

PRODUCT AND SERVICE FEES SCHEDULE

1. PERSONEL FEES

1.1. PERSONAL LOANS

1.1.1. PERSONAL LOAN FEES

1.1.1.1. Allocate Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|------------------|-------------|-----------|-------------|-----------|
| Allocate Fee (*) | - | - | - | % 0,5 |

(*) Should be collected 0,5 pct of the principal amount of the loans

1.1.1.2. Apprasail Fee

| | Asgari Tutar | Asgari Oran | Azami Tutar | Azami Oran |
|-------------------|--------------|-------------|-------------|------------|
| Apprasail Fee (*) | - | - | - | - |

(*) Our Banking Commission is more than %20 of apprasail firm fee

1.1.1.3 Moveable And Real Estate Pledge Fee

| | Asgari Tutar | Asgari Oran | Azami Tutar | Azami Oran |
|--------------------------|--------------|-------------|-------------|------------|
| Mortgage Costs | - | - | - | - |
| Release the Mortgage Fee | - | - | - | - |
| Pledge Fee | - | - | - | - |

(*) Should be collected for payment in favour of Third Parties

1.2. DEPOSITS

1.2.1 ACCOUNT MAINTENANCE FEE

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--|-------------|-----------|-------------|-----------|
| TL (for Turkish Lira) Account Monthly | - | - | - | - |
| EUR (for EURO) Account Monthly | - | - | - | - |
| USD (for American Dollar) Account Monthly | - | - | - | - |
| Other Currency Accounts EURO Spot Rate (Monthly) | - | - | - | - |

1.2.2. FEE ON CASH WITHDRAWALS FOR DEPOSITS

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--|----------------|-----------|-------------|-----------|
| Fee on Cash Withdrawals (by third parties) | 5 EUR 6 USD | % 0,3 | - | - |

1.3. MONEY TRANSFERS

1.3.1. TRANSFER FEE

1.3.1.1. Outgoing Money Orders Fee (Applied for Commercial / Corporate Acc.)

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|--------------------|-----------|------------------------|-----------|
| <i>Transfer Between Accounts</i> | 20 TL | - | - | - |
| <i>Transfer From An Account In Favour Of Third Parties</i> | 20 TL | - | 200 TL | % 0,2 |
| <i>Transfer By In Favour Of Third Parties To An Account</i> | 20 TL | - | 200 TL | % 0,2 |
| <i>Transfer Between Third Parties</i> | 20 TL | - | 200 TL | % 0,2 |
| <i>Cash Transfer To An Account</i> | 20 TL | - | 200 TL | % 0,2 |
| <i>Cash Transfer In Favour Of Third Parties</i> | 20 TL | - | 200 TL | % 0,2 |
| <i>TL (Turkish Lira) Money Order</i> | 10 TL | - | - | - |
| <i>Between 1 – 1.000 TL</i> | 15 TL | - | - | - |
| <i>Between 1.001 – 5.000 TL</i> | 20 TL | - | - | - |
| <i>Between 5.001 – 10.000 TL</i> | - | % 0,2 | 5000 TL | - |
| <i>10.001 TL And More</i> | | | | |
| <i>Applied also for cash deposit of personel and corporate accounts to be paid in EFT</i> | | | | |
| <i>Money Order In Foreign Currency To Domestic Banks</i> | 10 EUR / 11 USD | % 0,5 | - | - |
| <i>Money Order In Foreign Currency To Foreign Banks</i> | 5 EUR / 6 USD | % 0,5 | - | - |
| <i>Money Order In Foreign Currency To Iranian Banks</i> | 5 EUR / 6 USD | % 0,4 | - | - |
| <i>MT202 Swift Transfers for Interbank (Except Bank Mellat Head Office And Branches)</i> | - | - | 5 EUR / 6 USD | - |
| <i>Transfer Charge of Reserves for L/C (TL – Foreign Currency)</i> | 80 EUR / 90 USD | % 0,1 | 2000 EUR / 2200 USD | - |

1.3.1.2. Incoming Money Orders Fee (Applied for Commercial / Corporate Acc.)

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|------------------|-----------|-------------|-----------|
| <i>Incoming Money Order In Foreign Currency To Be Paid in Cash (TL)</i> | 15 TL | % 0,5 | - | - |
| <i>Domestic Incoming Money Order In TL To Be Paid In Cash</i> | 15 TL | % 0,1 | - | - |
| <i>Incoming Money Order In Foreign Currency To Be Paid In Foreign Currency (Cash) and Incoming Money Order In TL To Be Paid In Cash (*)</i> | 5 EUR / 6 USD | % 1,25 | - | - |
| <i>(*) Correspondent Charges To Be Added For 2000 USD or Equivalent and More Personal Money Order</i> | | | | |

