

**DENIZBANK LIST OF FEES AND COMMISSIONS**

TRANSACTION	TYPE OF SERVICE	MINIMUM	MAXIMUM	RATIO	COST / EXPLANATION
ACCOUNT HANDLING FEE	Account handling fee: TL (Retail, SME - Monthly)	13,90 TL	36 TL		For 1 demand deposit annex account the fee is 13,90 TL, for 2 it is 25 TL, for 3 it is 30 TL, for 4 and above it is 36 TL (SME). Account handling fee is not charged from retail customers. It is charged from SME customers on annex account basis, as monthly BITT included. FX accounts are included in account activities in SME customers. Collection is first made from TL accounts, then from FX accounts in case there is no balance in the account in foreign currency equivalent of the aforementioned TL, partially or fully.
	Account Handling Fee: TL (Commercial - Monthly)	10 TL			
	Account Handling Fee: FX (EUR - Commercial - Monthly)	3,5 EURO			
	Account Handling Fee: FX (USD - Commercial - Monthly)	4 USD			
CASH WITHDRAWAL	ATM money withdrawal and balance monitoring: ATM Cash Withdrawal above limit			1%	Minimum 5 TL- Maximum 10 TL fee is charged. (BITT included)
	ATM money withdrawal and balance monitoring: Cash withdrawal with foreign card (DCC)			8%	1,2 TL minimum
EFT	EFT from account: Branch	50 TL	450 TL	0,5%	(+) BITT
	Late EFT sent from account: Branch	10 TL	10 TL		Additional transaction fee for EFT from account for those after 16.
	EFT from safe deposit: Branch	60 TL	480 TL	0,5%	(+) BITT
	Incoming EFT to name	50 TL	500 TL	0,5%	(+) BITT
	EFT from account: Internet Kiosk				5 TL
	Late EFT from account: Internet				7,50 TL
	EFT from account: Internet (for 50,000 TL and above)				6,30 TL
	Late EFT from account: Internet (for 50,000 TL and above)				8,90 TL
	EFT from account: Mobile				4 TL
	Late EFT from account: Mobile				6,75 TL
	EFT from account: ATM				8,50 TL
	Late EFT from account: ATM				12 TL
	EFT from account: Call Center	30 TL	50 TL	0,3%	
	Late EFT from account: Call Center	40 TL	60 TL	0,3%	
EFT from account (SME): Call Center				15 TL	
MONEY TRANSFER TRANSACTIONS	Regular EFT from account				5 TL
	TL/FX Transfer from account to account: Branch				30 TL+BITT
	TL/FX Transfer from account to name: Branch	40 TL	360 TL	0,5%	(+) BITT
	TL/FX Transfer from safe deposit to account: Branch	45 TL	480 TL	0,5%	(+) BITT
	TL/FX Transfer from safe deposit to name: Branch	50 TL	480 TL	0,5%	(+) BITT
	Transfer from account: Internet Kiosk				2,20 TL
	Transfer from account: Mobile				1,75 TL
	TL /FX Transfer from Account to Account: Call Center				30 TL
	TL /FX Transfer from Account to Name: Call Center				35 TL
	TL /FX Transfer from Account to Name or Account (SME): Call Center				10 TL
	Transfer from account: ATM				7 TL
	Regular transfer from account				2,20 TL
	Cash depositing to account: Without Card				6 TL
	Swift Sending: SWIFT sent from account to domestic banks: Branch	36 TL	360 TL	0,5%	+ 100 TL Swift Fee+BITT
Swift Sending: SWIFT sent from account to banks abroad: Branch	48 TL	360 TL	0,5%	+ 100 TL Swift Fee+BITT	
Incoming Swift	60 TL	360 TL	0,4%	(+) BITT	
Swift Sending: Internet + Call Center + Mobile				50 TL	
Transfer sent with same day value date	10 TL	500 TL	0,05%	(+)BITT	
				Afili Bonus Platinum Pilots 0.00 TL	
				AQUA Bonus 0.00 TL	
				Mashattan Afili Bonus Platinum 0.00 TL	
				NerKart 0.00 TL	
				Piyak Afili Bonus Platinum 0.00 TL	
				Talpa Afili Bonus Platinum 0.00 TL	
				TED Bonus 0.00 TL	
				TUED Bonus 0.00 TL	
				UC2 0.00 TL	
				PTT Bonus Classic 0.00 TL	
				PTT Bonus Gold 0.00 TL	
				PTT Bonus Platinum 0.00 TL	
				Ted Mezurlari Demetli Afili Bonus 0.00 TL	
				MilesMora Gold 107.00 TL	
				Bonus Plus 107.00 TL	
				Bonus Trink Plus 107.00 TL	
