

TRANSACTION	TYPE OF SERVICE	MINIMUM	MAXIMUM	RATIO	FEE AMOUNT/ DESCRIPTION
CASH WITHDRAWAL FEE	ATM Cash Withdrawal and Balance Viewing: ATM Cash withdrawal above limit	23 TL		2.8%	23 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	46 TL	570 TL		32 TL at minimum and 395 TL at maximum is charged. (BITT included)
CASH DEPOSITING FEE	Fee for Foreign Currency Cash Withdrawal from Branch			7%	Charged from foreign currency cash withdrawal transactions of customers with commercial features. (+) BITT.
	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.
ELECTRONIC FUND TRANSFER/ PRECIOUS METAL TRANSFER FEE	Fee for 3rd Person Cash Depositing from Another Branch	15.23 TL	304.72 TL		Charged for 3rd person cash depositing transactions realized at a branch other than where the account is held. Charged as 15.23 TL if the transaction amount is 6,300 TL and below, as 30.47 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.72 TL if the transaction amount is above 304,800 TL. (+) BITT
	EFT/FAST Transactions from Account: Branch	30.46 TL	609.43 TL		The fee for EFT and FAST Transactions to be realised via Branch channel is charged as 30.46 TL if the transaction amount is 6,300 TL and below, as 60.94 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 422.10 TL if the transaction amount is above 304,800 TL. (+) BITT
	Late EFT/FAST Transactions from Account: Branch	30.46 TL	609.43 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 30.46 TL if the transaction amount is 6,300 TL and below, as 60.94 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 609.43 TL if the transaction amount is above 304,800 TL. (+) BITT
	EFT/FAST Transactions from Cash Desk: Branch	30.46 TL	609.43 TL		The fee for EFT and FAST Transactions to be realised via Branch channel is charged as 30.46 TL if the transaction amount is 6,300 TL and below, as 60.94 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 609.43 TL if the transaction amount is above 304,800 TL. (+) BITT
	Payment of incoming EFT to name	30.46 TL	609.43 TL		The fee for incoming EFT to name transactions to be realised via Branch channel is charged as 30.46 TL if the transaction amount is 6,300 TL and below, as 60.94 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 609.43 TL if the transaction amount is above 304,800 TL. (+) BITT
	EFT/FAST Transactions from Account - Credit Card: Internet - Kiosk	6.09 TL	152.35 TL		The fee to be charged in EFT/FAST transactions through the internet banking channel is charged as 6.09 TL if the transaction amount is 6,300 TL and below, as 12.19 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 105.52 TL if the transaction amount is above 304,800 TL. (+) BITT
	Late EFT/FAST Transactions from Account - Credit Card: Internet	6.09 TL	152.35 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 6.09 TL if the transaction amount is 6,300 TL and below, as 12.19 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 152.35 TL if the transaction amount is above 304,800 TL. (+) BITT
	EFT/FAST Transactions from Account - Credit Card: Mobile	6.09 TL	152.35 TL		The fee to be charged in EFT/FAST transactions through the mobile channel is charged as 6.09 TL if the transaction amount is 6,300 TL and below, as 12.19 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 152.35 TL if the transaction amount is above 304,800 TL. (+) BITT
	Late EFT/FAST Transactions from Account - Credit Card: Mobile	6.09 TL	152.35 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 6.09 TL if the transaction amount is 6,300 TL and below, as 12.19 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 152.35 TL if the transaction amount is above 304,800 TL. (+) BITT
	EFT/FAST Transactions from Account: ATM	21.27 TL	304.71 TL		The fee to be charged in EFT/FAST transactions through the ATM channel is charged as 21.27 TL if the transaction amount is 6,300 TL and below, as 42.55 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.71 TL if the transaction amount is above 304,800 TL. (+) BITT
	Late EFT/FAST Transactions from Account: ATM	21.27 TL	304.71 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 21.27 TL if the transaction amount is 6,300 TL and below, as 42.55 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.71 TL if the transaction amount is above 304,800 TL. (+) BITT
	EFT/FAST Transactions from Account - Credit Card: Call Center	30.46 TL	609.43 TL		The fee for EFT and FAST Transactions to be realised via Call Center channel is charged as 30.46 TL if the transaction amount is 6,300 TL and below, as 60.94 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 609.43 TL if the transaction amount is above 304,800 TL. (+) BITT