1.4. SWIFT FEE

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|------------------|--------------------|-----------|-------------|-----------|
| <i>Swift Fee</i> | 20 EUR / 22 USD | - | - | - |

1.5. CHEQUE AND PROMISSORY NOTE TRANSACTIONS

1.5.1. COLLECTION OF CHEQUE PROMISSORY NOTE AND BILL OF EXCHANGE FEE

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--|--------------------|-----------|----------------------|-----------|
| <i>Granting of Cheque Book (For Each Page)</i> | 10 TL | - | - | - |
| <i>Collection of Cheque, Promissory Note and Bill of Exchange in TL (Turkish Lira)</i> | 10 TL | % 0,2 | - | - |
| <i>Payment of Bank Mellat Cheques In Favour Of Third Parties</i> | 5 EUR / 6 USD | - | - | - |
| <i>Drawee Cheques in Foreign Currency</i> | - | % 0,3 | 250 EUR / 275 USD | - |
| <i>Foreign Currency (FC) Cheques Collected from Iran</i> | - | % 0,3 | 250 EUR / 275 USD | - |
| <i>Shipment Fees from Drawee Cheques in Foreign Currency</i> | 40 EUR / 44 USD | - | - | - |

1.6. OTHER TRANSACTIONS

1.6.1. ARCHIVE – RESEARCH FEE

| | Asgari Tutar | Asgari Oran | Azami Tutar | Azami Oran |
|--|--------------|-------------|-------------|------------|
| <i>Archive – Research Fee of the Previous Period (*)</i> | 5 TL | - | 30 TL | - |

(*) For 1 year old documents issued

1.6.2. APPROVAL DUE NOTICE FEE

1.6.2.1. Signature Confirmation Fee

| | Asgari Tutar | Asgari Oran | Azami Tutar | Azami Oran |
|---|--------------------|-------------|-------------|------------|
| <i>Customer Signature Confirmation Fee (per page)</i> | 10 EUR / 11 USD | - | - | - |

1.6.3. PAYMENTS IN FAVOUR OF THIRD PARTIES

1.6.3.1. Notary Fee

| | Asgari Tutar | Asgari Oran | Azami Tutar | Azami Oran |
|--|--------------|-------------|-------------|------------|
| <i>Protest Notary Fee (*) (per page)</i> | - | - | - | - |

(*) To be paid to the Notary fees for protest according to the destination address

1.6.3.2. KKB (CREDIT BUREAU OF TURKEY) REPORTS FEE

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--|-------------|-----------|-------------|-----------|
| <i>KKB Check Report Fee</i> | 10 TL | - | - | - |
| <i>KKB Risk Report Fee</i> | 10 TL | - | - | - |
| <i>KKB Risk Report Preparation Fee</i> | 5 TL | - | - | - |

1.6.4. REFERENCE LETTER TRANSACTIONS

1.6.4.1. Reference Letter Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|-----------|-------------|-----------|
| <i>Letter of Recommendation Prepared Over TL and FX</i> | 200 TL | - | - | - |

2. CORPORATE / COMMERCIAL FEES

2.1. EXPORT / IMPORT SERVICE TRANSACTIONS

2.1.1. EXPORT BANKING TRANSACTIONS

2.1.1.1. Export Letter of Credit (L/C) Transaction Fees

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|------------|-------------|-----------|
| <i>PreAdvice Charge</i> | 25 EUR | - | - | - |
| <i>Advise Charge</i> | 20 EUR | % 0,1 | 2000 EUR | - |
| <i>Tendering of Documents Charge</i> | 60 EUR | % 0,3 | - | - |
| <i>Transferable L / C Transfer Charge</i> | 40 EUR | % 0,1 | - | - |
| <i>Transfer Charge of Reserves for L/C</i> | 80 EUR | % 0,1 | 2000 EUR | - |
| <i>L / C Cash Payment Charge</i> | 40 EUR | % 0,6 | - | - |
| <i>L / C Transferring Charge (Transferring Another Bank)</i> | 100 EUR | % 0,1 | - | - |
| <i>Termination Charge (*)</i> | 30 EUR | - | - | - |
| <i>L / C Charge (Only If Bank Mellat is Advising Bank)</i> | 100 EUR | % 0,25 | - | - |
| <i>Amendment Charge</i> | 20 EUR | - | - | - |
| <i>Confirming Charge</i> | 100 EUR | Negotiable | | |
| <i>Reimbursement Charge</i> | 120 EUR | % 0,1 | - | - |
| <i>Reimbursement Charge (if Bank Mellat is entitled to Advised Bank and Negotiating Bank)</i> | 60 EUR | % 0,1 | 500 EUR | - |
| <i>Assignment Charge</i> | 80 EUR | % 0,1 | - | - |