				Bursaspor Bonus Gold 107.00 TL	
				SeaMiles Bonus Gold 107.00 TL	
				Fenerbahce Bonus Gold 107.00 TL	
				BJK Bonus Gold 107.00 TL	
				GS Bonus Gold 107.00 TL	
				ODTU Bonus Gold 107.00 TL	
				Trabzonspor Bonus Gold 107.00 TL	
				Ada Bonus Platinum 124.00 TL	
				Afili Bonus Platinum 124.00 TL	
				Afili Bonus Platinum Dentists 124.00 TL	
				Afili Bonus Platinum Doctors 124.00 TL	
				Bonus Premium 124.00 TL	
				Bonus Trink Premium 124.00 TL	
				Bursaspor Bonus Platinum 124.00 TL	
				Fenerbahce Bonus Platinum 124.00 TL	
				BJK Bonus Platinum 124.00 TL	
				GS Bonus Platinum 124.00 TL	
				ODTU Bonus Platinum 124.00 TL	
				Trabzonspor Bonus Platinum 124.00 TL	
				GS Bonus Sultani 124.00 TL	
				MilesMore Platinum 144.00 TL	
				DenizBank Kredi Karti Gold 80.00 TL	
				SeaMiles Gold 98.00 TL	
				Deniz Private 178.00 TL	
				Deniz Bonus 98.00 TL	
				Deniz Bonus Trink 98.00 TL	
				Adana Demir Spor Bonus 98.00 TL	
				Adana Spor Bonus 98.00 TL	
				Akhisar Belediye Spor 98.00 TL	
				Bursaspor Bonus 98.00 TL	
				Cavkur Rizespor 98.00 TL	
				Es Es Bonus 98.00 TL	
				Fenerbahce Bonus 98.00 TL	
				Gizir Gdz Bonus 98.00 TL	
				Denizspor Bonus 98.00 TL	
				Kaf Kaf Bonus 98.00 TL	
				Kasimpasa Spor Bonus 98.00 TL	
				Kayseri Erciyespor Bonus 98.00 TL	
				Manchester United Bonus 98.00 TL	
				Mersin Idman Yurdu Bonus 98.00 TL	
				Orduspor Bonus 98.00 TL	
				SeaMiles Bonus 98.00 TL	
				Samsunspor Bonus 98.00 TL	
				DenizBank Kredi Karti Platinum 98.00 TL	
				Ada Bonus Classic 98.00 TL	
				Kemer Bonus 98.00 TL	
				Kiler Bonus 98.00 TL	
				Konyaspor Bonus 98.00 TL	
				Emekli Bonus 49.00 TL	
				BJK Bonus 98.00 TL	
				GS Bonus 98.00 TL	
				ODTU Bonus 98.00 TL	
				Trabzonspor Bonus 98.00 TL	
				DenizBank Kredi Karti Classic 70.00 TL	
				SeaMiles Classic 70.00 TL	
				D-şari Bonus 3.00 TL	
				Deniz Bonus Gold 107.00 TL	
				Deniz Bonus Platinum 124.00 TL	

CREDIT CARDS  
YEARLY MEMBERSHIP  
FEE/SUPPLEMENTARY  
CARD YEARLY  
MEMBERSHIP FEE

					Aliti Bonus Platinum Pilots 0.00 TL
					AQUA Bonus 0.00 TL
					Mashattan Aliti Bonus Platinum 0.00 TL
					NetKart 0.00 TL
					Piyak Aliti Bonus Platinum 0.00 TL
					Talpa Aliti Bonus Platinum 0.00 TL
					TED Bonus 0.00 TL
					TUED Bonus 0.00 TL
					UCZ 0.00 TL
					PTT Bonus Classic 0.00 TL
					PTT Bonus Gold 0.00 TL
					PTT Bonus Platinum 0.00 TL
					Ted Mecunleri Demetli Aliti Bonus 0.00 TL
					Miles&More Gold 53.50 TL
					Bonus Plus 53.50 TL
					Bonus Trink Plus 53.50 TL
					Bursaspor Bonus Gold 53.50 TL
					Sea&Miles Bonus Gold 53.50 TL
					Fenerbahçe Bonus Gold 53.50 TL
					BJK Bonus Gold 53.50 TL
					GS Bonus Gold 53.50 TL
					ODTU Bonus Gold 53.50 TL
					Trabzonspor Bonus Gold 53.50 TL
					Ada Bonus Platinum 62.00 TL
					Aliti Bonus Platinum 62.00 TL
					Aliti Bonus Platinum Dentists 62.00 TL
					Aliti Bonus Platinum Doctors 62.00 TL
					Bonus Premium 62.00 TL
					Bonus Trink Premium 62.00 TL
					Bursaspor Bonus Platinum 62.00 TL
					Fenerbahçe Bonus Platinum 62.00 TL
					BJK Bonus Platinum 62.00 TL
					GS Bonus Platinum 62.00 TL
					ODTU Bonus Platinum 62.00 TL
					Trabzonspor Bonus Platinum 62.00 TL
					GS Bonus Sultanı 62.00 TL
					Miles&More Platinum 72.00 TL
					DenizBank Kredi Kartı Gold 40.00 TL
					Sea&Miles Gold 40.00 TL
					Deniz Private 89.00 TL
					Deniz Bonus 49.00 TL
					Deniz Bonus Trink 49.00 TL
					Adana Demir Spor Bonus 49.00 TL
					Adana Spor Bonus 49.00 TL
					Akhisar Belediye Spor 49.00 TL
					Bursaspor Bonus 49.00 TL
					Çaykur Rizespor 49.00 TL
					Eş Eş Bonus 49.00 TL
					Fenerbahçe Bonus 49.00 TL