	Late EFT/FAST Transactions from Account - Credit Card: Call Center	30.46 TL	609.43 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 Call Center channel is charged as 30.46 TL if the transaction amount is 6,300 TL and below, as 60.94 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 609.43 TL if the transaction amount is above 304,800 TL. (+) BITT
	Regular EFT from Account	6.09 TL	152.35 TL		The fee for EFT transactions to be realised as regular payments is charged as 12.19 TL if the transaction amount is 6,300 TL and below, as 4.44 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 152.35 TL if the transaction amount is above 304,800 TL. (+) BITT
	MONEY TRANSFER TRANSFERS	Gold Transferred from Account to Domestic Banks: Branch	20 TL		
TL/FX/XXU Transfer from Account to Account: Branch		15.23 TL	304.72 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 15.23 TL if the transaction amount is 6,300 TL and below, as 30.47 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.72 TL if the transaction amount is above 304,800 TL. (+) BITT
TL/FX Transfer from Account to Name: Branch		15.23 TL	304.72 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 15.23 TL if the transaction amount is 6,300 TL and below, as 30.47 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.72 TL if the transaction amount is above 304,800 TL. (+) BITT
TL/FX Transfer from Cash Desk to Account: Branch		15.23 TL	304.72 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 15.23 TL if the transaction amount is 6,300 TL and below, as 30.47 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.72 TL if the transaction amount is above 304,800 TL. (+) BITT
TL/FX Transfer from Cash Desk to Name: Branch		15.23 TL	304.72 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 15.23 TL if the transaction amount is 6,300 TL and below, as 30.47 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.72 TL if the transaction amount is above 304,800 TL. (+) BITT
Transfer from Account - Credit Card: Internet - Kiosk		3.05 TL	76.18 TL		The fee for Money Transfer transactions to be realised via internet channel is charged as 3.05 TL if the transaction amount is 6,300 TL and below, as 6.10 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 76.18 TL if the transaction amount is above 304,800 TL. (+) BITT
Transfer from Account - Credit Card: Mobile		3.05 TL	76.18 TL		The fee for Money Transfer transactions to be realised via mobile channel is charged as 3.05 TL if the transaction amount is 6,300 TL and below, as 6.10 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 76.18 TL if the transaction amount is above 304,800 TL. (+) BITT
TL/FX/XXU Transfer from Account - Credit Card to Account - Name: Call Center		15.23 TL	304.72 TL		The fee to be charged in Money Transfer transactions through the Call Center channel is charged as 15.23 TL if the transaction amount is 6,300 TL and below, as 30.47 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 304.72 TL if the transaction amount is above 304,800 TL. (+) BITT
Transfer from Account - Credit Card: ATM		10.64 TL	152.36 TL		The fee to be charged in Money Transfer transactions through the ATM channel is charged as 10.64 TL if the transaction amount is 6,300 TL and below, as 21.28 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 152.36 TL if the transaction amount is above 304,800 TL. (+) BITT
Regular Money Transfer from Account		3.05 TL	76.18 TL		The fee for Money Transfer transactions to be realised as regular payments is charged as 3.05 TL if the transaction amount is 6,300 TL and below, as 6.10 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 76.18 TL if the transaction amount is above 304,800 TL. (+) BITT
INTERNATIONAL FUND TRANSFER FEE	Cash Depositing into Account: Without Card	10.64 TL	152.36 TL		The fee to be charged in Money Transfer transactions through the internet channel is charged as 3.05 TL if the transaction amount is 6,300 TL and below, as 6.10 TL if the transaction amount is between 6,300 TL and 304,800 TL (included), and as 76.18 TL if the transaction amount is above 304,800 TL. (+) BITT
	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Domestic/International Banks: Branch + Call Center	1.188 TL		5%	BITT excluded. Depending on sending options, intermediating banks might further charge correspondent bank fee. Furthermore, 475 TL SWIFT (Messaging Fee) will be charged.
