

DENİZBANK MASRAF VE KOMİSYONLAR LİSTESİ - 1

TRANSACTION	TYPE OF SERVICE	MINIMUM	MAXIMUM	RATIO	FEE AMOUNT/ DESCRIPTION	
CASH WITHDRAWAL FEE	ATM Cash Withdrawal and Balance Viewing: ATM Cash withdrawal above limit	16 TL		2%	16 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)	
	ATM Cash Withdrawal and Balance Viewing: Overseas Bank ATM	32 TL	395 TL	2.2%	32 TL at minimum and 395 TL at maximum is charged. (BITT included)	
	Fee for Foreign Currency Cash Withdrawal from Branch			7%	Charged from foreign currency cash withdrawal transactions of customers with commercial features. (+) BITT.	
CASH DEPOSITING FEE	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.	
	Fee for 3rd Person Cash Depositing from Another Branch	10.55 TL	211.05 TL		Charged for 3rd person cash depositing transactions realised at a branch other than where the account is held. Charged as 10.55 TL if the transaction amount is 4,300 TL and below, as 21.11 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT	
ELECTRONIC FUND TRANSFER/ PRECIOUS METAL TRANSFER FEE	EFT/FAST Transactions from Account: Branch	21.10 TL	422.10 TL		The fee for EFT and FAST Transactions to be realised via Branch channel is charged as 21.10 TL if the transaction amount is 4,300 TL and below, as 42.21 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 422.10 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Late EFT/FAST Transactions from Account: Branch	21.10 TL	422.10 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 21.10 TL if the transaction amount is 4,300 TL and below, as 42.21 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 422.10 TL if the transaction amount is above 211,100 TL. (+) BITT	
	EFT/FAST Transactions from Cash Desk: Branch	21.10 TL	422.10 TL		The fee for EFT and FAST Transactions to be realised via Branch channel is charged as 21.10 TL if the transaction amount is 4,300 TL and below, as 42.21 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 422.10 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Payment of incoming EFT to name	21.10 TL	422.10 TL		The fee for incoming EFT to name transactions to be realised via Branch channel is charged as 21.10 TL if the transaction amount is 4,300 TL and below, as 42.21 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 422.10 TL if the transaction amount is above 211,100 TL. (+) BITT	
	EFT/FAST Transactions from Account - Credit Card: Internet - Kiosk	4.22 TL	105.52 TL		The fee to be charged in EFT/ FAST transactions through the internet banking channel is charged as 4.22 TL if the transaction amount is 4,300 TL and below, as 8.44 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.52 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Late EFT/FAST Transactions from Account - Credit Card: Internet	4.22 TL	105.52 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 4.22 TL if the transaction amount is 4,300 TL and below, as 8.44 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.52 TL if the transaction amount is above 211,100 TL. (+) BITT	
	EFT/FAST Transactions from Account - Credit Card: Mobile	4.22 TL	105.52 TL		The fee to be charged in EFT/ FAST transactions through the mobile channel is charged as 4.22 TL if the transaction amount is 4,300 TL and below, as 8.44 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.52 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Late EFT/FAST Transactions from Account - Credit Card: Mobile	4.22 TL	105.52 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 4.22 TL if the transaction amount is 4,300 TL and below, as 8.44 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.52 TL if the transaction amount is above 211,100 TL. (+) BITT	
	EFT/FAST Transactions from Account: ATM	14.73 TL	211.05 TL		The fee to be charged in EFT/ FAST transactions through the ATM channel is charged as 14.73 TL if the transaction amount is 4,300 TL and below, as 29.47 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Late EFT/FAST Transactions from Account: ATM	14.73 TL	211.05 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 14.73 TL if the transaction amount is 4,300 TL and below, as 29.47 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT	
	EFT/FAST Transactions from Account - Credit Card: Call Center	21.10 TL	422.10 TL		The fee for EFT and FAST Transactions to be realised via Call Center channel is charged as 21.10 TL if the transaction amount is 4,300 TL and below, as 42.21 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 422.10 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Late EFT/FAST Transactions from Account - Credit Card: Call Center	21.10 TL	422.10 TL		It is collected for standard EFT/FAST transactions made after 4:00 p.m. The fee for EFT and FAST transactions made via Call Center channel is charged as 21.10 TL if the transaction amount is 4,300 TL and below, as 42.21 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 422.10 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Regular EFT from Account	4.22 TL	105.52 TL		The fee for EFT transactions to be realised as regular payments is charged as 4.22 TL if the transaction amount is 4,300 TL and below, as 8.44 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.52 TL if the transaction amount is above 211,100 TL. (+) BITT	