					Göz Gök Bonus 49.00 TL
					Denizlispor Bonus 49.00 TL
					Kaf Kaf Bonus 49.00 TL
					Kasmpasa Spor Bonus 49.00 TL
					Kayseri Erçevsper Bonus 49.00 TL
					Manchester United Bonus 49.00 TL
					Mersin İdman Yurdu Bonus 49.00 TL
					Orduspor Bonus 49.00 TL
					Sea&Miles Bonus 49.00 TL
					Santurfa Spor Bonus 49.00 TL
					DenizBank Kredi Kartı Platinum 49.00 TL
					Ada Bonus Classic 49.00 TL
					Kemer Bonus 49.00 TL
					Kiler Bonus 49.00 TL
					Konyaspor Bonus 49.00 TL
					Emekli Bonus 24.50 TL
					BJK Bonus 49.00 TL
					GS Bonus 49.00 TL
					ODTU Bonus 49.00 TL
					Trabzonspor Bonus 49.00 TL
					DenizBank Kredi Kartı Classic 35.00 TL
					Sea&Miles Classic 35.00 TL
					D-şarı Bonus 0.00 TL
					Deniz Bonus Gold 53.50 TL
					Deniz Bonus Platinum 62.00 TL
					Deniz Bonus Platinum 62.00 TL
					Aliti Bonus Platinum Pilots 0.00 TL
					AQUA Bonus 0.00 TL
					Mashattan Aliti Bonus Platinum 0.00 TL
					NetKart 0.00 TL
					Piyak Aliti Bonus Platinum 0.00 TL
					Talpa Aliti Bonus Platinum 0.00 TL
					TED Bonus 0.00 TL
					TUED Bonus 0.00 TL
					UCZ 5.00 TL
					PTT Bonus Classic 73.00 TL
					PTT Bonus Gold 81.00 TL
					PTT Bonus Platinum 90.00 TL
					Ted Mecunleri Demetli Aliti Bonus 124.00 TL
					Miles&More Gold 107.00 TL
					Bonus Plus 107.00 TL
					Bonus Trink Plus 107.00 TL
					Bursaspor Bonus Gold 107.00 TL
					Sea&Miles Bonus Gold 107.00 TL
					Fenerbahçe Bonus Gold 107.00 TL
					BJK Bonus Gold 107.00 TL
					GS Bonus Gold 107.00 TL
					ODTU Bonus Gold 107.00 TL
					Trabzonspor Bonus Gold 107.00 TL
					Ada Bonus Platinum 124.00 TL
					Aliti Bonus Platinum 124.00 TL
					Aliti Bonus Platinum Dentists 124.00 TL
					Aliti Bonus Platinum Doctors 124.00 TL
					Bonus Premium 124.00 TL
					Bonus Trink Premium 124.00 TL
					Bursaspor Bonus Platinum 124.00 TL
					Fenerbahçe Bonus Platinum 124.00 TL
					BJK Bonus Platinum 124.00 TL
					GS Bonus Platinum 124.00 TL
					ODTU Bonus Platinum 124.00 TL
					Trabzonspor Bonus Platinum 124.00 TL
					GS Bonus Sultanı 124.00 TL
					Miles&More Platinum 144.00 TL
					DenizBank Kredi Kartı Gold 80.00 TL
					Sea&Miles Gold 80.00 TL
					Deniz Private 178.00 TL
					Deniz Bonus 98.00 TL
					Deniz Bonus Trink 98.00 TL
					Adana Demir Spor Bonus 98.00 TL
					Adana Spor Bonus 98.00 TL
					Akhisar Belediye Spor 98.00 TL
					Bursaspor Bonus 98.00 TL
					Çaykur Rizespor 98.00 TL
					Eş Eş Bonus 98.00 TL
					Fenerbahçe Bonus 98.00 TL
					Göz Gök Bonus 98.00 TL
					Denizlispor Bonus 98.00 TL
					Kaf Kaf Bonus 98.00 TL
					Kasmpasa Spor Bonus 98.00 TL
					Kayseri Erçevsper Bonus 98.00 TL
					Manchester United Bonus 98.00 TL
					Mersin İdman Yurdu Bonus 98.00 TL
					Orduspor Bonus 98.00 TL
					Sea&Miles Bonus 98.00 TL
					Santurfa Spor Bonus 98.00 TL
					DenizBank Kredi Kartı Platinum 98.00 TL
					Ada Bonus Classic 98.00 TL
					Kemer Bonus 98.00 TL
					Kiler Bonus 98.00 TL
					Konyaspor Bonus 98.00 TL
					Emekli Bonus 49.00 TL
					BJK Bonus 98.00 TL
					GS Bonus 98.00 TL
					ODTU Bonus 98.00 TL
					Trabzonspor Bonus 98.00 TL
					DenizBank Kredi Kartı Classic 70.00 TL
					Sea&Miles Classic 70.00 TL
					D-şarı Bonus 45.00 TL
					Deniz Bonus Gold 107.00 TL
					Deniz Bonus Platinum 124.00 TL
					Fenerbahçe Üyelik Kredi Kartı 101TL

Supplementary Card Fee (First Year)

Credit Card Annual Fee (after first year)

					Atli Bonus Platinum Pilots 0.00 TL
					AQUA Bonus 0.00 TL
					Mashattan Atli Bonus Platinum 0.00 TL
					NerKart 0.00 TL
					Pilvuk Atli Bonus Platinum 0.00 TL
					Talpa Atli Bonus Platinum 0.00 TL
					TED Bonus 0.00 TL
					TUED Bonus 0.00 TL
