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 the 3rd party cash withdrawal transactions outside of the branch where the account is held. (except for the commercial customers.) In case 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 211.100 TL and above, 211,05 TL is collected.(+) BITT
	EFT from account/ FAST transactions: Branch	21,10 TL	422,10 TL		In case the transaction fee amount to be charged in EFT and FAST transactions to be made through the branch channel is 4.300 TL and below, 21,10 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 42,21 TL, if the transaction amount is 211.100 TL and above, 422,10 TL is collected.(+) BITT
	Late EFT sent from account/ FAST transactions: Branch	21,10 TL	422,10 TL		In case the transaction fee amount to be charged in standard EFT/FAST transactions to be made after 04:00 pm is 4.300 TL and below, 21,10 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 42,21 TL, if the transaction amount is 211.100 TL and above, 422,10 TL is collected.(+) BITT
	EFT from safe deposit/ FAST transactions: Branch	21,10 TL	422,10 TL		In case the transaction fee amount to be charged in EFT and FAST transactions to be made through the branch channel is 4.300 TL and below, 21,10 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 42,21 TL, if the transaction amount is 211.100 TL and above, 422,10 TL is collected.(+) BITT
	Incoming EFT to name	21,10 TL	422,10 TL		In case the transaction fee amount to be charged in EFT transactions to be made to the name is 4.300 TL and below, 21,10 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 42,21 TL, if the transaction amount is 211.100 TL and above, 422,10 TL is collected.(+) BITT
	EFT from account-credit cards / FAST transactions: Internet Kiosk	4,22 TL	105,52 TL		It is collected for the standard EFT/FAST transaction made after 04:00 pm. In case the transaction fee amount to be charged in late EFT and FAST transactions to be made through the internet channel is 4.300 TL and below, 4,22 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 8,44 TL, if the transaction amount is 211.100 TL and above, 105,52 TL is collected.(+) 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 04:00 pm. In case the transaction fee amount to be charged in late EFT and FAST transactions to be made through the internet channel is 4.300 TL and below, 4,22 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 8,44 TL, if the transaction amount is 211.100 TL and above, 105,52 TL is collected.(+) BITT
	EFT from account-credit cards/ FAST transactions :Mobile	4,22 TL	105,52 TL		In case the transaction fee amount to be charged in late EFT and FAST transactions to be made through the mobile channel is 4.300 TL and below, 4,22 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 8,44 TL, if the transaction amount is 211.100 TL and above, 105,52 TL is collected.(+) 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 04:00 pm. In case the transaction fee amount to be charged in late EFT and FAST transactions to be made through the mobile channel is 4.300 TL and below, 4,22 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 8,44 TL, if the transaction amount is 211.100 TL and above, 105,52 TL 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 1.000 TL and below, 17,87 TL in case the transaction amount is between 1.000 TL and 50.000 TL (included) and 211,05 TL in case the transaction amount is 50.000 TL and above. (-) BITT
	Late EFT from account/ FAST transactions: ATM	14,73 TL	211,05 TL		It is charged for standard EFT/FAST transactions made after 16:00. The fee to be collected from EFT/FAST transactions to be made through the ATM channel is 14,73 TL if the transaction amount is 4.300 TL and below, 29,47 TL if the transaction amount is between 4.300 TL and 211.100 TL (inclusive), and 211,05 TL if the transaction amount is 211.100 TL and above. (-) BSMV
	EFT from account-credit cards/ FAST transactions: Call Center	21,10 TL	422,10 TL		In case the transaction fee amount to be charged in EFT and FAST transactions to be made through the Call Center channel is 4.300 TL and below, 21,10 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 42,21 TL, if the transaction amount is 211.100 TL and above, 422,10 TL is collected.(+) BITT
	Late EFT from account-credit cards/ FAST transactions: Call Center	21,10 TL	422,10 TL		In case the transaction fee amount to be charged in standard EFT/FAST transactions made after 04:00 pm. In case the transaction fee amount to be charged in EFT and FAST transactions through the Call Center channel is 4.300 TL and below, 21,10 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 42,21 TL, if the transaction amount is 211.100 TL and above, 422,10 TL is collected.(+) BITT
	Regular EFT from account	4,22 TL	105,52 TL		In case the transaction fee amount to be charged in EFT transactions to be made on a regular payment basis is 4.300 TL and below, 4,22 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 8,44 TL, if the transaction amount is 211.100 TL and above, 105,52 TL is collected.(+) BITT
	Gold That Goes from Account to Domestic Bank: Branch	10 TL			(10-10 gr. 10,00 TL)+BSMV, (11-100 gr. 20,00 TL)+BSMV, (101-250 gr. 30 TL)+BSMV, (251-500 gr. 40,00 TL)+BSMV, 1 bps is applied over 501 gr. (0,00001 * 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 (+) BITT. In addition to the cost, a bank commission of 1% of the post will be charged.