	Gold Transferred from Account to Domestic Banks: Branch	20 TL			(1-10 gr: 20.00 TL)+BITT, (11-100 gr: 40.00 TL)+BITT, (101-250 gr: 60 TL)+BITT, (251-500 gr: 80.00 TL)+BITT, 1.5 bps is applied if above 501 gr. (0.00015* 1.5 per ten thousand based on the TL equivalent tax base formed by multiplying the net balance of the transaction by the gold reference price on the stock exchange that day) + BITT In addition to the cost, bank commission amounting to 15% of the cost will be charged.	
	MONEY TRANSFER TRANSACTIONS	TL/FX/XAU Transfer from Account to Account: Branch	10.55 TL	211.05 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 10.55 TL if the transaction amount is 4,300 TL and below, as 21.11 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT
		TL/FX Transfer from Account to Name: Branch	10.55 TL	211.05 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 10.55 TL if the transaction amount is 4,300 TL and below, as 21.11 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT
TL/ FX Transfer from Cash Desk to Account: Branch		10.55 TL	211.05 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 10.55 TL if the transaction amount is 4,300 TL and below, as 21.11 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT	
TL/FX Transfer from Cash Desk to Name: Branch		10.55 TL	211.05 TL		The fee to be charged in Money Transfer transactions through the Branch channel is charged as 10.55 TL if the transaction amount is 4,300 TL and below, as 21.11 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT	
Transfer from Account - Credit Card: Internet - Kiosk		2.11 TL	52.76 TL		The fee to be charged in Money Transfer transactions through the internet channel is charged as 2.11 TL if the transaction amount is 4,300 TL and below, as 4.22 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 52.76 TL if the transaction amount is above 211,100 TL. (+) BITT	
Transfer from Account - Credit Card: Mobile		2.11 TL	52.76 TL		The fee for Money Transfer transactions to be realised via mobile channel is charged as 2.11 TL if the transaction amount is 4,300 TL and below, as 4.22 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 52.76 TL if the transaction amount is above 211,100 TL. (+) BITT	
TL/FX/XAU Transfer from Account - Credit Card to Account - Name: Call Center		10.55 TL	211.05 TL		The fee to be charged in Money Transfer transactions through the Call Center channel is charged as 10.55 TL if the transaction amount is 4,300 TL and below, as 21.11 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 211.05 TL if the transaction amount is above 211,100 TL. (+) BITT	
Transfer from Account - Credit Card: ATM		7.37 TL	105.53 TL		The fee to be charged in Money Transfer transactions through the ATM channel is charged as 7.37 TL if the transaction amount is 4,300 TL and below, as 14.74 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.53 TL if the transaction amount is above 211,100 TL. (+) BITT	
Regular Money Transfer from Account		2.11 TL	52.76 TL		The fee for Money Transfer transactions to be realised as regular payments is charged as 2.11 TL if the transaction amount is 4,300 TL and below, as 4.22 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 52.76 TL if the transaction amount is above 211,100 TL. (+) BITT	
Cash Depositing into Account: Without Card		7.37 TL	105.53 TL		The fee to be charged in Money Transfer transactions through the ATM channel is charged as 7.37 TL if the transaction amount is 4,300 TL and below, as 14.74 TL if the transaction amount is between 4,300 TL and 211,100 TL (included), and as 105.53 TL if the transaction amount is above 211,100 TL. (+) BITT	
INTERNATIONAL FUND TRANSFER FEE	International Fund Transfer and Message Sending Fee - International Fund Transfer Fee from Account to Domestic/International Banks: Branch + Call Center	823 TL		5%	BITT excluded. Depending on sending options, intermediating banks might further charge correspondent bank fee. Furthermore, 329 TL SWIFT (Messaging Fee) will be charged.	
	Fee for Incoming International Fund Transfer to Account	411 TL		3%	BITT Excluded,	
	International Fund Transfer and Message Payment Fee		329 TL		329 TL + BITT Message Sending Fee is charged in Swift Transactions realised via Branch and Call Center.	
	International Fund Transfer - International Fund Transfer Fee from Account to Domestic/International Banks: Internet + Mobile	519 TL		5%	BITT Excluded. Depending on sending options, intermediating banks might further charge correspondent bank fee.	