					UCZ 0.00 TL
					PTT Bonus Classic 36.50 TL
					PTT Bonus Gold 40.50 TL
					PTT Bonus Platinum 45.00 TL
					Ted Mezunlar Demerji Atli Bonus 62.00 TL
					Miles&More Gold 53.50 TL
					Bonus Plus 53.50 TL
					Bonus Trink Plus 53.50 TL
					Bursaspor Bonus Gold 53.50 TL
					Sea&Miles Bonus Gold 53.50 TL
					Fenerbahçe Bonus Gold 53.50 TL
					BJK Bonus Gold 53.50 TL
					GS Bonus Gold 53.50 TL
					ODTU Bonus Gold 53.50 TL
					Trabzonspor Bonus Gold 53.50 TL
					Ada Bonus Platinum 62.00 TL
					Atli Bonus Platinum 62.00 TL
					Atli Bonus Platinum Dentists 62.00 TL
					Atli Bonus Platinum Doctors 62.00 TL
					Bonus Premium 62.00 TL
					Bonus Trink Premium 62.00 TL
					Bursaspor Bonus Platinum 62.00 TL
					Fenerbahçe Bonus Platinum 62.00 TL
					BJK Bonus Platinum 62.00 TL
					GS Bonus Platinum 62.00 TL
					ODTU Bonus Platinum 62.00 TL
					Trabzonspor Bonus Platinum 62.00 TL
					GS Bonus Sultanı 62.00 TL
					Miles&More Platinum 72.00 TL
					DenizBank Kredi Kartı Gold 40.00 TL
					Sea&Miles Gold 40.00 TL
					Deniz Private 89.00 TL
					Deniz Bonus 49.00 TL
					Deniz Bonus Trink 49.00 TL
					Adana Demir Spor Bonus 49.00 TL
					Adana Spor Bonus 49.00 TL
					Ahılar Belediye Spor 49.00 TL
					Bursaspor Bonus 49.00 TL
					Çaykur Rizespor 49.00 TL
					Es Es Bonus 49.00 TL
					Fenerbahçe Bonus 49.00 TL
					Göz Güz Bonus 49.00 TL
					Denizlispor Bonus 49.00 TL
					Kaf Kaf Bonus 49.00 TL
					Kasımpaşa Spor Bonus 49.00 TL
					Konyan Erçeyesspor Bonus 49.00 TL
					Manchester United Bonus 49.00 TL
					Mersin İdman Yurdu Bonus 49.00 TL
					Orduspor Bonus 49.00 TL
					Sea&Miles Bonus 49.00 TL
					Sarıyer Spor Bonus 49.00 TL
					DenizBank Kredi Kartı Platinum 49.00 TL
					Ada Bonus Classic 49.00 TL
					Kemer Bonus 49.00 TL
					Kiler Bonus 49.00 TL
					Konyaspor Bonus 49.00 TL
					Emekli Bonus 24.50 TL
					BJK Bonus 49.00 TL
					GS Bonus 49.00 TL
					ODTU Bonus 49.00 TL
					Trabzonspor Bonus 49.00 TL
					DenizBank Kredi Kartı Classic 35.00 TL
					Sea&Miles Classic 35.00 TL
					D-Şarj Bonus 0.00 TL
					Deniz Bonus Gold 53.50 TL
					Deniz Bonus Platinum 62.00 TL
					Adliye Alakart 0 TL
					DenizBank Prepaid Card 0 TL
					Kırkağaç Jandarma Prepaid Card 0 TL
PREPAID CARD					
CARD RENEWAL FEE	Credit card loss theft renewal fee Fee isn't charged for transactions as such: loss, theft, magnetic fault, name-surname change and similar reasons upto two times in a calendar year for renewals.				4 TL (except for Private Banking and Deniz Private)
CASH ADVANCE FEE	Cash Advance Fee: Local DenizBank Cash Advance Fee: Local Other Bank Cash Advance Fee: DenizBank Abroad Cash Advance Fee: Other Bank Abroad		3,75% 3,75% 3,75% 3,75%		+5,50 TL + BİTT +12 TL + BİTT +5,50 TL + BİTT +12 TL + BİTT
SAFE DEPOSIT BOX	Safe Deposit Box: Small Safe Deposit Box: Medium Safe Deposit Box: Large		300 TL +BİTT 360 TL+BİTT 420 TL +BİTT		300 TL Deposit 300 TL Deposit 300 TL Deposit
Retail Mini Tariff (monthly)	12,49 TL	12,49 TL			10 TL Money transfers and 5 TL EFTs can be made from internet banking and MobilDeniz within the tariff every month. Unless otherwise requested by the customer, the tariff is renewed on a monthly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. (BİTT Included)
Retail Midi Tariff (monthly)	29,99 TL	29,99 TL			20 transfers and 10 EFTs can be made from all channels within the tariff every month. Maximum 1 EFT can be made from the branch and transfer cannot be made. Unless otherwise requested by the customer, the tariff is renewed on a monthly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. BİTT is included.