MONEY TRANSFER TRANSACTIONS	TL/FX/XXAU Transfer from account to account Branch	10,55 TL	211,05 TL		In case the transaction fee amount to be charged in transfer transactions to be made through the branch channel is 4.300 TL and below, 10,55 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 21,11 TL, if the transaction amount is 211.100 TL and above, 211,05 TL is collected.(+) BITT
	TL/FX Transfer from account to name: Branch	10,55 TL	211,05 TL		In case the transaction fee amount to be charged in transfer transactions to be made through the branch channel is 4.300 TL and below, 10,55 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 21,11 TL, if the transaction amount is 211.100 TL and above, 211,05 TL is collected.(+) BITT
	TL/FX Transfer from safe deposit to account: Branch	10,55 TL	211,05 TL		In case the transaction fee amount to be charged in transfer transactions to be made through the branch channel is 4.300 TL and below, 10,55 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 21,11 TL, if the transaction amount is 211.100 TL and above, 211,05 TL is collected.(+) BITT
	TL/FX Transfer from safe deposit to name: Branch	10,55 TL	211,05 TL		In case the transaction fee amount to be charged in transfer transactions to be made through the branch channel is 4.300 TL and below, 10,55 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 21,11 TL, if the transaction amount is 211.100 TL and above, 211,05 TL is collected.(+) BITT
	Transfer from account-credit cards/Internet Kiosk	2,11 TL	52,76 TL		In case the transaction fee amount to be charged in transfer transactions to be made through the internet channel is 4.300 TL and below, 2,11 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 4,22 TL, if the transaction amount is 211.100 TL and above, 52,76 TL is collected.(+) BITT
	Transfer from account-credit : Mobile	2,11 TL	52,76 TL		In case the transaction fee amount to be charged in transfer transactions through the mobile banking channel is 4.300 TL and below, 2,11 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 4,22 TL, if the transaction amount is 211.100 TL and above, 52,76 TL is collected.(+) BITT
	TL / FX / XAU Transfer from Account-credit to Account: Call Center	10,55 TL	211,05 TL		In case the transaction fee amount to be charged in transfer transactions to be made through the Call Center channel is 4.300 TL and below, 10,55 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 21,11 TL, if the transaction amount is 211.100 TL and above, 211,05 TL is collected.(+) BITT
	Transfer from account-credit ATM	7,37 TL	105,53 TL		In case the transaction fee amount to be charged in transfer transactions through the ATM channel is 4.300 TL and below, 7,37 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 14,74 TL, if the transaction amount is 211.100 TL and above, 105,53 TL is collected.(+) BITT
	Regular transfer from account	2,11 TL	52,76 TL		In case the transaction fee amount to be charged in transfer transactions to be made on a regular payment basis is 4.300 TL and below, 2,11 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 4,22 TL, if the transaction amount is 211.100 TL and above, 52,76 TL is collected.(+) BITT
	Cash depositing to account: Without Card	7,37 TL	105,53 TL		In case the transaction fee amount to be charged in transfer transactions through the ATM channel is 4.300 TL and below, 7,37 TL, if the transaction amount is between 4.300 TL and 211.100 TL (included), 14,74 TL, if the transaction amount is 211.100 TL and above, 105,53 TL is collected.(+) BITT
INTERNATIONAL FUND TRANSFER	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Domestic Banks: Branch + Contact Center	823 TL		5%	BSMV Excludes, depending on the delivery options, correspondent bank charges may be collected separately by the banks intermediating the transaction. In addition, 329 TL SWIFT (Messaging Fee) w
	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Foreign Banks: Branch + Contact Center	411 TL		5%	BSMV Haritir.
	International Fund Transfer and Message Fee		329 TL		For Swift transactions made from Branch and Call Center, 329 TL + Bsmv Message Sending Fee is charged.