DENİZBANK MASRAF VE KOMİSYONLAR LİSTESİ - 2

	Swift Enquiry/ Correction Fee		42 TL		BITT Excluded. Charged for sending a result message with instruction and in corrections made in payment transactions.
CREDIT CARDS ANNUAL MEMBERSHIP FEES/ SUPPLEMENTARY CARD ANNUAL MEMBERSHIP FEE	Credit Card Fee (Annual)				Afili Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashattan Afili Bonus Platinum 0,00 TL, NetKart 0,00 TL, Pivak Afili Bonus Platinum 0,00 TL, Talpa Afili 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 Mezunları Derneği Afili Bonus 724.50 TL (First Year Card Fee: 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, Sea&Miles Bonus Gold 624,00 TL, Fenerbahçe Bonus Gold 624,00 TL, BJK Bonus Gold 624,00 TL, GS Bonus Gold 624,00 TL, ODTÜ Bonus Gold 624,00 TL, Trabzonspor Bonus Gold 624,00 TL, Ada Bonus Platinum 724,50 TL, Afili Bonus Platinum 724,50 TL, Afili Bonus Platinum Dentists 724,50 TL, Afili 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, ODTÜ 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 Demirspor 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, Denizizspor 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, Mersin İdman 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, 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 569,00 TL, GS Bonus 569,00 TL, ODTÜ Bonus 569,00 TL, Trabzonspor Bonus 569,00 TL, DenizBank Credit Card Classic 408,50 TL, Sea&Miles Classic 408,50 TL, D-sarj 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 779,00 TL, DenizBank Black 1.053,50 TL, DenizBank Private 1.466,00 TL, Fenerbahçe Membership 588 TL (First Year Card Fee: 0,00 TL), Adalet Afili 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
	Supplementary Card Fee (Annual)				Afili Bonus Platinum Pilots 0,00 TL, AQUA Bonus 0,00 TL, Mashattan Afili Bonus Platinum 0,00 TL, NetKart 0,00 TL, Pivak Afili Bonus Platinum 0,00 TL, Talpa Afili 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 Mezunları Derneği Afili Bonus 362,00 TL (First Year Card Fee: 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, Afili Bonus Platinum 362,00 TL, Afili Bonus Platinum Dentists 362,00 TL, Afili 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 Sultani 362,00 TL, Miles&More Platinum 420,00 TL, DenizBank Kredi Kartı Gold 230,50 TL, Sea&Miles Gold 230,50 TL, Deniz Private 520,50 TL, Deniz Bonus 282,50 TL, Deniz Bonus Trink 282,50 TL, Adana Demirspor Bonus 282,50 TL, Adana Spor Bonus 282,50 TL, 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, Denizizspor 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, Mersin 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 Credit Card Classic 204,00 TL, Sea&Miles Classic 204,00 TL, D-sarj 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, Adalet Afili Bonus Platinum 0,00 TL, DenizBank Business 0,00 TL, DenizBank Bonus Business 727,00 TL, DenizBank Business Select 727,00 TL, DenizBank Metal 0,00 TL
Credit Card Interest Rates	Shopping (Contractual Interest Rate)			4.25	
	Default Interest Rate			4.55	
	Excess Limit Interest Rate			4.25	
	Cash Advance Interest Rate			5.00	
	Cash Advance Default Interest Rate			5.3	
	Cash Advance with Instalments Interest Rate			5.00	
	Cash Instalments Interest Rate			4.25	
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

DENİZBANK MASRAF VE KOMİSYONLAR LİSTESİ - 3

	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 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
	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.)
EXCLUSIVE SERVICES	Findeks Risk Report / Findeks Cheque Report	45 TL	45 TL		Including BITT.
	Findeks Premium Bundle		625 TL		Including BITT.
	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)
	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 SERVICES	Intermediary Fee: Bill Payments		15 TL	5%
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	HGS Sticker Fee	115 TL	115 TL		(+) BITT
	HGS Card fee	300 TL	300 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)				5 TL + BITT
	Retroactive slips (one year retroactive)				5 TL + BITT
	Account Statement Fee (Commercial - Investment)		5 TL		Charged per page. BITT Excluded + (notary fee if any)
	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.
FEE FOR TRANSACTION REALISED FROM ANOTHER ENTITY ATM	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)
	Balance Query Fee: Other Bank ATM		0,27 TL		0,27 TL (Including Prepaid DenizBank cards) (BITT Included)
	Withdrawal Fee: Overseas Bank ATM	32 TL	395 TL	2,2%	(BITT Included) 32 TL at minimum and 395 TL at maximum is charged.
	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.

DENİZBANK MASRAF VE KOMİSYONLAR LİSTESİ - 4

CHEQUES	TL	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
	FX	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.
		Cheque Collection Fee: Cheque Collection FX Overseas Bank Cheque	500 TL	3000 TL	0.5%	(+) BITT
	OTHER	Fee for Cheque Documentation and Correction Processes Bounced Cheque Correction/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 55 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 55 TL Valuable Paper Fee (tax) that is charged per cheque leaf.
		Cheque Return Fee: Cheque Return	75 TL	100 TL		(+) BITT
		Appraisal, Collateral Establishment, Change and Cancellation Fee: Cheque intelligence	50 TL	300 TL		(+) BITT
Cheque Book and Cheque Issue Fee: Laser and Continuous Cheque Expense (per Cheque)		30 TL	30 TL		(+) BITT	
SUPPLIER FINANCE AND DIRECT DEBIT SYSTEM (DDS)	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)	
LOANS	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 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	
	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	
BILLS OF EXCHANGE	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	
	Bill of Exchange Information Fee: Bill of Exchange Notice Expense	150 TL	150 TL		(+) BITT	

EXPLANATIONS

* 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.

* Money transfer and EFT transactions that Kampüs 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 Kampüs Card are free of charge.

* Account handling fee is not charged for TL demand deposit accounts linked to Kampüs Card.

* 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 From Another Entity ATM".

*** 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".