

LIST OF TERMS AND CONDITIONS

Updated April 2023



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Cut-Off Times

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, CAD	11:30 a.m.
- JPY, SEK, NOK, DKK, SGD, RON, PLN	T+1
- Other Currencies	T+2

Payment orders received thereafter will be processed on a best effort basis.
The cut-off times for semi days is 11:00 a.m.

Commercial Payments

BEN/SHA Payment to Halkbank Beneficiary	Per Bene Agreement	Per Trx	Charged to Beneficiary
BEN/SHA Payment to Other Bank Beneficiary *	USD 65	Per Trx	Deducted from Payment
OUR Payment to Halkbank Beneficiary *	USD 40	Per Trx	Invoiced Periodically
OUR Payment to Other Bank Beneficiary (guaranteed) *	USD 130	Per Trx	Invoiced Periodically
MT103 Inward Payment (Credit)	USD 3	Per Trx	Invoiced Periodically
MT103 Manual Repair (Additional Fee) **	USD 20	Per Trx	Invoiced Periodically

Treasury Payments

MT2XX Payment to Halkbank Beneficiary	USD 6	Per Trx	Invoiced Periodically
MT2XX Payment to Other Bank Beneficiary	USD 8	Per Trx	Invoiced Periodically
MT2XX Inward Payment (Credit)	USD 3	Per Trx	Invoiced Periodically
MT2XX Manual Repair (Additional Fee) **	USD 20	Per Trx	Invoiced Periodically

Account Maintenance and Reporting

Monthly Account Maintenance Fee	USD 350	Per Account	Invoiced Periodically
MT940/950 End-of-Day Reporting	USD 2	Per statement	Invoiced Periodically
MT942 Intraday Reporting	USD 2	Per Month	Invoiced Periodically
MT910 Credit Advice	USD 2	Per Message	Invoiced Periodically
MT900 Debit Advice	USD 2	Per Message	Invoiced Periodically

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Account Services

Payment Cancellation / Amendment / Return ***	USD 40	Per Request	Deducted from account
Bene Claims Non-Receipt Enquiry	USD 35	Per Query	Deducted from account
Queries due to incomplete or unclear instruction	USD 60	Per Query	Deducted from account
Enquiry on Account (less than 6 months old)	USD 0	Per Query	Deducted from account
Enquiry on Account (6-12 month old)	USD 35	Per Query	Deducted from account
Enquiry on Account (more than 12 months old)	USD 65	Per Query	Deducted from account
Enquiry on Account (more than 12 months old)	USD 15	Per Certificate	Deducted from account
Audit Request	USD 40	Per Request	Deducted from account
Detailed Reporting for Audit Purposes	USD 300	Per Request	Deducted from account

Interest Conditions

Credit Interest	Upon agreement
Debit Interest	Upon agreement
Unauthorized Debit	Upon agreement
Liquidity Fee	Upon agreement

Drawings

Cheques drawn on your a/c with us in f/o our customers and in f/o other banks	Free
Stop payment	USD 50

Collections

Collection of cheques

- Drawn on us	USD 30
- Drawn on other banks	USD 50

Collection of bills

- Presentation for acceptance	USD 50
- Collection of clean bills on due date	0.10 % (Min. USD 50)
- Collection of documentary bills	0.15 % (Min. USD 50)
- Collection of documents	0.15 % per month (Min. USD 50)
Avalisation	0.25 % per month (Min. USD 60)
Delivery of documents free of payment	0.10 % (Min. USD 75)
Return of document/bills without presentation or unpaid/unaccepted	0.10 % (Min. USD 60)
Amendment of collection instruction	USD 60
Protest of unpaid bills (legal costs and charges will be added)	USD 100
Endorsement of bills of lading and draft	USD 75

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Documentary Credits

Pre-advising	USD 75 per message
Advising	0.10 % flat (Min. USD 150 - Max. USD 350)
Confirmation****	0.5 % per quarter of part thereof (Min. USD 150)
Deferred payment****	0.175 % per month or part thereof (Min. USD 150)
Acceptance****	0.175 % per month or part thereof (Min. USD 150)
Payment commission	0.15 % per set of documents (Min. USD 150)
Amendment	USD 75 per amendment
Cancellation	USD 150
Discrepancy fee	USD 150 per set of documents
Advice of a third bank's documentary credit	USD 350
Transfer of a documentary credit	USD 500
Forwarding of documentary correspondence (amendments and similar) without any obligation on our part	USD 75 per message
Payments to reimbursement claims	USD 150

Guarantees and Standby L/C

Advising without engagement on our part	0.10 % flat (Min. USD 200 - Max. USD 350)
(1) Issuing of bid/tender bonds	0.175 % per month or part thereof (Min. USD 150)
(2) Issuing of performance/payment and advance payment guarantees****	0.5 % per quarter or part thereof (Min. USD 250) refer to (1) and (2).
Confirmation of standby letters of credit****	
Advising of standby letters of credit	0.10 % flat (Min. USD 200 - Max. USD 350)
Amendments	USD 75 per amendment
Payment in settlement of a claim under a l/g or standby l/c	0.15 % flat (Min. USD 200 - Max. USD 350)
Cancellation	USD 150

Other

Business information report on domestic companies	USD 300
Confirmation of our undertakings to bona fide holders	USD 100 per message

TÜRKİYE HALK BANKASI A.Ş.

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GENERAL TERMS

*The Bank will charge 1 per cent for transactions subject to pre-screening in accordance with the Bank's internal banking policy.

**Payments may be subject to repair charge if:
- it doesn't contain a valid IBAN in the correct field
- BICs are not used in fields 52A to 57A
- fields 23E or 72 contain text
- fields 26T or 77B are used

***Payments which are initiated as a Return are charged as normal payments.

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

- This list of terms and conditions is effective from 01.04.2023 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 canceled 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 transaction tax, 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.
- All commissions and charges are subject to Banking Insurance and Transaction Tax.

TÜRKİYE HALK BANKASI A.Ş.

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