

## LIST OF CREDIT CARD CHARGES, COMMISSIONS AND FEES

TOTAL AMOUNTS OF FEES, EXPENSES AND COMMISSIONS TO BE CHARGED			
	TEB BONUS / TEB SHE CARD	UNIVERSİTEB CARD	CEPTEB CARD / CEPTEB DIGITAL CARD
Annual membership Fee	₺460	₺37	₺420
Supplementary Card	₺230	₺18,50	₺210
Card Replacement Fee*	₺90	₺90	₺90
Shopping / Cash Advance Interest Rate **	3,66% / 5,00%	3,66% / 5,00%	3,66% / 5,00%
Shopping / Cash Advance Late Interest Rate **	3,96% / 5,30%	3,96% / 5,30%	3,96% / 5,30%
Cash Advance Fee (Foreign ATM/Branch)	1% + \$3	1% + \$3	1% + \$3
Cash Advance Fee (Foreign ATM/Branch)	1% + €2	1% + €2	1% + €2
Cash Advance Fee (Local ATM /Branch)	1% + ₺5	1% + ₺5	1% + ₺5
Cash Advance Fee (Other Bank)	3,87% + ₺0,55	3,87% + ₺0,55	3,87% + ₺0,55
Payments from Online PTT Branch/Local ATM / Mobile ***	₺20 / ₺8,5 / ₺6	₺20 / ₺8,5 / ₺6	₺20 / ₺8,5 / ₺6
Previous Term Printed & E-Mail Statement Fee****	₺2	₺2	₺2
Credit Card Debt Payment from other Banks' ATMs	1,15% + ₺1,04	1,15% + ₺1,04	1,15% + ₺1,04
Credit Card Debt / Limit Inquiry from other Banks' ATMs	₺0,27	₺0,27	₺0,27
Withdrawing / Depositing Money from / through other Banks' ATMs	1,15% + ₺1,04	1,15% + ₺1,04	1,15% + ₺1,04
Balance Inquiry from other Banks' ATMs	₺0,27	₺0,27	₺0,27
Utility Payment / Social Security Contribution from Credit Card - Instant & Regular	3% + ₺1	3% + ₺1	3% + ₺1
After sales Installment / Postponement Rate	3,66%	3,66%	3,66%
Limit Overrun Interest Rate	3,66%	3,66%	3,66%
Fees for Wire Transfer / EFT - FAST Withdrawn in Full from Credit Card Account *****	Up to TRY 4.300	TRY 4.300,01 - TRY 211.100	Over TRY 211.100
Mobile / Internet / Regular Payment	2,11 / 4,22	4,22 / 8,44	52,76 / 105,52
ATM	7,37 / 14,73	14,74 / 29,47	105,53 / 211,05
Branch / Other	10,55 / 21,10	21,11 / 42,21	211,05 / 422,10

## CREDIT CARD

TOTAL AMOUNTS OF FEES, EXPENSES AND COMMISSIONS TO BE CHARGED			
	TEB BONUS PLATINUM / TEB YILDIZ PRIORITY / TEB SIGNATURE CARD	TEB SADE CARD	INFINITE CARD*****
Annual membership Fee	₺820	₺0	₺2.500
Supplementary Card	₺410	₺0	₺1.250

\* Card replacement fee can be collected if there are more than two requests of card replacement for one calendar year. Pursuant to Regulation on Procedures and Principles Regarding the Fees to be Charged on Financial Consumers, this fee charged up to the cost of replacement.

\*\* Cash advance can be withdrawn from TEB Credit Card in cash and in installments. Cash advance transactions eligible in cash are Ready Cash Advance, Remittance/EFT from Credit Card in Cash and Regular Remittance/EFT from Credit Card in Cash transactions.

\*\*\* Amounts received from customers for payments made from PTT, will be paid to PTT.

\*\*\*\* There should be a footnote stating "it will be collected when the customer gives his explicit consent regarding the notification fee subject to approval.

\*\*\*\*\* Maximum fees for wire transfers are half of those for EFT transactions, pursuant to the specified conditions.

\*\*\*\*\*Annual fees of metal version of Infinite Card are 3.600 TRY for main card, 1.800 TRY for supplementary card.

- The card fee is collected when first activated and on an annual basis.
- Annual membership fee is not collected from Sade Card holders.
- No extra fees or commissions are collected from instalment cash advance transactions; and only contractual interest is collected.
- If you define a virtual credit card, no transaction fee or annual membership fee shall be collected for the virtual card.

"Before collection of fees for spontaneous transactions or services such as non-recurring money transfers, bill collections, lost/stolen and replacement etc.; the transaction is executed after obtaining your consent by displaying the applicable fee details to you from the relevant channel. Since the information on applicable fees and charges is provided to you explicitly before the collection of fees, the aforementioned notification obligations do not apply. You can find information on the fees and charges related to such transactions at [www.teb.com.tr](http://www.teb.com.tr)".

Interest Rate and Increases: Any increase in the interest rates shall be notified by the Bank to the Credit Card Holder via thirty (30) days' prior notice and if the Credit Card Holder pays the outstanding debt in full and ceases the usage of the credit card within sixty (60) days following the date of notification of the increased interest rates at the latest, the Credit Card Holder shall not be affected by such increased interest rates.

Fees and Increases: The fees, charges and commissions specified in this form shall be increased within a calendar year at the increase rate of the annual consumer price index announced by the Turkish Statistics Institution by the end of the previous year. Such increases in fees shall be notified to you in writing or via the permanent data storage device or the recorded telephone number at least 30 (thirty) days before the effective date of such increases. You have the right to waive from the usage of the product or service within 15 (fifteen) days following the date of such notification. If you use such right, no additional fees shall be collected from the effective date of such increase in fees. If you do not exercise your right of withdrawal until the end of this period, the increase in fees shall be applied.

If you exercise your right of withdrawal, our Bank is entitled to suspend the product or service in dispute. Before collection of non-recurring fees, your consent shall be obtained at the time of transaction according to the structure of the channel through which the transaction is executed.



Collection Method: Fees, charges and commissions are collected in cash or on account or by debiting the credit card account or through collection from the limit of the overdraft account according to the product and service type and depending on the customer's request. I/we have read the form of charges, commissions and fees list provided above constituting an annex to and an integral part of the Bank Debit and Credit Card/Retail Service Agreement; and we/I have received a copy of the Form by hand.

In case of transactions executed through remote communication devices on a distant basis, this form is approved electronically without any need for wet original signatures.

A copy of this form has been delivered to me via the recorded data storage device.

Customer's Name and Surname:

TCKN/VKN/YKN:

Date:

Türk Ekonomi Bankası A.Ş.

Director

Türk Ekonomi Bankası A.Ş.

Director

Signature: