

**CHECK ACCOUNT OPENING AGREEMENT  
PRODUCT / SERVICE / FEE INFORMATION FORM**

This form has been issued in order to keep the Client informed about the fees to be charged and collected in consideration of the products and services to be supplied under the Check Account Opening Agreement ("CAOA") as long as CAO is in force, pursuant to the pertinent provisions of the Communiqué on Procedures and Principles Regarding Fees to be Charged on Commercial Clients by Banks ("Commercial Communiqué") published by the Turkish Central Bank ("TCB") in the Official Gazette, and of the Communiqué on Procedures and Principles Regarding Format and Minimum Contents of Agreements to be Signed by and between Banks and their Individual Clients and Regarding Transactions to be Covered by said Agreements ("Individual Communiqué") issued by the Bankers Association of Turkey.

**PRODUCT / SERVICE NAME : CHECK TRANSACTIONS**  
**TERM : Indefinite**

**AMOUNTS OF FEES, COSTS AND COMMISSIONS TO BE COLLECTED:**

NAME OF FEE	DEFINITION OF FEE	TRAN- SACTION CHANNEL	FEES			COLLECTION PERIOD
			COST	RATE	MINIMUM COMMISSION	
Check Collection Fee - Check Collection (Garanti Bank)	Fee collected in consideration of collection of Garanti Bank checks for collection and surety checks.	Branch	139,05 TL	-	-	On the basis of transaction
Check Collection Fee - Check Collection (Other Banks)	Fee collected in consideration of collection of checks for collection and surety checks of other banks.	Branch	206,67 TL	-	-	On the basis of transaction
Check Collection Fee - Other Bank FX Checks - Sending For Clearing	Fee collected in consideration of operational transactions performed for delivery to the Drawee Bank of FX checks for collection and FX surety checks of other banks.	Branch	162,86 TL	-	-	On the basis of transaction
Check Return Fee – Return of Checks for Collection and Surety Checks by Other Banks	Fee collected in consideration of operational transactions performed if and when checks for collection and	Branch	90,47 TL	-	-	On the basis of transaction

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T. Garanti Bankası A.Ş. Ticaret Sicil Numarası: 159422 Mersis Numarası: 0879 0017 5660 0379

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Genel Müdürlük: Nispetiye Mah. Aytaç Cad. No:2, Beşiktaş, 34340, Levent, İstanbul [www.garantibvva.com.tr](http://www.garantibvva.com.tr)

and Garanti Bank	surety checks are requested to be returned by banks.						
Check Return Fee – Day of Clearing - Return of Checks for Collection and Surety Checks by Other Banks	Fee collected in consideration of operational transactions performed if and when checks for collection and surety checks are requested to be returned by banks in the day of clearing.	Branch	59,05 TL	-	-	-	On the basis of transaction
Check Return Fee – Day of Authorization - Return of Checks for Collection and Surety Checks by Garanti Bank	Fee collected in consideration of operational transactions performed if and when checks for collection and surety checks are requested to be returned by bank in the day of authorization.	Branch	59,05 TL	-	-	-	On the basis of transaction
Check Collection Fee – Payment of Check by Teller in Other Branches	Fee collected in consideration of operational transactions performed if and when Garanti Bank (GB) checks are submitted to and paid through tellers of other branches of Garanti Bank (GB).	Branch	-	% 0,76	310,48 TL	2.065,71 TL	On the basis of transaction
Check Collection Fee – Payment of Check by Teller in the Same Branch	Fee collected in consideration of operational transactions performed if and when Garanti Bank (GB) checks are submitted to and paid through tellers of the same branch of Garanti Bank (GB).	Branch	227,62 TL	-	-	-	On the basis of transaction

Check Collection Fee – Payment of Blocked / Cashier Checks	Fee collected in consideration of operational transactions performed for payment of Garanti Bank (GB) cashier and blocked checks.	Branch	167,62 TL	-	-	-	On the basis of transaction
Foreign Bank Check Collection	Fee collected in consideration of collection of foreign bank checks.	Branch	70,48 TL	-	-	-	On the basis of transaction