	Fee for Incoming International Fund Transfer to Account	593 TL		3%	BITT Excluded.
	International Fund Transfer and Message Payment Fee	475 TL			475 TL + BITT Message Sending Fee is charged in Swift Transactions realised via Branch and Call Center.
CREDIT CARDS ANNUAL MEMBERSHIP FEES/ SUPPLEMENTARY CARD ANNUAL MEMBERSHIP FEE	International Fund Transfer - International Fund Transfer Fee from Account to Domestic/International Banks: Internet + Mobile	749 TL		5%	BITT Excluded. Depending on sending options, intermediating banks might further charge correspondent bank fee.
	Swift Enquiry/ Correction Fee	60.64 TL			BITT Excluded. Charged for sending a result message with instruction and in corrections made in payment transactions.
Bireysel Kredi Kartı Faiz Oranları	Credit Card Fee (Annual)				Alii Bonus Platinum Pilots 0.00 TL, AQUA Bonus 0.00 TL, Mashattan Alii Bonus Platinum 0.00 TL, NetKart 0.00 TL, Pihak Alii Bonus Platinum 0.00 TL, Talpa Alii Bonus Platinum 0.00 TL, TED Bonus 0.00 TL, TUED Bonus 0.00 TL, UCZ 25.50 TL (First Year Card Fee: 0.00 TL), Ted Mezurlan Demeg Alii Bonus 724.50 TL (First Year Card Fee: 0.00 TL), MilesMore Gold 624.00 TL, Bonus Plus 624.00 TL, Bonus Trink Plus 624.00 TL, Bursaspor Bonus Gold 624.00 TL, SeaMiles 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, Trabzonspor 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, MilesMore Platinum 842.50 TL, DenizBank Kredi Kartı Gold 465.00 TL, SeaMiles 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 Belediye 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, Göz Göz Bonus 569.00 TL, Denizispor Bonus 569.00 TL, Hatayspor Bonus 569.00 TL, Kaf Kaf Bonus 569.00 TL, Kasımpaşa Spor Bonus 569.00 TL, Kayseri Erciyesspor Bonus 569.00 TL, Kastamonuspor Bonus 569.00 TL, Manchester United Bonus 569.00 TL, Merin İnan Yurdu Bonus 569.00 TL, Orduspor Bonus 569.00 TL, SeaMiles Bonus 569.00 TL, Sianturfa Spor Bonus 569.00 TL, DenizBank Kredi Kartı Platinum 569.00 TL, Ada Bonus Classic 569.00 TL, Kemer Bonus 569.00 TL, Kiler Bonus 569.00 TL, Konyaspor Bonus 569.00 TL, Emekli Bonus 282.50 TL, BJK Bonus 282.50 TL, GS Bonus 282.50 TL, ODTU Bonus 282.50 TL, Trabzonspor Bonus 282.50 TL, DenizBank Credit Card Classic 408.50 TL, SeaMiles Classic 408.50 TL, D-şar Bonus 261.00 TL (First Year Card Fee: 13.00 TL), Deniz Bonus Gold 624.00 TL, Deniz Bonus Platinum 724.50 TL, DenizBank Gold 689.50 TL, DenizBank Platinum 775.00 TL, DenizBank Black 1053.50 TL, DenizBank Private 1.466.00 TL, Fenerbahçe Membership 589 TL (First Year Card Fee: 0.00 TL), Adali Alii Bonus Platinum 0.00 TL, DenizBank Bonus Business 1.457.00 TL, DenizBank Business Select 1.457.00 TL, DenizBank Business 1.457.00 TL, DenizBank Metal 8.238.50 TL, Çorluspor 569.00 TL, Private Biyometrik Kart 2.000.00 TL