(*) Additionally, Advising and Swift Charges should be collected

(**) Correspondent charges (% 075) to be added for the domestic payment of letter of credits in terms of cash

2.1.1.2. Documentary Credit Export Transaction Fees

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|-----------|-------------|-----------|
| <i>Documentary Credit Export Transactions</i> | | | | |
| <i> Checking Charge</i> | 40 EUR | % 0,3 | - | - |
| <i> Payment Charge</i> | 80 EUR | % 0,1 | 1000 | - |

2.1.1.3. Cash Against Goods and Sight L / C Export Transaction Fees

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|-----------|-------------|-----------|
| <i>Cash Against Goods and Sight L / C Export Transactions</i> | 80 EUR | % 0,15 | - | - |

2.1.1.4. Fees for Export Transactions

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|-----------------------------------|-------------|-----------|-------------|-----------|
| <i>Posting (until 500gr) (*)</i> | 45 EUR | - | - | - |
| <i>Swift (per page) (**)</i> | 20 EUR | - | - | - |

(*) Over 500gr posting charges are predicated on weight in grams

(**) It Collects per swift page and it is available for maximum 3 pages

2.2. IMPORT BANKING TRANSACTIONS

2.2.1. Import Letter of Credit (L/C) Fees

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|-----------|-------------|-----------|
| Charge of Opening of Credit (For 3 Months for transactions of post consideration of cash of a sum) | 100 EUR | % 0,75 | - | - |
| Charge of Opening of Credit (For 3 Months for transactions of post consideration of cash of a sum on condition note of bloking) | 100 EUR | % 3 | - | - |
| Extension Charge (For 3 Months for transactions of post consideration of cahs of a sum) | 40 EUR | % 0,75 | - | - |
| Extension Charge (For 3 Months for transactions of post consideration of cahs of a sum on condition note of bloking) | 40 EUR | % 3 | - | - |
| Amendment Charge | 20 EUR | - | - | - |
| Disagreement Charge | 80 EUR | - | - | - |
| Transfer Charge | 80 EUR | % 0,2 | 500 EUR | - |
| Deferred Payment Charge (*) (%100 (a hundred percent) in consideration of cash of a sum) | - | % 0,75 | - | - |

(*) Starts at the time of documents delivered to the recipient

2.2.1.1. Documantery Credit Import Transactions

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|-----------|-------------|-----------|
| Acceptance Credit (in consideration of Bank Acceptance) | 100 EUR | % 4 | - | - |
| Guarantee Charge (For Bank Acceptance and Aval)yearly | | | | |
| Confirming Charge (for 3 months) | 100 EUR | % 1 | - | - |
| Transfer Charge | 80 EUR | % 0,2 | 500 EUR | - |
| CustomerAcceptance of Bill of Exchange | 50 EUR | % 0,2 | 350 R | - |

2.2.1.2. Cash Against Goods Import Payment Charge

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--|-------------|-----------|-------------|-----------|
| Cash Against Goods Import Payment Charge | 80 EUR | % 0,2 | 500 R | - |

2.2.1.3. Fees for Import Transactions

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|----------------------------|-------------|-----------|-------------|-----------|
| Posting (until 500gr) (*) | 45 EUR | - | - | - |
| Swift (per page) (**) | 20 EUR | - | - | - |

(*) Over 500gr posting charges are predicated on weight in grams

(**) It Collects per swift page and it is available for maximum 3 pages

2.3. DEPOSITS

2.3.1. Commission On Cash Deposits

| | Min. Amount | Rate | Max. Amount | Max. Rate |
|---|-------------|---------|-------------|-----------|
| <i>Commission on Cash Deposits (by third parties)</i> | 20 TL | % 0,005 | - | - |

2.3.2. Fee On Cash Withdrawals For Deposits

| | Min. Amount | Rate | Max. Amount | Max. Rate |
|---|----------------|-------|-------------|-----------|
| <i>Fee on Cash Withdrawals (by third parties)</i> | 5 EUR 6 USD | % 0,3 | - | - |