#### VALIDITY TIME OF FEES, AND NOTIFICATIONS OF CHANGE OF FEES:

##### For Commercial Clients:

- The Bank hereby reserves its right to revise and change the fees which are freely revisable and amendable by banks in reliance upon the authorization granted to them by TCB.
- Any increase intended to be made in the fees referred to hereinabove is required to be notified to the clients in writing, via permanent data storage devices or by registered phone no later than two business days in advance, except for the cases for which a different period of notification is specified by the relevant laws and regulations pertaining thereto.
- In the event that the Bank discounts the fees temporarily as a requirement of campaign or for similar other reasons, providing that the period of discount is notified to the clients in advance, the Bank will not be under obligation to send a separate notice for reinstatement of fees to their pre-discount level.
- For the fees to be charged in consideration of products and services of standard character to be subject to the same fee for a certain period of time, it is adequate to circulate a notification only prior to provision of the first product and service, and accordingly, a separate notification is not required to be sent prior to provision of the subsequent products and services during that period of time.
- If you raise an objection against, and do not accept, a revision or change of fees chargeable for use of products or services, our Bank will have the right to stop and suspend the subject service.
- For the moneys which are required to be paid to third parties in respect of products / services upon notifications sent in reliance upon a Client approval, a reasonable fee equal to the money paid to third parties may be charged on and collected from the Client if this transaction is executed in the Bank.

##### For Individual Clients:

In respect of the fees given in the table, pursuant to article 8 of the Communiqué on Procedures and Principles Regarding Format and Minimum Contents of Agreements to be Signed by and between Banks and their Individual Clients and Regarding Transactions to be Covered by said Agreements issued by the Bankers Association of Turkey, the obligation of notification regarding fees, costs and commissions to be charged and collected by our Bank over the instantaneous and non-continuous banking transactions and services will be fulfilled by means of an advice note to be issued at the moment of transaction. Our Bank may further apply and impose an exceptional price or fee below the then-current standard fees made public as of the date of delivery of the form to you.

#### TAXES AND FUNDS PAID TO THE GOVERNMENT:

BITT is excluded from all amounts mentioned in this Form unless otherwise is stated herein. BITT to be arisen out of the fees incurring BITT shall be separately charged from the Customer.

#### METHOD OF COLLECTION:

Collection is, depending on the type of underlying product or service, made in cash or in account, or in reliance upon the demand of the client, by way of debiting to the credit card account or collection from the available limit of draft deposit account. The client hereby acknowledges and accepts that cash funds, receivables and accounts of every kind available and kept in all branches of the Bank in his own name or account, as well as all kinds of negotiable instruments, gold, silver and similar



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NAME OF FEE	DEFINITION OF FEE	TRAN- SACTION CHANNEL	FEES				COLLECTION PERIOD
			COST	RATE	MINIMUM COMMISSION	MAXIMUM COMMISSION	
Check Collection Fee - Check Collection (Garanti Bank)	Fee collected in consideration of collection of Garanti Bank checks for collection and surety checks.	Branch	139,05 TL	-	-	-	On the basis of transaction
Check Collection Fee - Check Collection (Other Banks)	Fee collected in consideration of collection of checks for collection and surety checks of other banks.	Branch	206,67 TL	-	-	-	On the basis of transaction
Check Collection Fee - Other Bank FX Checks - Sending For Clearing	Fee collected in consideration of operational transactions performed for delivery to the Drawee Bank of FX checks for collection and FX surety checks of other banks.	Branch	162,86 TL	-	-	-	On the basis of transaction
Check Return Fee – Return of Checks for Collection and Surety Checks	Fee collected in consideration of operational transactions performed if and	Branch	90,47 TL	-	-	-	On the basis of transaction

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by Other Banks and Garanti Bank	when checks for collection and surety checks are requested to be returned by banks.						
Check Return Fee – Day of Clearing - Return of Checks for Collection and Surety Checks by Other Banks	Fee collected in consideration of operational transactions performed if and when checks for collection and surety checks are requested to be returned by banks in the day of clearing.	Branch	59,05 TL	-	-	-	On the basis of transaction
Check Return Fee – Day of Authorization - Return of Checks for Collection and Surety Checks by Garanti Bank	Fee collected in consideration of operational transactions performed if and when checks for collection and surety checks are requested to be returned by bank in the day of authorization.	Branch	59,05 TL	-	-	-	On the basis of transaction
Check Collection Fee – Payment of Check by Teller in Other Branches	Fee collected in consideration of operational transactions performed if and when Garanti Bank (GB) checks are submitted to and paid through tellers of other branches of Garanti Bank (GB).	Branch	-	% 0,76	310,48 TL	2.065,71 TL	On the basis of transaction
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#### METHOD OF COLLECTION:

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