	Supplementary Card Fee (Annual)				Alii Bonus Platinum Pilots 0.00 TL, AQUA Bonus 0.00 TL, Mashattan Alii Bonus Platinum 0.00 TL, NetKart 0.00 TL, Pihak Alii Bonus Platinum 0.00 TL, Talpa Alii Bonus Platinum 0.00 TL, TED Bonus 0.00 TL, TUED Bonus 0.00 TL, UCZ 10.50 TL (First Year Card Fee: 0.00 TL), TED Mezurlan Demeg Alii Bonus 362.00 TL (First Year Card Fee: 0.00 TL), MilesMore Gold 309.50 TL, Bonus Plus 309.50 TL, Bonus Trink Plus 309.50 TL, Bursaspor Bonus Gold 309.50 TL, SeaMiles Bonus Gold 309.50 TL, Fenerbahçe Bonus Gold 309.50 TL, BJK Bonus Gold 309.50 TL, GS Bonus Gold 309.50 TL, ODTU 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, ODTU Bonus Platinum 362.00 TL, Trabzonspor Bonus Platinum 362.00 TL, GS Bonus Sultani 362.00 TL, MilesMore Platinum 420.00 TL, DenizBank Kredi Kartı Gold 230.50 TL, SeaMiles Gold 230.50 TL, Deniz Private 520.50 TL, Deniz Bonus 282.50 TL, Deniz Bonus Trink 282.50 TL, Adana Demispor Bonus 282.50 TL, Adana Spor Bonus 282.50 TL, Akhisar 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 Göz Bonus 282.50 TL, Denizispor Bonus 282.50 TL, Hatayspor Bonus 282.50 TL, Kaf Kaf Bonus 282.50 TL, Kasımpaşa Spor Bonus 282.50 TL, Kayseri Erciyesspor Bonus 282.50 TL, Kastamonuspor Bonus 282.50 TL, Manchester United Bonus 282.50 TL, Merin İnan Yurdu Bonus 282.50 TL, Orduspor Bonus 282.50 TL, SeaMiles Bonus 282.50 TL, Sianturfa 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 139.00 TL, GS Bonus 139.00 TL, ODTU Bonus 139.00 TL, Trabzonspor Bonus 139.00 TL, DenizBank Credit Card Classic 204.00 TL, SeaMiles Classic 204.00 TL, D-şar Bonus 91.00 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 529.00 TL, DenizBank Private 721.50 TL, Fenerbahçe Üyelik 0.00 TL, Adali Alii Bonus Platinum 0.00 TL, DenizBank Bonus Business 0.00 TL, DenizBank Bonus Business 727.00 TL, DenizBank Business Select 727.00 TL, DenizBank Metal 0.00 TL, Çorluspor 282.50 TL, Private Biyometrik Kart 1.000.00 TL
Automatic Invoice Payment Interest	Credits cards with Shopping (Contractual Interest Rate) Term Debt under 25,000 TL			3.50	
	Credits cards with Shopping (Contractual Interest Rate) Term Debt between 25,000 TL and 150,000 TL			4.25	
	Credits cards with Shopping (Contractual Interest Rate) Term Debt above 150,000 TL			4.75	
	Credits cards with Default Interest Rate Term Debt below 25,000 TL			3.80	
	Credits cards with Default Interest Rate Term Debt between 25,000 TL and 150,000 TL			4.55	
	Credits cards with Default Interest Rate Term Debt above 150,000 TL			5.05	
	Credits cards with Limit Excess Interest Rate Term Debt below 25,000 TL			3.50	
	Credits cards with Limit Excess Interest Rate Term Debt between 25,000 TL and 150,000 TL			4.25	
	Credits cards with Limit Excess Interest Rate Term Debt above 150,000 TL			4.75	
	Cash Advance Interest Rate			5.00	
Cash Advance Default Interest Rate			5.30		
Installment Cash Advance Interest Rate			5.00		
Credits cards with Cash Installment (Contractual Interest Rate) Term Debt below 25,000 TL			3.50		
Credits cards with Cash Installment (Contractual Interest Rate) Term Debt between 25,000 TL and 150,000 TL			4.25		
Credits cards with Cash Installment (Contractual Interest Rate) Term Debt above 150,000 TL			4.75		
Automatic Invoice Payment Interest			5.00	Interest is collected for automatic invoice payments with a Retail Credit Card and for automatic and instant invoice payments with a Business Credit Card. (Excludes BITT and RUSE).	

