



**TÜRKİYE  BANKASI**

**London Branch**

**Interest Rate & Charges Guide for Personal  
Banking**

**Effective from November 2009**

## Your Guide to our charges for personal accounts.

If you have a personal account with us, this guide tells you everything that you need to know about our main fees and charges. Please read it carefully and keep it for future reference.

### When charges are applied

Different fees are taken from your account at different times. For example, regular fees like the service charge will be debited from your account in arrears at the beginning of each year.

However, there are some charges that are made at the time we provide you with the service. Other charges such as unplanned overdraft fees are usually calculated on a quarterly basis and debited from your account on the first working day of the next quarter. We will always let you know the amount before they are taken from your account.

If you change an account of service that has a regular fee attached to it part way through your billing period, we will only charge you for the time that you have actually had it.

### Regular Account Charges

Type of Account	Annual Fee	Main Features
Sterling Current Account	£30	<ul style="list-style-type: none"><li>• Chequebook</li><li>• Cash card</li><li>• Direct debits</li><li>• Standing orders</li><li>• Overdraft facility (subject to status)</li><li>• Instant access to your funds</li></ul>
Euro Current Account	€45	<ul style="list-style-type: none"><li>• Direct debits</li><li>• Standing orders</li><li>• Overdraft facility (subject to status)</li><li>• Instant access to your funds</li></ul>
USD, TRY, CHF or other Current Accounts	\$60 or its currency equivalent.	<ul style="list-style-type: none"><li>• Standing orders</li><li>• Overdraft facility (subject to status)</li><li>• Instant access to your funds</li></ul>
Savings Account	Free	<ul style="list-style-type: none"><li>• Tiered interest rates</li><li>• Instant access to your funds</li></ul>

### Borrowing from us through an overdraft

An overdraft is where we are willing to lend you money through your current account and fall into two categories;

- Planned overdrafts, and
- Unplanned overdrafts

If you are over 18 and decide that you need an overdraft, you can ask us in advance for a planned overdraft or to increase an existing planned overdraft.

The amount that we are prepared to lend will depend upon our assessment of your personal circumstances. Türkiye İş Bankası takes its responsibilities as a lender seriously and we only want you to borrow what you can afford.

If you try to make a payment from your account without ensuring that there are sufficient funds in the account to meet the payment, then we will either agree to an unplanned overdraft covering the payment or you will not be able to make the payment. Fees will normally be charged in either case. Please see condition 13 in the *General Terms and Conditions – Personal Banking*, for more details.

You will also normally be charged interest if you use either a planned or unplanned overdraft.

Overdraft Fees			
Planned Overdrafts		Unplanned Overdrafts	
Set up fees	Free	Set up fees	Free
Monthly administration fee	Free	Monthly administration fee	£10
Standard interest rate is our Base Rate (according to the currency)	Plus 11 %	Standard interest rate is our Base Rate (according to the currency)	Plus 13 %
	12.01% EAR†		14.02% EAR†

†Effective as at 1/11/2009.

An unplanned overdraft continues on until it is repaid which means that if at the start of a new month you still have an unplanned overdraft from the previous month you will incur a further monthly administration fee.

### Declined payments

Where you do not have enough available money on your account to make a payment (however the request is received) and we do not agree to provide you with or extend an unplanned overdraft, you will not be able to make that payment. We will write to inform you we have declined your request. We will charge the following fee.

Declined Payment Fees
We will charge you £20 for each declined payment up to a maximum of three fees per day.

## Avoiding overdraft fees

If your sterling account goes over its limit, you will have until 4.00pm (UK time) that day to pay or transfer enough funds to cover all of your payments. If you do, you will not be subject to overdraft fees.

The money you pay in must be available for immediate use. For example, by paying cash in over the counter or by making a transfer from another personal account you hold with us.

### Payments Into Your Account

For our processing an electronic transfer from within the EEA into your account. (for example BACS credits).		Free
For our processing an electronic transfer from outside the EEA into your account.	£ accounts	£10
	€ accounts	€15
	\$ accounts	\$20
For our processing cash paid into your account across our counter.		Free
For our processing a cheque paid in to your account for clearing through the normal clearing system.		Free
Special cheque presentation – if you ask for a cheque to be ‘express cleared’.		£15 per cheque
Returned cheque – If a cheque payable in the UK that you pay into your account is returned to us unpaid by the paying bank.		Free
Cheques received from overseas. The charges will depend on the way we choose to obtain payment of the cheques from the paying bank, the amount of the cheque and which country the cheque is from.		Between £10 and £100
Returned overseas cheque – If a cheque payable overseas that you pay into your account is returned to us unpaid by the paying bank.		£20

### Payments From Your Account

#### Cheques

For each personalised chequebook that we issue.	£15
For our processing of each cheque that you have issued on your account.	Free