2.3.3. Fee On Paid In Cash

| | Min. Amount | Rate | Max. Amount | Max. Rate |
|---|-------------|-------|-------------|-----------|
| <i>Commission on Paid in Cash From An Account (*)</i> | 20 TL | % 0,1 | - | - |

(*) The amount for money order between branches or cash deposits

2.3.4. Account Maintenance Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|------------------|-----------|-------------|-----------|
| <i>TL (for Turkish Lira) Account Monthly</i> | 5 TL | - | - | - |
| <i>EUR (for Euro) Account Monthly</i> | 2 EUR | - | - | - |
| <i>USD (for American Dollar) Account Monthly</i> | 3 USD | - | - | - |
| <i>Other Currency Accounts Euro Spot Rate Monthly</i> | 2 EUR / 3 USD | - | - | - |

2.3.5. Swift Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|------------------|--------------------|-----------|-------------|-----------|
| <i>Swift Fee</i> | 20 EUR / 22 USD | - | - | - |

2.3.6. Eur Deposits Negative Interest Rate

| | Fixed Amount | Min. Rate | Max. Amount | Max. Rate |
|--|--------------|---------------|-------------|-----------|
| <i>EUR Deposits Negative Interest Rate (*)</i> | - | - 0,35 % p.a. | - | - |

(*) Applied for the customers which has yearly average of 100.000 EUR or more on their accounts

2.4. OTHER SERVICES

2.4.1. Company Founded Transactions Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--------------------------------|-------------|-----------|-------------|-----------|
| Company Founded Service Charge | 250 TL | - | - | - |

2.4.2. Archive – Research Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------|-----------|-------------|-----------|
| Archive – Research Fee of the Previous Period (*) | 5 TL | - | 30 TL | - |

(*) For 1 year old documents issued

2.4.3. Approval Due Notice Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|---|-------------------|-----------|-------------|-----------|
| Customer Signature Verification Fee (for each page) | 10 EUR/ 11 USD | - | - | - |

2.5. CREDIT DEPARTMENT COMMISSIONS AND FEE

2.5.1. CREDIT TRANSACTIONS FEE

2.5.1.1. Credit Transactions Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--------------------|-------------|-----------|-------------|-----------|
| Revolving Loan Fee | 250 TL | % 1 | - | - |

2.5.1.2. Collecting Fee for Banking Credit Transactions Fee

| | Min. Amount | Min. Rate | Max. Amount | Max. Rate |
|--|--------------------|-----------|-------------|-----------|
| Appraisal Fee (*) | 100 TL | - | - | - |
| Mortgage Costs | 200 TL | - | - | - |
| Release the Mortgage Fee | 200 TL | - | - | - |
| General Loan Filing Fee | 150 TL | - | - | - |
| Notary Fee for Balance Statement (for each page) | 10 TL | - | - | - |
| Credit Investigation Fee | 20 EUR / 22 USD | - | - | - |

(*) Our Banking Commission is more than %20 of appraisal firm fee

2.5.2. LETTERS OF GUARANTEE FEES

| | Min. Amount | Cash | Non Cash | Max. Rate |
|--|----------------------|------|----------|-----------|
| Letters Of Guarantee Ordered By Turkish Lira (*) | 200 TL | % 3 | %5 | - |
| Letters Of Guarantee Ordered By Foreign Exchange (*) | 200 EUR / 220 USD | % 3 | %5 | - |

(*) Yearly fees , charges collect one's cash at the end of each quarter.

3. BANKS

3.1. Transfer

3.1.1. Bank To Bank Transfer Fee

| | Fixed Amount | Min. Rate | Max. Amount | Max. Rate |
|----------------------------------|---------------------|------------------|--------------------|------------------|
| <i>Bank To Bank Transfer Fee</i> | 5 EUR / 6 USD | - | - | - |

3.1.2. Eur Deposits Negative Interest Rate

| | Fixed Amount | Min. Rate | Max. Amount | Max. Rate |
|--|---------------------|------------------|--------------------|------------------|
| <i>EUR Deposits Negative Interest Rate (*)</i> | - | - 0,35 % p.a. | - | - |

(*) Applied for the banks which has yearly average of 100.000 EUR or more on their accounts

NOTE: 5 % Of Banking Insurance Proceeding Tax (BSMV) Is Added On All Commission Charges And Expenses That Is Mentioned On This Schedule