	Uluslararası Fon Transferi Ücreti: İnternet + Mobil	519 TL		5%	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					Alii Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashatan Alii Bonus Platinum 0,00 TL, NefKart 0,00 TL, Phak Alii Bonus Platinum 0,00 TL, Taipa Alii Bonus Platinum 0,00 TL, TED Bonus 0,00 TL, TUED Bonus 0,00 TL, UCZ 25,50 TL (İk Yı Kart Ücreti: 0,00 TL), Ted Mecuzian Demeg Alii Bonus 724,50 TL (İk Yı Kart Ücreti: 0,00 TL), Miles&More Gold 624,00 TL, Bonus Plus 624,00 TL, Bonus Trink Plus 624,00 TL, Bursaspor Bonus Gold 624,00 TL, Fenerbahçe Bonus Gold 624,00 TL, BJK Bonus Gold 624,00 TL, GS Bonus Gold 624,00 TL, ODTU Bonus Gold 624,00 TL, Sea&Miles Bonus Gold 624,00 TL, Ada Bonus Platinum 724,50 TL, Alii Bonus Platinum 724,50 TL, Alii Bonus Platinum Dentists 724,50 TL, Alii Bonus Platinum Doctors 724,50 TL, Bonus Premium 724,50 TL, Bonus Trink Premium 724,50 TL, Bursaspor Bonus Platinum 724,50 TL, Fenerbahçe Bonus Platinum 724,50 TL, BJK Bonus Platinum 724,50 TL, GS Bonus Platinum 724,50 TL, ODTU Bonus Platinum 724,50 TL, Trabzonspor Bonus Platinum 724,50 TL, GS Bonus Sultani 724,50 TL, Miles&More Platinum 842,50 TL, DenizBank Kredi Kartı Gold 465,00 TL, Sea&Miles Gold 465,00 TL, Deniz Private 1.041,00 TL, Deniz Bonus 569,00 TL, Deniz Bonus Trink 569,00 TL, Adana Demispor Bonus 569,00 TL, Adana Spor Bonus 569,00 TL, Akhisar Belesyie Spor 569,00 TL, Bursaspor Bonus 569,00 TL, Çaykur Rizespor 569,00 TL, Es Es Bonus 569,00 TL, Fenerbahçe Bonus 569,00 TL, Güz Güz Bonus 569,00 TL, Denizispor Bonus 569,00 TL, Hatayspor Bonus 569,00 TL, Kaf Kaf Bonus 569,00 TL, Kasapaga Spor Bonus 569,00 TL, Kayseri Erciyesspor Bonus 569,00 TL, Kastamonuspor Bonus 569,00 TL, Manchester United Bonus 569,00 TL, Mesh İman Yurdu Bonus 569,00 TL, Orduspor Bonus 569,00 TL, Sea&Miles Bonus 569,00 TL, Şanlıurfa Spor Bonus 569,00 TL, DenizBank Kredi Kartı Platinum 569,00 TL, Asia Bonus Classic 569,00 TL, Kemir Bonus 569,00 TL, Kibir Bonus 569,00 TL, Konyaspor Bonus 569,00 TL, Emekli Bonus 282,50 TL, BJK Bonus 569,00 TL, GS Bonus 569,00 TL, OODU Bonus 569,00 TL, Trabzonspor Bonus 569,00 TL, DenizBank Kredi Kartı Classic 408,50 TL, Sea&Miles Classic 408,50 TL, D-şarj Bonus 261,00 TL (İk Yı Kart Ücreti: 13,00 TL), Deniz Bonus Gold 624,00 TL, Deniz Bonus Platinum 724,50 TL, DenizBank Gold 689,50 TL, DenizBank Platinum 779,00 TL, DenizBank Black 1.053,50 TL, DenizBank Private 1.486,00 TL, Fenerbahçe Üyelik 588 TL (İk Yı Kart Ücreti: 0,00 TL), Adalat Alii Bonus Platinum 0,00 TL, DenizBank Business 0,00 TL, DenizBank Bonus Business 1.457,00 TL, DenizBank Business Select 1.457,00 TL, DenizBank Metal 8.238,50 TL