Retail Maxi Tariff (monthly)	39,99 TL	39,99 TL			Can be applied within monthly free of charge unlimited TL transfer and EFT tariff from internet banking and MobilDeniz. Unless otherwise requested by the customer, the tariff is renewed on a monthly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. BİTT is included.
Retail Mini Tariff (yearly)	145 TL	145 TL			10 transfers and 5 EFTs can be done in scope of tariff for 12 months through internet banking and MobilDeniz on a monthly basis. TL1 EFT can be made from the branch yearly and transfer cannot be made. Unless otherwise requested by the customer, the tariff is renewed on a yearly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. BİTT is included.
Retail Insured Mini Tariff (yearly)	200 TL	200 TL			10 TL transfers on a monthly basis and 5 EFTs per year can be done through Internet Banking and MobilDeniz in scope of tariff. 1 EFT per year can be made from branches, transfers cannot be made. The tariff includes identity protection insurance valid for the first year. Unless otherwise requested by the customer, the tariff is renewed on a yearly basis and collected from the relevant account automatically. If the tariff cannot be collected for 5 days, the bundle is automatically cancelled. (BİTT Included).
Retail Insured Mini Tariff Pensioner (yearly)	145 TL	145 TL			10 TL transfers and 5 EFTs can be done on monthly basis through Internet Banking and MobilDeniz for 12 months. 1 transfer and 1 EFT can be done in TL for 12 months every month from branch. The tariff includes fee insurance against unauthorized transactions through ATM valid for 1 year. Unless otherwise requested by the customer, the tariff is renewed on a yearly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. BİTT is included.
Retail Midi Tariff (yearly)	320 TL	320 TL			20 transfers and 10 EFTs can be done in TL in scope of tariff for 12 months every month from all channels. Maximum TL1 EFT can be made from the branch monthly and transfer cannot be made. Unless otherwise requested by the customer, the tariff is renewed on a yearly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. BİTT is included.
Retail Maxi Tariff (yearly)	420 TL	420 TL			Can be applied within monthly unlimited TL transfer and EFT tariff from internet banking and MobilDeniz. Unless otherwise requested by the customer, the tariff is renewed on a yearly basis and collected from the relevant account automatically. If the tariff fee cannot be collected for 5 days, the bundle is automatically cancelled. BİTT is included.
Mini Professional Tariff (Monthly, valid for affluent banking customers)	29 TL	29 TL			10 transfers and 5 EFTs can be done in TL from internet banking channel and 10 cheque collections can be made from branch channel within the tariff on a monthly basis. Unless otherwise requested by the customer, the bundle is renewed on a monthly basis and collected from the relevant account automatically. If the tariff cannot be collected for 5 days, the bundle is automatically cancelled. (BİTT Included).
Maxi Professional Tariff (Monthly, valid for affluent banking customers)	49 TL	49 TL			20 transfers and 10 EFTs can be done from all channels in TL on a monthly basis and unlimited number of cheque collection can be made from branch channels in scope of tariff. 1 EFT can be made from the branch in TL on a monthly basis, transfers cannot be done. Unless otherwise requested by the customer, the bundle is renewed on a monthly basis and collected from the relevant account automatically. If the tariff cannot be collected for 5 days, the bundle is automatically cancelled. (BİTT Included).

**PRODUCT and SERVICE PACKAGES**

Mini Professional Tariff (Annual, valid for affluent banking customers)	229 TL	229 TL		10 transfers and 5 EFTs can be done in TL from internet banking channel on a monthly basis and 10 cheques can be collected from branch channels in scope of tariff. 1 EFT can be made from the branch in TL annually, transfers cannot be done. Unless otherwise requested by the customer, the bundle is renewed on a monthly basis and collected from the relevant account automatically. If the tariff cannot be collected for 5 days, the bundle is automatically cancelled. (BITT included).
Maxi Professional Tariff Annual, valid for affluent banking customers)	399 TL	399 TL		20 transfers and 10 EFTs can be done from all channels in TL on a monthly basis and unlimited number of cheque collection can be made from branch channels in scope of tariff. 1 EFT can be made from the branch in TL on a monthly basis, transfers cannot be done. Unless otherwise requested by the customer, the bundle is renewed on a monthly basis and collected from the relevant account automatically. If the tariff cannot be collected for 5 days, the bundle is automatically cancelled. (BITT included).
Agriculture Family Business Tariff	199 TL	199 TL		Advantageous transaction service tariff designed for banking transactions that our family business agriculture customers may need for 1 year.
