

Type Of Charge	Amount	Period	Explanations
1. Account fees			
1.1 C.A Maintenance Fee			Per account
1.1.1 Basic Account	€ 0.53	Monthly	
1.1.1 Retail	€ 1.00	Monthly	
1.1.2 Business	€ 2.00	Monthly	
1.1.3 NGO	€ 5.00	Monthly	
1.1.3 Micro finance / Financial Agents	€ 20.00	Monthly	
1.2 C.A Closing Fee	€ 2.00	-	
1.3 S.A Closing Fee	-	-	No charge
1.4 TDA Opening / Closing Fee	-	-	No charge
1.5 E/M - Banking Maintenance / Retail	€ 0.50	Monthly	
1.5 E/M - Banking Maintenance / Business	€ 1.00	Monthly	

2. Money Transfers	Branch	ATM	E/M Banking	
2.1. Internal Transfers	0	N/A	0	
2.2. National Transfers				
2.2.1 Outgoing < 10,000EUR	€ 1.50	N/A	€ 1.00	
2.2.2 Outgoing > 10,000EUR	€ 4.00	N/A	€ 3.00	
2.2.2 Outgoing with Priority	€ 5.00	N/A	€ 4.00	
2.2.3 Incoming National Transfers	€ 0.00	-	-	
2.2.4 Salary Mass transfer	€ 1.00	N/A	N/A	+0,10EUR Per transfer outside Ziraat Bank
2.2.5 Deposit of funds for third parties	€ 2.00			

2.3. International Transfers	Branch	ATM	E/M Banking	
2.3.1 Outgoing	0.15%	N/A	0.15%	min 15 Eur / max. 1,000Eur
2.3.1 Outgoing - Ziraat	0.10%	N/A	0.10%	min 10 Eur / max. 1,000Eur
2.3.2 Incoming	0.15%	N/A	N/A	min 15 Eur / max. 1,000Eur
2.3.2 Incoming - Ziraat	0.10%	N/A	N/A	min 10 Eur / max. 1,000Eur
2.3.3 Corresponding Bank Fees	var.	var.	var.	As for correspondent bank requests and agreements.

2.4 Other fees			
2.4.1 Investigating / Changing Inc./ Out. Payment		€ 5.00	
2.4.2 Cancellation of outgoing payment		€ 5.00	
2.4.3 Account statements in MT940 format/service		€ 50.00	Monthly
2.4.4 Cash withdrawal		No charge	
2.4.5 Coin Collection Fee		No charge	
2.4.6 Deposit of damaged banknotes		€ 1.00	0,50EUR for each additional piece
2.4.7 Visa Confirmation		€ 2.00	
2.4.8 Statement through mail		€ 2.00	1 statement / quarter with no charge
2.4.9 Fee for Confirmation of Bank charges		€ 7.00	
2.4.10 Fee for Confirmation for Account		€ 5.00	
2.4.11 Authorization in Account		€ 5.00	

2.5 Bill Payments	Branch	ATM	E/M Banking	
2.5.1 Collectors Payments	€ 1.00	N/A	€ 0.50	
2.5.2 Kos Gyro payments Insurance Company	€ 0.70	N/A	€ 0.50	
2.5.3 Gyro General Charges	€ 1.00	N/A	€ 0.50	
2.5.4 Tax Payments	€ 1.50	N/A	€ 1.00	
2.5.5 Other Payments UNIREF	€ 1.50	N/A	€ 1.00	

Maturity	Annual Rate*
1 Month	1.00%
3 Months	1.20%
6 Months	1.50%
9 Months	1.50%
12 Months	1.70%
24 Months	Negotiable
36 Months	Negotiable
48 Months	Negotiable
60 Months	Negotiable

* All rates above are effective and nominal in EUR.

The Bank is obligated by law to deduct a tax of 10% of the interest.

RETAIL LOANS

***	Maturity	Interest Rate	Disbursement Fee	Prepayment Fee**
Consumer Loans	1 - 36 months	8.75%	1.00%	Remaining Credit Maturity > 1 year = 1,00%
	37 - 60 months	8.90%	1.00%	Remaining Credit Maturity > 1 year = 1,00%
Vehicle Loans	1 - 36 months	8.50%	1.00%	Remaining Credit Maturity > 1 year = 1,00%
	37 - 60 months	8.75%	1.00%	Remaining Credit Maturity > 1 year = 1,00%
Overdraft	1 - 12 months	8.25%	1.00%	N/A
Mortgage Loans	1 - 36 months	8.75%	1.00%	First Year 5,00% Second Year 4,00% Third Year 3,00% Fourth Year 2,00% Fifth Year 1,00% After Fifth Year 0%
	37 - 120 months	EURIBOR* + 6,00%	1.00%	
*	Interest rate will be fixed for the first 36 months period for the mortgage loans. Following the 37. month the interest rate will be calculated with "EURIBOR6M + margin" for each semi-annual interval. The interest rate during the whole period shall not fall below the level of the interest rate applied at the loan disbursement date.			
**	Percent of the credit principal amount paid in advance.			
***	Effective interest is calculated based on conditions of each loan and is displayed in the loan contracts individually.			