						<p> Ailesiz Bonus Platinum 0.00 TL, TED Bonus 0.00 TL, TUEB Bonus 0.00 TL, UCCZ 10.00 TL(İk Yı Kart Ücreti: 0.00 TL), TED Mecusian Demeraj-Atlı Bonus 362.00 TL(İk Yı Kart Ücreti: 0.00 TL), Miles&More Gold 309.50 TL, Bonus Plus 309.50 TL, Bonus Trink Plus 309.50 TL, Bursaspor Bonus Gold 309.50 TL, Sea&Miles Bonus Gold 309.50 TL, Fenerbahçe Bonus Gold 309.50 TL, BJK Bonus Gold 309.50 TL, GS Bonus Gold 309.50 TL, ODTÜ Bonus Gold 309.50 TL, Trabzonspor Bonus Gold 309.50 TL, Ada Bonus Platinum 362.00 TL, Alii Bonus Platinum 362.00 TL, Alii Bonus Platinum Dentists 362.00 TL, Alii Bonus Platinum Doctors 362.00 TL, Bonus Premium 362.00 TL, Bonus Trink Premium 362.00 TL, Bursaspor Bonus Platinum 362.00 TL, Fenerbahçe Bonus Platinum 362.00 TL, BJK Bonus Platinum 362.00 TL, GS Bonus Platinum 362.00 TL, ODTÜ Bonus Platinum 362.00 TL, Trabzonspor Bonus Platinum 362.00 TL, GS Bonus Sütanı 362.00 TL, Miles&More Platinum 620.00 TL, DenizBank Kredi Kartı Gold 230.50 TL, Sea&Miles Gold 230.50 TL, Deniz Private 230.50 TL, Deniz Bonus 282.50 TL, Deniz Bonus Trink 282.50 TL, Adana Demirspor Bonus 282.50 TL, Adana Spor Bonus 282.50 TL, Ahişar Belediye Spor 282.50 TL, Bursaspor Bonus 282.50 TL, Çaykur Rizespor 282.50 TL, Es Es Bonus 282.50 TL, Fenerbahçe Bonus 282.50 TL, Göz Güz Bonus 282.50 TL, Denizspor Bonus 282.50 TL, Hatayspor Bonus 282.50 TL, Kar Kar Bonus 282.50 TL, Kaşmpaşa Spor Bonus 282.50 TL, Kayseri Erçiyesspor Bonus 282.50 TL, Kastamonuspor Bonus 282.50 TL, Manchester United Bonus 282.50 TL, Merih İdman Yurdu Bonus 282.50 TL, Orduspor Bonus 282.50 TL, Sea&Miles Bonus 282.50 TL, Şanlıurfa Spor Bonus 282.50 TL, DenizBank Kredi Kartı Platinum 282.50 TL, Ada Bonus Classic 282.50 TL, Kemer Bonus 282.50 TL, Kiler Bonus 282.50 TL, Konyaspor Bonus 282.50 TL, Emekli Bonus 139.00 TL, BJK Bonus 282.50 TL, GS Bonus 282.50 TL, ODTÜ Bonus 282.50 TL, Trabzonspor Bonus 282.50 TL, DenizBank Kredi Kartı Classic 204.00 TL, Sea&Miles Classic 204.00 TL, D-şarj Bonus 0.00 TL, Deniz Bonus Gold 309.50 TL, Deniz Bonus Platinum 362.00 TL, DenizBank Gold 343.50 TL, DenizBank Platinum 389.50 TL, DenizBank Black 526.00 TL, DenizBank Private 731.50 TL, Fenerbahçe Üyelik 0.00 TL, Adaset Alii Bonus Platinum 0.00 TL, DenizBank Business 0.00 TL, DenizBank Bonus Business 727.00 TL, DenizBank Business Select 727.00 TL, DenizBank Metal Bonus </p>
CREDIT CARD INTEREST RATES	Purchases (Contractual Interest Rate)			%4,25		
	Default Interest Rate			%4,55		
	Limit Excess Interest Rate			%4,25		
	Cash Advance Interest Rate			%5		
	Cash Advance Default Interest Rate			%5,30		
	Interest Rate for Cash Advance with Instalments			%5		
	Interest Rate for Instalments for Cash Transaction			%4,25		
PREPAID CARD					Adiye Atakart 0 TL, DenizBank Prepaid Card 0 TL, Krkbaç, İandama 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.	