Agriculture Farmer Tariff	399 TL	399 TL		Advantageous transaction service tariff designed for banking transactions that farmer customers may need for one year.
Agriculture Big Farmer Tariff	999 TL	999 TL		Advantageous transaction service tariff designed for banking transactions that large farmer segment agricultural banking customers may need for one year.
Agriculture - We are Together Tariff	499 TL	499 TL		Advantageous transaction service tariff designed for banking transactions that agricultural unions, cooperatives and chambers in agricultural business line may need for one year.
Agricultural Business Tariff	1,399 TL	1,399 TL		Through internet and branch channels: unlimited EFT and money transfers, unlimited cheque collection, 10 Credit Bureau Risk Reports, 10 Credit Bureau cheque reports, 3 cheque books of 25 leaves (cheque book fee exemption does not include tax), transaction commission exemption for 25 promissory note collections, notice fee exemption for 10 promissory notes, return fee exemption for 10 promissory notes, account handling fee exemption, POS management fee exemption (landline & mobile) (12 months) POS service fee exemption (12 months), 5 Cashier POS service fee exemption, 1 safe deposit box opening fee exemption. Tariffs are automatically renewed at the end of the term unless they are cancelled (BITT included).
Agricultural Supply Chain Tariff	9,999 TL	9,999 TL		Advantageous transaction service tariff designed for banking transactions that agricultural segment customers serving within agricultural supply chain may need for one year.
Agriculture - Young Farmer Tariff	499 TL	499 TL		Advantageous transaction service tariff designed for banking transactions that farmer customers below the age of 40 may need for one year.
Agriculture Sheep - Goat Tariff	350 TL	350 TL		Advantageous transaction service tariff designed for banking transactions that agricultural business line customers operating in small cattle business may need for one year.
Agriculture Poultry Sector Tariff	450 TL	450 TL		Advantageous transaction service tariff designed for banking transactions that agricultural business line customers operating in poultry farming may need for one year.
Agriculture Honey Production - Beekeeping Tariff	450 TL	450 TL		Advantageous transaction service tariff designed for banking transactions that agricultural business line customers operating in bee farming may need for one year.
Agriculture Greenhouse and Orchard Tariff	1,199 TL	1,199 TL		Advantageous transaction service tariff designed for banking transactions that agricultural business line customers operating in greenhouse and orchard farming may need for one year.
Agriculture - Beef Cattle Husbandry Tariff	1,350 TL	1,350 TL		Advantageous transaction service tariff designed for banking transactions that agricultural business line customers operating in beef cattle breeding business may need for one year.
Agriculture - Dairy Cattle Husbandry Tariff	1,250 TL	1,250 TL		Advantageous transaction service tariff designed for banking transactions that agricultural business line customers operating in dairy cattle breeding business may need for one year.
Agriculture President Tariff	99 TL	99 TL		Advantageous transaction service tariff designed for banking transactions that our president farmer customers may need for 1 year.
Agriculture Muhtar Tariff	99 TL	99 TL		Advantageous transaction service tariff designed for banking transactions that our muhtar farmer customers may need for 1 year.
Mini SME Tariff (mini SME transaction tariff)	59 TL	59 TL		All channels, 10 EFTs, 10 transfers, 5 cheque collections, 1 credit bureau cheque report, 1 credit bureau risk report. Unless cancelled, tariffs are automatically renewed at expiry. (BITT included).
Midi SME Tariff (midi SME transaction tariff)	269 TL in cash 274 TL in 2 instalments 279 TL in 3 instalments	269 TL in cash 274 TL in 2 instalments 279 TL in 3 instalments		All channels, 40 EFTs, 40 transfers, 10 cheque collections, 1 cheque book with 10 pages (Cheque book fee exemption does not include tax), 5 credit bureau cheque reports, 5 credit bureau risk reports. Unless cancelled, tariffs are automatically renewed at expiry. (BITT included).
Maxi SME Tariff (maxi SME transaction tariff)	599 TL in cash 624 TL in 3 instalments 690 TL in 6 instalments 810 TL in 9 instalments	599 TL in cash 624 TL in 3 instalments 690 TL in 6 instalments 810 TL in 9 instalments		For 12 months: unlimited EFT/cash transfer on the internet and non-internet 10 EFT / cash transfers, unlimited cheque collections, 1 cheque book of 25 leaves (cheque book fee exemptions does not cover tax), 10 Credit Bureau cheque report, 10 Credit Bureau risk report, 12 months exemption of account handling fees and Safeguard KOBİM Insurance included. Tariffs are automatically renewed at expiry unless cancelled (BITT included).