Bonus Business Faiz Oranları	Shopping (Contractual) Interest Rate				4.75		
	Default Interest Rate				5.05		
	Limit Excess Interest Rate				4.75		
	Cash Installment Interest Rate				4.75		
	Cash Advance Interest Rate				5.00		
	Cash Advance Default Interest Rate				5.30		
	Installment Cash Advance Interest Rate				5.00		
	Automatic Invoice Payment Interest				5.00	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, Kırkağaç Jandarma 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	3,295 TL + BITT				3,295 TL Security Deposit	
	Safe Deposit Box: Medium	4,115 TL + BITT				4,115 TL Security Deposit	
	Safe Deposit Box: Large	4,940 TL + BITT				4,940 TL Security Deposit	
PRODUCT and SERVICE BUNDLES	SME Bundles and Transaction Tariffs	1,049 TL	3,296,664 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	1,060 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	1,880 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 exemption (cheque book fee exemption does not include tax)	
	Micro L Tariff Bundle	2,700 TL	2,700 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)	
	Findeks Risk Report / Findeks Cheque Report	60 TL	60 TL			BSMV dahilidir.	
	Findeks Premium Bundle		750 TL			KDV hariştir.	
	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)	
EXCLUSIVE SERVICES	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)	5 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)	295 TL				Charged per POS monthly. (+BITT)	
	POS Software/ Hardware/ Maintenance Fee - Physical POS (Cashier POS)	295 TL				Charged per POS monthly. (+BITT)	
	POS Software/ Hardware/ Maintenance Fee - Physical POS (Desktop POS)	295 TL				Charged per POS monthly. (+BITT)	
	POS Software/ Hardware/ Maintenance Fee - Virtual POS	3,000 TL				Charged per POS annually. (+BITT)	
	Lost/Damaged POS and Accessory Charge (Desktop POS)	4,000 TL				Charged per device. (+BITT)	
	Lost/Damaged POS and Accessory Charge (Mobile POS)	4,000 TL				Charged per device. (+BITT)	
	Intermediary Fee: Bill Payments		15 TL	5%		Varies depending on institution and channel basis. No transaction fee other than Social Security Institution and Bağkur Payment will be charged from commercial customers. Commission fee is charged per transaction. Applied as 7 TL at maximum in transactions below 150 TL and as 5% at maximum in transactions above 150 TL. 15 TL is charged at maximum in games of chance payments. (+BITT)	
	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 Sticker Fee	140 TL	140 TL			(+) BITT	
INTERMEDIARY SERVICES	HGS Card fee	350 TL	350 TL			(+) BITT	
	Fee for Credit Card Payment via Contracted Banks and PTT channels					As much as the cost (+BITT)	
PAYMENTS TO THIRD PERSONS	Providing Account Statement (Providing account statements up to one year is free of charge) <i>(Minimum 30 days from user retirement)</i>					5 TL + BITT 6 TL + BITT	
	Account Statement Fee (Commercial - Investment)		5 TL			Charged per page. BITT Excluded + (notary fee if any)	
ARCHIVE-SEARCH FEE	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)	5.12 TL				Charged per page excluding BITT.	
