

**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 CAOAs are 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                                                                                                                                                     | TRANSACTION 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              | 257,15 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              | 257,15 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              | 1469,52 TL | -    | -                  | -                  | On the basis of transaction |
| Check Return Fee – Return of Checks for Collection and Surety Checks by | Fee collected in consideration of operational transactions performed if and when checks for                                                                           | Branch              | 114,29 TL  | -    | -                  | -                  | On the basis of transaction |

Bank Copy 1 / 4

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

E-Posta: [garanti@hs02.kep.tr](mailto:garanti@hs02.kep.tr) Telefon Numarası: 0212 318 18 18

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

|                                                                                                             |                                                                                                                                                                                             |        |           |        |           |             |                             |
|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------|--------|-----------|-------------|-----------------------------|
| Other Banks and Garanti Bank                                                                                | 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 | 171,43 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 | 114,29 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 | -         | % 0,77 | 590,48 TL | 3.904,77 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                      | Branch | 438,10 TL | -      | -         | -           | On the basis of transaction |

Bank Copy 2 / 4

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

E-Posta: [garanti@hs02.kep.tr](mailto:garanti@hs02.kep.tr) Telefon Numarası: 0212 318 18 18

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

|                                                            |                                                                                                                                   |        |           |   |   |   |                             |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--------|-----------|---|---|---|-----------------------------|
|                                                            | of Garanti Bank (GB).                                                                                                             |        |           |   |   |   |                             |
| 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 | 323,81 TL | - | - | - | On the basis of transaction |
| Foreign Bank Check Collection                              | Fee collected in consideration of collection of foreign bank checks.                                                              | Branch | 133,34 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:

Bank Copy 3 / 4

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

E-Posta: [garanti@hs02.kep.tr](mailto:garanti@hs02.kep.tr) Telefon Numarası: 0212 318 18 18

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

Post-dated checks will be submitted to the drawee bank at the date of drawing, and the Bank may in no case be held liable for non-processing of checks due to probable delay or loss of checks in mailing during delivery of checks to the drawee bank and/or return of them to the branch, or due to deficiency in legal elements of checks delivered as above, or due to delivery of checks before completion of endorsement thereof.

Information on the fees covered by this Fee Information Form is separately published at the address of [www.garantibbva.com.tr](http://www.garantibbva.com.tr).

**If you are a financial consumer, please give by your handwriting the statement of "I RECEIVED" a copy of the Fee Information Form.**

\_\_\_\_\_

NAME – SURNAME / POSITION

[illegible][illegible]

■



|  |  |
|--|--|
|  |  |
|--|--|

 / 

|  |  |
|--|--|
|  |  |
|--|--|

 / 

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|--|--|--|--|



◀



**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 CAOA 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-<br>SACTION<br>CHANNEL | FEES          |      |                       |                       | COLLECTION<br>PERIOD           |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------|------|-----------------------|-----------------------|--------------------------------|
|                                                                                   |                                                                                                                                                                       |                             | COST          | RATE | MINIMUM<br>COMMISSION | MAXIMUM<br>COMMISSION |                                |
| Check<br>Collection Fee<br>- Check<br>Collection<br>(Garanti Bank)                | Fee collected in consideration of collection of Garanti Bank checks for collection and surety checks.                                                                 | Branch                      | 257,15<br>TL  | -    | -                     | -                     | On the basis<br>of transaction |
| Check<br>Collection Fee<br>- Check<br>Collection<br>(Other Banks)                 | Fee collected in consideration of collection of checks for collection and surety checks of other banks.                                                               | Branch                      | 257,15<br>TL  | -    | -                     | -                     | On the basis<br>of transaction |
| Check<br>Collection Fee<br>- Other Bank<br>FX Checks -<br>Sending For<br>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                      | 1469,52<br>TL | -    | -                     | -                     | On the basis<br>of transaction |
| Check Return<br>Fee – Return<br>of Checks for<br>Collection and<br>Surety         | Fee collected in consideration of operational transactions performed if and                                                                                           | Branch                      | 114,29<br>TL  | -    | -                     | -                     | On the basis<br>of transaction |

Customer Copy 1/4

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

E-Posta: [garanti@hs02.kep.tr](mailto:garanti@hs02.kep.tr) Telefon Numarası: 0212 318 18 18

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

|                                                                                                             |                                                                                                                                                                                             |        |           |        |           |             |                             |
|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------|--------|-----------|-------------|-----------------------------|
| Checks 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 | 171,43 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 | 114,29 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 | -         | % 0,77 | 590,48 TL | 3.904,77 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                                                              | Branch | 438,10 TL | -      | -         | -           | On the basis of transaction |

Customer Copy 2/4

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

E-Posta: [garanti@hs02.kep.tr](mailto:garanti@hs02.kep.tr) Telefon Numarası: 0212 318 18 18

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

|                                                            |                                                                                                                                   |        |           |   |   |   |                             |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--------|-----------|---|---|---|-----------------------------|
|                                                            | paid through tellers of the same branch of Garanti Bank (GB).                                                                     |        |           |   |   |   |                             |
| 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 | 323,81 TL | - | - | - | On the basis of transaction |
| Foreign Bank Check Collection                              | Fee collected in consideration of collection of foreign bank checks.                                                              | Branch | 133,34 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:

Customer Copy 3/4

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

E-Posta: [garanti@hs02.kep.tr](mailto:garanti@hs02.kep.tr) Telefon Numarası: 0212 318 18 18

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