	Üretici 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% - azami 4.45%	+ BİTT	
	Cash Advance Fee: DenizBank Abroad			%1	+ BİTT	
	Cash Advance Fee: Other Bank Abroad **	0.58 TL	1.15 TL	asgari 2.15% - azami 4.45%	+ 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% - azami 4.45%	+ BİTT	
	Cash Advance Fee: DenizBank Abroad			%1	+ BİTT	
	Cash Advance Fee: Other Bank Abroad ***	0.58 TL	1.15 TL	asgari 2.15% - azami 4.45%	+ BİTT	
SAFE DEPOSIT BOX	Safe Deposit Box: Small	3.295 TL + BSMV			3.295 TL Depozito	
	Safe Deposit Box: Medium	4.115 TL + BSMV			4.115 TL Depozito	
	Safe Deposit Box: Large	4.940 TL + BSMV			4.940 TL Depozito	
SME Packages and Transaction Tariffs	SME Packages and Transaction Tariffs	1.049 TL	3.296.664 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.	
	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 leaf 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).	
SPECIAL SERVICES	Findeks Risk Report / Findeks Cheque Report	34 TL	34 TL		BSMV dahildir.	
	Findeks Premium Paket		600 TL		BSMV dahildir.	
	Delivery of precious metals (gold and silver)			%15	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			Charged per page. BİTT Excluded	
	Producer Card Statement Fee	5.12 TL			It is charged monthly per page. BİTT Excluded	
	POS Software/Hardware/Maintenance Fee-Physical POS (Mobile POS)	295 TL			Collected per POS on a monthly basis (+BİTT)	
	POS Software/Hardware/Maintenance Fee-Physical POS (Cash register POS)	295 TL			Collected per POS on a monthly basis (+BİTT)	
	POS Software/Hardware/Maintenance Fee-Physical POS (Fixed POS)	295 TL			Collected per POS on a monthly basis (+BİTT)	
	POS Software/Hardware/Maintenance Fee-Virtual POS	3,000 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 SERVICES	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 6% for transactions >150 TL	
	Intermediation Fee : SSK and BAGKUR (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.	
HGS/OGS	HGS (Electronic Toll Collection System) Label Fee	115 TL	115 TL		(+) BİTT	
	HGS Card Fee	300 TL	300 TL		(+) BİTT	
PAYMENTS TO THIRD PARTIES	Credit Card Payment Fee through Contracted Banks and PTT Channels				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	
	Retroactive Receipt (One year retroactive)				5 TL (+) BİTT	
	Account Statement Fee (Commercial - Investment)			5 TL	Charged per page. BİTT Excluded + (notary fee, if any)	
	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			Charged per page excluding BİTT.	
	Money withdrawal: other bank ATMs	1.04 TL		1.15%	1.04 TL per transaction + 1.15% of the amount withdrawn +BİTT	

TRANSACTION FEES AT OTHER BANK ATMS		Money withdrawal: other bank ATMs	1.04 TL		1.15%	1,04 TL per transaction + 1,15% of the amount deposited (Prepaid DenizBank cards are included.) + BITT
		Balance query: other bank ATMs		0.27 TL		0.27 TL (Prepaid DenizBank cards are included.) + BITT
		Money withdrawal: foreign bank ATMs	32 TL	395 TL	2.2%	Min 32 TL Maximum 395 TL + BITT
		Credit Card Debt Payment Fee- From the Other Bank ATMs	1.04 TL		1.15%	1,04 TL per transaction + 1,15% of the withdrawn amount +BITT
CHEQUES	TL	Check Collection Fee: Check Collection TL Same Branch	100 TL	100 TL		Except BSMW. 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 BITT. 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		(+) BITT
	FX	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.
		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, 661 TL+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. 55 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. 55 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&Corporate&Commercial Loan Utilization Fee			1.1%	(+) BSMV
		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 Azami % 0,25	(+) BITT	
PROMISSORY NOTES		Promissory Note Collection Fee: Promissory Note Collection	250 TL	500 TL	0.5%	(+) BITT
		Promissory Note Protest Transactions Fee: Promissory Note Protest and Removal Fee	250 TL	300 TL		Notary fees will be added. Excluding BITT
		Promissory Note Return Fee: Promissory Note Return	250 TL	250 TL		(+) BITT
		Promissory Note Information Fee: Promissory Note Notification Fee	150 TL	150 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.