

TERMS & CONDITIONS

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ACCOUNT SERVICES

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|--------------------------------------|-----------------------|
| 1. Account Maintenance | By agreement |
| 2. Credit Interest | By agreement |
| 3. Debit Interest | By agreement |
| 4. Statement | USD 4.- per statement |
| 5. Debit & Credit Entries | Free |
| 6. MT900 Debit / MT910 Credit Advice | USD 1.- per message |

DRAWINGS

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| Cheques drawn on your a/c with us in f/o our customers and in f/o other banks | Free |
| Stop payment | USD 30.- |

PAYMENT ORDERS

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| 1. Payments in favor of | |
| a) Halkbank customers | 0.10 % (Min. USD 20.- Max USD 100.-) |
| b) Customers of other banks* | 0.50 % (Min. USD 30.- Max USD 300.-) |

*Transfers to other banks will be realised with two working days value.

These charges will be applied to P/Os where field 71A of your MT103 includes code "OUR", except third party charges

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| 2. Cancellation, Amendments and Return | USD 50.- |
| 3. Payment orders received by means other than MT103 | USD 20.- |
| For payment orders equivalent to USD 100,- or less, the commissions are always charged to the ordering party. | |
| 4. Back Valuation | By arrangement |

CUT-OFF TIMES

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| Payment orders in Turkish Lira | 14:00 p.m. |
| Payment orders in Other Currencies | |
| -EUR | 14:00 p.m. |
| -USD | 15:30 p.m. |
| -GBP, CHF, SEK, NOK, DKK | 11:30 a.m. |
| -Other Currencies | T+1 |
| Payment orders received thereafter will be processed on a best effort basis. | |
| The cut-off times for semi days is 11:00 a.m | |

INVESTIGATIONS

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| 1. Queries due to incomplete or unclear instruction | USD 40.- |
| 2. Any other type of investigations up to 6 months | USD 50.- |
| 3. All investigations and inquiries more than 6 months | USD 100.- |

COLLECTIONS

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|--|----------------------------------|
| 1. Collection of cheques: | |
| a) Drawn on us | USD 20.- |
| b) Drawn on other banks | USD 30.- |
| 2. Collection of bills | |
| a) Presentation for acceptance | USD 30.- |
| b) Collection of clean bills on due date | 0.10 % (Min. USD 30.-) |
| c) Collection of documentary bills | 0.15 % (Min. USD 30.-) |
| d) Collection of documents | 0.15 % (Min. USD 30.-) |
| 3. Avalisation | 0.25 % per month (Min. USD 40.-) |
| 4. Delivery of documents free of payment | 0.10 % (Min. USD 50.-) |
| 5. Return of documents/bills without presentation or unpaid/unaccepted | 0.10 % (Min. USD 40.-) |
| 6. Amendment of collection instruction | USD 40.- |
| 7. Protest of unpaid bills (legal costs and charges will be added) | USD 75.- |
| 8. Endorsement of Bills of Lading and Draft | USD 50.- |

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DOCUMENTARY CREDITS

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| 1. Pre-advising | USD 50.- |
| 2. Advising | 0.10 % flat (Min. USD 100.- Max USD 250.-) |
| 3. Confirmation* | 0.5 % per quarter or part thereof (Min. USD 100.-) |
| 4. Deferred Payment* | 0.175 % per month or part thereof (Min. USD 100.-) |
| 5. Acceptance* | 0.175 % per month or part thereof (Min. USD 100.-) |
| 6. Payment Commission | 0.15 % per set of documents (Min. USD 100.-) |
| 7. Amendment | USD 50.- per amendment |
| 8. Cancellation | USD 100.- |
| 9. Discrepancy Fee | USD 100.- per set of documents |
| 10. Advice of a Third Bank's Documentary Credit | USD 250.- |
| 11. Transfer of a Documentary Credit | USD 250.- |
| 12. Forwarding of documentary correspondence (amendments and similar) without any obligation on our part | USD 50.- per message |
| 13. Payments to Reimbursement Claims | USD 100.- |

**We reserve the right to charge a higher or lower commission.*

GUARANTEES AND STANDBY L/C

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| 1. Advising Without Engagement on Our Part | 0.10 % flat (Min. USD 150.- Max USD 250.-) |
| 2. Issuing of Bid/Tender Bonds* | 0.175 % per month or part thereof (Min. USD 100.-) |
| 3. Issuing of Performance/Payment and Advance Payment Guarantees* | 0.5 % per quarter or part thereof (Min. USD 200.-) |
| 4. Confirmation of Standby Letters of Credit* | refer to 2. and 3. |
| 5. Advising of Standby Letters of Credit | 0.10 % flat (Min USD 150.- Max. USD 250.-) |
| 6. Amendments | USD 50.- per amendment |
| 7. Payment in Settlement of a claim under a l/g or standby l/c | 0.15 % flat (Min. USD 150.- Max USD 250.) |
| 8. Cancellation | USD 100.- |

**We reserve the right to charge a higher or lower commission.*

OTHER

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|---|----------------------|
| 1. Confirmation of Balance (Other than regular MT 950) | USD 20.- per message |
| 2. Detailed Reporting for Audit Purposes | USD 200.- |
| 3. Business Information Report on Domestic Companies | USD 200.- |
| 4. Confirmation of our Undertakings to Bona Fide Holders | USD 75.- per message |

TÜRKİYE HALK BANKASI A.Ş.

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GENERAL TERMS

- This list of terms and conditions is effective from August 2020 and it cancels and supersedes all previous editions.
- All commissions and charges are subject to change without prior notice.
- No commissions will be waived or refunded when a credit is cancelled or expired fully or partly unutilized, or if a service is not realized or rendered.
- All real expenses such as postage, courier, telecommunication charges and any other out of pocket expenses, as well as Banking Insurance and Transaction Tax (BITT), stamp duties and other taxes will be charged in addition to the above mentioned commissions and fees.
- Should the documentary credit prescribe that our commissions and charges are to be borne by the beneficiary and should the beneficiary refuse to bear them, we reserve the right to charge them to the issuing bank or to return the documentary credit.
- Documentary credits are subject to the Uniform Customs and Practice for Documentary Credits as set forth by the International Chamber of Commerce, Paris. Collections are subject to Uniform Rules for Collections as set forth by the International Chamber of Commerce, Paris in their prevailing issues.
- All other transactions not mentioned in this list of Terms and Conditions are subject to special arrangement.
- In addition to above mentioned fees, we will charge you the fee charged to us by third banks if any.
- The commissions and charges indicated in this list of Terms and Conditions can not be charged to beneficiaries or drawees in Turkey and are limited only to banking correspondents abroad.
- The Bank reserves the right to charge different commissions at its own discretion.



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