## Payments From Your Account (Continued)

If you ask us to stop a cheque that you have issued. (Unless the cheque was lost or stolen, when this would be free of charge).	£20	
If you ask us to issue a Sterling Banker's draft/cheque (cannot be stopped i.e. cancelled).	£20	
If you ask us to issue an International Draft (issue and any subsequent re-issue if cancelled).	£20	
If you ask us to cancel an International Draft	£20	
<b>Electronic Payments (Including Standing Orders)</b>		
For payments in <b>any EEA currency</b> - when you transfer cleared money to accounts held in banks <b>within the EEA</b> .	For sums up to £2,500*	£10 or €15 (as appropriate)
	For sums of £2,501* and over.	£25 or €38 (as appropriate)
For payments in <b>any EEA currency</b> – when you transfer cleared money to accounts held <b>outside the EEA</b> . Including İsbank branches.	For sums up to £500*	£10 or €15 (as appropriate)
	For sums of £501* and over	1% (min. £15 [€23], max. £125 [€188])
For payments in <b>Non-EEA currencies</b> – when you transfer cleared money to accounts held at any other bank.	For sums up to £500*	£10*
	For sums of £501* and over	1% (min. £15, max. £125)*
<b>Cash Card Withdrawals</b>		
For each personalised cash card that we issue.	Free	
For each cash withdrawal	£1	
<b>Transfers within the London Branch</b>		
Where you ask us to transfer funds from your account to another account held by you with us.	Free	
Where you ask us to transfer funds from your account to another account held by someone else with us.	Free	
<b>Regular Payments</b>		
Direct Debits (where we receive a payment request from a third party).	Free	

## Payments From Your Account (Continued)

### Overseas Withdrawals

For each transaction where you withdraw money from your account via another branch of İş Bank or İşbank GMBH.	For sums up to £500*	£5 or €8
	For sums of £501* and over	1% (min. £15 [€23], max. £150 [€230])

\* Or its currency equivalent converted at our standard exchange rate.

### Other Services

Regular statements of account	Free
Duplicate statements of account,	£10 per request
Where we provide a reference about you to another financial institution.	£25
For any enquiries we undertake at your request. (Unless the enquiry results from an error made by us, in which case it will be free).	£10
We may impose an additional charge for excessive requests (for example if you ask for a large number of duplicate statements) and for requests other than those outlined in the table.	

### The UK cheque clearing process

Cheques have to be processed through the clearing system so that the amount that you pay in to your account may not be available for immediate use. The clearing cycle means that when you pay in a sterling cheque from another UK bank;

- We will show the cheque in your account on the same day that we receive it;
- If your account earns interest we will start paying interest on the cheque from the fourth working day after we receive it;
- We will use it to reduce the interest you pay from the fourth working day after we receive it;
- You will be able to use the funds from the fourth working day after we receive it; and
- From the end of the sixth working day after we receive it, if the cheque is returned unpaid by the paying bank, we cannot take money from your account without your consent unless you have acted fraudulently.

## Saving Accounts

Passbook	Free
Where you ask us to transfer funds from your account to another account held by you with us.	Free

## Internet Payment Fees

The fees applicable to transfers made to our branches in Turkey via our internet banking service are available on the appropriate internet page.

## Other Services For Non-London account Holders

### İşbank Turkey & İşbank GMBH Account holders

If you wish to withdraw money from your account held with branches of the above the following service charges will apply. Please note, that the overseas branch may also deduct a commission in addition to our charge. Please refer to the terms and conditions for your account.	For sums up to £3,000.	£25
	For sums between £3,001 & £10,000	£30
	For sums between £10,001 & £30,000	£50
	For sums £30,001 and over.	£100
Where we provide a reference confirming your account status.		£25

### Cash Transfers For Non-account Holders

For payments in <b>any EEA currency</b> - when you transfer money to accounts held in banks <b>within the EEA</b> .	For sums up to £250*	£10 or €15 (as appropriate)
	For sums of £251* and over	1% (min. £15 [€23], max. £150 [€230])
For payments in <b>any EEA currency</b> – when you transfer money to accounts held <b>outside the EEA</b> . Including İşbank branches.	For sums up to £250*	£10 or €15 (as appropriate)
	For sums of £251* and over	1% (min. £15 [€23], max. £150 [€230])
For payments in <b>Non-EEA currencies</b> – when you transfer money to accounts held at any other bank.	For sums up to £250*	£10 or €15 (as appropriate)
	For sums of £251* and over	1% (min. £15 [€23], max. £150 [€230])

\* Or its currency equivalent converted at our standard exchange rate.

## **Our Regulators**

We offer a range of savings and borrowing products and services to our customers.

- Türkiye İş Bankası A.Ş is authorised and regulated by the Financial Services Authority (FSA) for its products and services except for consumer lending. Our register number at the FSA is 204708.
- For consumer lending services we are licensed and regulated by the Office of Fair Trading (OFT). Our OFT licence number is 470537.