OTHER FEES

Charges for change of movable collateral/ guarantor	€ 10.00	
Change or release of immovable collateral	€ 10.00	
Charges for change of mortgage	€ 30.00	
Proof of payments of the credit product	€ 5.00	
Administrative fee	€ 50.00	Per limit approval
Administrative fee	€ 25.00	Per changes in approved limit

BUSINESS LOANS

	Maturity	Interest Rate***	Disbursement Fee (SME / Corporate)	Prepayment Fee**
Installment Loans	1 - 36 months	11.00%	1,00% / 0,50%	5.00%
	37 - 60 months	* EURIBOR + 8,00%	1,00% / 0,50%	
Overdraft / Spot	1 - 12 months	11.00%	1,00% / 0,50%	N/A
Cash Cover	1 - 60 months	Deposit IR +2,00%	0.30%	N/A
*	Interest rate will be fixed for the first 36 months period for the mortgage loans. Following the 37. month the interest rate will be calculated with "EURIBOR6M + margin" for each semi-annual interval. The interest rate during the whole period shall not fall below the level of the interest rate applied at the loan disbursement date.			
**	Percent of the credit amount-principal paid in advance.			
***	Effective interest is calculated based on conditions of each loan and is displayed in the loan contracts individually.			
	SME	Corporate		
Restructring Fee	1.00%	0.50%		

NON-CASH LOANS / PRODUCTS

Annual Fee Issuance Fee

Letter Of Credit

Letter Of Credit	2.00%	50 EUR	minimum 50 EUR / Collected quarterly
Cash Cover Letter Of Credit	1.00%	50 EUR	minimum 20 EUR / Collected quarterly
Ammendment / Cancellation / Extension		30 EUR	
Export Letter Of Credit Without Confirmation			
- Advising		0.20%	Minimum 50 EUR - Maximum 200 EUR
- Payment Fee		0.20%	Minimum 50 EUR - Maximum 200 EUR
Export Letter Of Credit With Confirmation			
- Advising		0.20%	Minimum 50 EUR - Maximum 200 EUR
- Confirmation Fee	1.00%		minimum 50 EUR / Collected quarterly
- Deferred payment Fee	1.00%		minimum 50 EUR / Collected quarterly
- Payment Fee		0.20%	Minimum 50 EUR
Document Examination Fee		50 EUR	
Transfer Fee		30 EUR	

Letter Of Guarantees

Tender Guarantee	1.00%	0.25%	minimum 50 EUR / Collected quarterly
Performance Guarantee	2.00%	0.50%	minimum 50 EUR / Collected quarterly
Advance Payment Guarantee	2.00%	0.50%	minimum 50 EUR / Collected quarterly
Cash Cover Letter Of Guarantee	1.00%	50 EUR	minimum 50 EUR / Collected quarterly

Documentary Collection

Documentary Collection For Import	0.30%	
Documentary Collection For Export	0.30%	
Import - Cash Against Documents Open Account, Advance Payment, Cash against Documents by Acceptance/Clean Bill (Without Aval)	100 EUR	
Import - Cash against Documents by Acceptance/Clean Bill (With Aval)	0.10%	minimum 50 EUR / Collected quarterly
Avail of Bill of Exchange - Promissory Note (P/N)	0.10%	minimum 50 EUR / Collected quarterly
Export - Cash Against Documents, Cash Against Goods	0.20%	minimum 50 EUR
Approval Fee	20 EUR	
Payment on a specified date for collection deferred payment	25 EUR	
Communication Fee	20 EUR	
Delivery Fee	50 EUR	
Amentment/Collection/Inquiry Fee	25 EUR	

OTHER FEES

Charges for change of movable colateral/ guarantor	€ 10.00	
Change or release of immovable colateral	€ 10.00	
Charges for change of mortgage	€ 30.00	
Proof of payments of the credit product	€ 5.00	
Referance letter	€ 25.00	