Jumbo SME Tariff	2,299 TL in cash 2,394 TL in 3 instalments 2,652 TL in 6 instalments 3,132 TL in 9 instalments	2,299 TL in cash 2,394 TL in 3 instalments 2,652 TL in 6 instalments 3,132 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Foreign Trade Bundle	1,199 TL in cash 1,248 TL in 3 instalments 1,398 TL in 6 instalments 1,620 TL in 9 instalments	1,199 TL in cash 1,248 TL in 3 instalments 1,398 TL in 6 instalments 1,620 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME Agriculture Suppliers	549 TL in cash 569 TL in 3 instalments 629 TL in 6 instalments 729 TL in 9 instalments	549 TL in cash 569 TL in 3 instalments 629 TL in 6 instalments 729 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME cash management	1,299 TL in cash 1,353 TL in 3 instalments 1,500 TL in 6 instalments 1,773 TL in 9 instalments	1,299 TL in cash 1,353 TL in 3 instalments 1,500 TL in 6 instalments 1,773 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME MNG Tariff	299 TL in cash 299 TL in 3 instalments 299 TL in 6 instalments	299 TL in cash 299 TL in 3 instalments 299 TL in 6 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME Female Entrepreneur Tariff	439 TL in cash 459 TL in 3 instalments 504 TL in 6 instalments 594 TL in 9 instalments	439 TL in cash 459 TL in 3 instalments 504 TL in 6 instalments 594 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Jumbo Plus SME	11,999 TL in cash 12,498 TL in 3 instalments 13,920 TL in 6 instalments 16,362 TL in 9 instalments	11,999 TL in cash 12,498 TL in 3 instalments 13,920 TL in 6 instalments 16,362 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Pensioneri KOBİ	145 TL in cash	145 TL in cash		10 transfers, 5 EFTs per month are free of charge through the internet and MobilDeniz. Maximum 1 EFT and 1 transfer per month can be made from the branch during the bundle term. ----- ATM protection plan insurance is valid throughout the Pensioner SME tariff, free of charge. Relevant insurance documents and policy will be sent to your e-mail address, if any, or your mail address. In the event that your Pensioner SME Tariff is cancelled for any reason, your insurance that was valid with your tariff will be cancelled as well. Unless cancelled, tariffs are automatically renewed at expiry. (BITT included).
SME Support	599 TL in cash	599 TL in cash		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME Support-L	749 TL in cash	749 TL in cash		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME Support-XL	999 TL in cash	999 TL in cash		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Türk Traktör SME NH & Türk Traktör SME Case	750 TL in cash	750 TL in cash		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
SME Salary	100 TL in cash	100 TL in cash		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Jumbo XL SME	19,999 TL in cash 20,841 TL in 3 instalments 23,190 TL in 6 instalments 27,270 TL in 9 instalments	19,999 TL in cash 20,841 TL in 3 instalments 23,190 TL in 6 instalments 27,270 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Mega SME	4,999 TL in cash 5,205 TL in 3 instalments 5,796 TL in 6 instalments 6,813 TL in 9 instalments	4,999 TL in cash 5,205 TL in 3 instalments 5,796 TL in 6 instalments 6,813 TL in 9 instalments		SME tariff bundle offering advantages in banking transaction fees. (BITT included).
Körfez SME	899 TL in cash	899 TL in cash		SME tariff bundle offering advantages in banking transaction fees. (BITT included).

**SPECIAL SERVICES**

Credit Bureau Cheque Status Report/ Credit Bureau Risk Status Report Fee				12,50 TL+BITT
Credit Bureau Cheque Status Report/ Credit Bureau Risk Status Report Açıkdeniz İnternet Branch/ATM Credit Bureau Cheque Status Report Fee				8,50 TL
Turkish Banks Association Risk Report Fee				8,50 TL +BITT
Findeks classic package				63,72 TL
Findeks Gold consultancy/Gold package				99,12 TL
Findeks Premium Package				155,76 TL
Findeks commercial package - 6 Findeks credit notes per year				23,60 TL
Findeks commercial package - 6 Risk Reports per year				42,48 TL
Findeks commercial package - 10 Findeks credit notes per year				36,58 TL
Findeks commercial package - 10 Risk Reports per year				68,44 TL
Findeks commercial package - 25 Findeks credit notes per year				74,34 TL
Findeks commercial package - 25 Risk Reports per year				138,06 TL
Findeks commercial package - 50 Findeks credit notes per year				120,36 TL
Findeks commercial package - 50 Risk Reports per year				226,56 TL
Findeks commercial package - 50 cheque reports per year				199,42 TL
Findeks commercial package - 50 Csk indexes per year				106,20 TL
Findeks commercial package - 100 Findeks credit notes per year				239,36 TL
Findeks commercial package - 100 Risk Reports per year				389,40 TL
Findeks commercial package - 250 cheque reports per year				448,40 TL
Findeks commercial package - 250 Csk indexes per year				354 TL
Findeks commercial package - 500 Risk Reports per year				1,652 TL
Findeks commercial package - 1000 Risk Reports per year				3,245 TL
Findeks commercial package - 5000 Risk Reports per year				14,750 TL
Findeks commercial package - 10000 Risk Reports per year				26,550 TL
Delivery of gold bullion	300 TL	300 TL		The amount to be charged per standard gold bullion that is delivered. (4 BITT)
Acceptance of gold bullion	500 TL	500 TL		The amount to be charged per standard gold bullion that is taken delivery. (4BITT)
Delivery of gram gold	2 TL	1,000 TL	2%	DenizAtın withdrawal from account commission. Withdrawal can be made for 1-2.5-5-10-20-50-100 gr denomination. Gold sell rate at transaction time is taken as basis and TL equivalent is collected. Commissions shall be charged per gram bullion that is withdrawn. (4BITT)
Commercial overdraft account Statement Fee				3,5 TL

INVOICE PAYMENT FEES	Invoice fees	0,5 TL	5 TL		Varies on institution and channel bases.	