	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)	
FEE FOR TRANSACTION REALISED FROM ANOTHER ENTITY ATM	Balance Query Fee: Other Bank ATM		0.27 TL			0.27 TL (Including Prepaid DenizBank cards) (BITT Included)	
	Withdrawal Fee: Overseas Bank ATM	46 TL	570 TL	9%		En az 46 TL - en fazla 570 TL tahsil edilmektedir. (BSMV dahil)	
	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	
	Cheque Collection Fee: Cheque Collection TL Same Branch	180 TL	180 TL			BITT Excluded. Fee charged for transactions realised at paydesk.	
	Cheque Collection Fee: Cheque Collection TL Different Branch	180 TL	1,500 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	180 TL	230 TL			(+) BITT	
CHEQUES	TL	Cheque Collection Fee: Cheque Collection FX Same Branch	200 TL	1500 TL	0.5%	BITT Excluded. Fee charged for transactions realised at paydesk.	
		Cheque Collection Fee: Cheque Collection FX Different Branch	200 TL	1500 TL	0.5%	(+) BITT	
		Cheque Collection Fee: Cheque Collection FX Other Bank Cheque	200 TL	2000 TL	0.5%	BITT Excluded. In other bank FX checks with Clearing Agreement, 681 TL-BITT is charged per each cheque.	
	FX	Cheque Collection Fee: Cheque Collection FX Overseas Bank Cheque	500 TL	3000 TL	0.5%	(+) BITT	
		Fee for Cheque Documentation and Collection Processes Bounced Cheque Collection/Bounced Cheque Manual Payment.	200 TL	200 TL			(+) BITT
		Cheque Book and Cheque Issue Fee: Blocked Cheque Issuance	150 TL	1000 TL	0.5%		(+) BITT
		Cheque Book and Cheque Issue Fee: 10-Sheet Cheque book Fee	300 TL	300 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	750 TL	750 TL			BITT Excluded. Excluding 80 TL Valuable Paper Fee (tax) that is charged per cheque leaf.
		Cheque Return Fee: Cheque Return	75 TL	100 TL			(+) BITT
	OTHER	Appraisal, Collateral Establishment, Change and Cancellation Fee: Cheque Intelligibility	50 TL	300 TL			(+) BITT
		Cheque Book and Cheque Issue Fee: Laser and Continuous Cheque Expense (per Cheque)	30 TL	30 TL			(+) BITT
		Supplier Financing and DDS Fee	30 TL	100 TL			(+) BITT
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)	

SUPPLIER FINANCE AND DIRECT DEBIT SYSTEM (DDS)	SME & Corporate & Commercial Loan Lending Fee			1.1%	(+) BITT
	Retail Loan Allocation Fee			0.5%	(+) BITT
	SME & Corporate & Commercial Loan Allocation / Revision Fee			Minimum 0.125% Maximum 1.1%	It is applied as 0.25% in new limit allocation or limit increases and as 0.125% 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
LOANS	Agricultural Loan Lending Fee			1.1%	(+) BITT
	Agricultural Loan Limit Allocation / Revision Fee			Minimum 0.125% Maximum 0.25%	It is applied as 0.25% in new limit allocation or limit increases and as 0.125% 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
	Bill of exchange collection fee: Bill of exchange Collection	250 TL	500 TL	0.5%	(+) BITT
	Bill of Exchange Protest Transactions Fee: Bill of Exchange Protest and Release Fee	250 TL	300 TL		The fee charged by notary is also collected. BITT Excluded
	Bill of Exchange Return Fee: Bill of Exchange Return	250 TL	250 TL		(+) BITT
BILLS OF EXCHANGE	Bill of Exchange Information Fee: Bill of Exchange Notice Expense	150 TL	150 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 Kampus 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 Kampus Card are free of charge.

* 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

*** 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".