	HGS (Electronic Toll Collection System) Label Fee				20 TL	
	HGS Card Fee				40 TL	
	OSS Device Fee	55 TL			20 TL Deposit	
PAYMENTS TO THIRD PARTIES	SSK and BAĞKUR (social security) Payment via Credit Card			1,25%	1 TL for 0-100 TL is charged in instant/regular premium payments. If 100 TL and above, 1,25% of transaction amount shall be charged as commission.	
	Fee for Credit Card Debt Payment from PTT				2,50 TL + BİTT	
ARCHIVE-RESEARCH FEE	Fee for Credit Card Debt Payment at contracted banks				Garant: 1,00 TL + BİTT ICBC Turkey: 2,50 TL + BİTT	
	Previous Term Account Statement Sending Fee (Account statement sending up to one year is free of charge.)				5 TL	
	Retrospective Receipt (One year retrospective)				5 TL	
	Account Statement Fee (Commercial - Investment)				3,95 TL+BİTT + (notary fee, if any)	
TRANSACTION FEES AT OTHER BANK ATMS	Credit card Statement Sending Fee / (Account statement sending up to one year is free of charge.)				1,5 TL (BİTT included. Charged on account statement basis.)	
	Money withdrawal: other bank ATMs				1,0465 TL per transaction + 1,15% of the amount withdrawn	
	Money withdrawal: other bank ATMs				1,0465 TL per transaction+ 1,15% of the amount withdrawn	
	Balance query: other bank ATMs				0,27/6 TL	
CHEQUES	Money withdrawal: foreign bank ATMs			1,25%	Min 7 TL	
	Money withdrawal: PTT ATMs			1% + 1 TL	1% + 1 TL of transaction fee	
	Balance Enquiry Fee: PTT ATMs				0,5 TL	
	TL	Cheque Collection TL: Different Branch				25 TL+BİTT
		Cheque Collection TL: Other bank cheque				25 TL+BİTT
	FX	Cheque Collection FX: Different Branch	40 TL	500 TL	0,2%	(+) BİTT
		Cheque Collection FX: Other bank cheque	40 TL	750 TL	0,3%	(+) BİTT
	OTHER	Cheque Collection FX: Other bank cheque (Banks with clearance agreement)	25 TL	250 TL	0,2%	13 TL+BİTT
		Payment of Travellers' cheque				5 TL+BİTT
		Cheque Collection FX: Foreign Bank Cheque	100 TL	200 TL	0,1%	(+) BİTT
		Bounced Cheque Notification				50 TL+BİTT
		Bounced Cheque Correction / Bounced Cheque Payment in Person				20 TL+BİTT
		Lost Cheque Leaf Notification				50 TL+BİTT
		Blocked cheque issuance				25 TL+BİTT
		Blocked cheque issuance (SME)				30 TL+BİTT
		Annual Fee for Chequebook (SME)	50 TL	200 TL		(+) BİTT
Cheque book: 10 leaves					50 TL+BİTT	
Cheque book: 25 leaves					100 TL+BİTT	
Changing / Postponing Cheque Date					10 TL+BİTT	
Returned cheque fee (SME)				10 TL+BİTT		
Unprocessed Cheque Return				10 TL+BİTT		
Cheque Intelligence				50 TL+BİTT		
Loan	Laser and Continuous Cheque (per cheque)				1 TL+BİTT	
PROMISSORY NOTES	SME Loan Allocation Fee	250 TL	5.000 TL		(+) BİTT	
	Promissory note collection	40 TL	150 TL	0,5%	(+) BİTT	
	Promissory note protest				Notary Fee + 50 TL+BİTT	
	Promissory note protest release				50 TL+BİTT	
	Promissory note return				30 TL+BİTT	
	Promissory note return (SME) notice fee				15 TL+BİTT	

- EXPLANATIONS**
- \* Card fees annual. They are charged every year.
  - \* In transfers made to other banks via swift, in the event correspondent bank cost belongs to the principal bank, such cost shall be collected in cash at time of transfer transaction.
  - \* Account handling fee is charged from other FX demand deposit accounts as the USD equivalent of the relevant FX amount, except for USD and EUR accounts.
  - \* Fees and commissions list may be monitored at [www.denizbank.com](http://www.denizbank.com) instantly.
  - \* Transfer and EFT transactions carried out by Campus Card holders on DenizBank internet branch are free of charge. Transfer transactions carried out on DenizBank internet branch towards their demand deposit TL accounts linked to Campus Card are free of charge. No account handling fee is charged for demand deposit accounts linked to Campus Card.
  - \* Fees not indicated as (+) BİTT shall be collected as BİTT included.