

## Personal Banking Fees and Charges Schedule

These fees and charges will apply to all personal account and others banking services provided by Isbank London Branch from the 1st January 2020

Product and Service		UK Resident Customer			Branch			Online Banking			Standing Order		
		Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)
Current Account	Account opening fee*		£100										
	Annual account fee		£10										
	Incoming money transfer from within the EEA												
	Incoming money transfer from outside the EEA (which includes Turkish Isbank Branches)		£10										
	Faster payment - to a UK registered Bank		£3			£2			£2				
	Outgoing money transfer to a non-UK Isbank Branch	1.0%	£15	£100	0.5%	£5	£50	0.5%	£5	£50			
	Outgoing SWIFT payment	1.5%	£20	£150	1.0%	£10	£100	1.0%	£10	£100			
	Duplicate account statement		£5										
	Direct Debit Cancellation/Returning Fee		£20										
Debit Card Services	Isbank London Branch account - non-sterling withdrawal or payment	2.5%	£3										
Cheque Services	Clearance of cheque issued by non-UK registered bank	1.0%	£20	£100									
	Stopping / returning an issued cheque		£15										
	Cheque book issuance		£15										
Overdraft	Overdraft set-up fee**		2.0%	£50									
	Overdraft interest		12.0%										
Overseas Mortgage	Initial set-up fee**		£295										
	Property valuation fee		£250										
	Arrangement fee for sums less than £300,000	1.5%	£750										
	Arrangement fee for sums equal to or more than £300,000	1.0%	£750	£7,500									
	Security release fee		£250										
	Partial redemption fee - if partial redemption within 3 years of the advancement date	1.0%	£475										
Secured Personal Loan of £30,000 or Over	Full redemption fee - if full redemption within 3 years of the advancement date	1.0%	£725										
	Initial set-up fee**		£295										
	Arrangement fee: sums less than £300,000	1.5%	£750										
	Arrangement fee: sums equal to or more than £300,000	1.0%	£750	£7,500									
	Valuation fee - if applicable to security		£250										
	Security release fee - if applicable to security		£250										
Secured Personal Loan of less than £30,000	Partial redemption fee - if partial redemption within 3 years of the advancement date	1.0%	£475										
	Full redemption fee - if full redemption within 3 years of the advancement date	1.0%	£725										
	Initial set-up fee**	1.0%	£50	£250									
	Arrangement fee	1.0%	£100										
	Valuation fee - if applicable to security		£250										
Unsecured Personal Loan	Security release fee - if applicable to security		£250										
	Partial redemption fee - if partial redemption within 1 years of the advancement date	1.0%	£475										
	Full redemption fee - if full redemption within 1 years of the advancement date	1.0%	£725										
	Initial set-up fee**	1.0%	£50	£250									
Other Services	Bank reference letter		£50										
	Instruction issued to another non-UK Isbank Branch		£25										
	General enquiry sent to another non-UK Isbank Branch		£10										
	Handling of an enquiry to or from another Bank		£25										

\* Account opening fee - the account opening administrative fee of £100 (or currency equivalent) can be reduced if you maintain an average of at least £20,000 (or currency equivalent) with Isbank London branch in either current accounts and or fixed term deposits during the 12 month period following the date when your account was opened. If this is the case, £50 (or currency equivalent) of the account opening administrative fee will be refunded.

\*\* Non-refundable fee

Product and Service		Non-UK Resident Customer			Branch			Online Banking			Standing Order		
		Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)			
Current Account	Account opening fee*		£400										
	Annual account fee		£100										
	Incoming money transfer from within the EEA		£10										
	Incoming money transfer from outside the EEA (which includes Turkish Isbank Branches)		£20										
	Faster payment - to a UK registered Bank	1.0%	£15	£30	0.5%	£10	£30	0.5%	£10	£30			
	Outgoing money transfer to a non-UK Isbank Branch	1.0%	£20	£150	0.5%	£10	£100	0.5%	£10	£100			
	Outgoing SWIFT payment	1.0%	£40	£150	1.0%	£40	£150	1.0%	£40	£150			
	Duplicate account statement		£5										
Direct Debit Cancellation/Returning Fee		£25											
Debit Card Services	Isbank London Branch account - non-sterling withdrawal or payment	2.5%	£3										
Cheque Services	Clearance of cheque issued by non-UK registered bank	1.0%	£20	£100									
	Stopping / returning an issued cheque		£20										
	Cheque book issuance		£20										
Overdraft (TRY)	Overdraft set-up fee**		2.0%	£50									
	Overdraft interest		12.0%										
Secured TRY Personal Loan of £30,000 Equivalent or Over	Initial set-up fee**		£295										
	Arrangement fee: sums less than £300,000 equivalent	1.5%	£750										
	Arrangement fee: sums equal to or more than £300,000 equivalent	1.0%	£750	£7,500									
	Valuation fee - if applicable		£250										
	Security release fee - if applicable to security		£250										
	Partial redemption fee - if partial redemption within 3 years of the advancement date	1.0%	£475										
Secured TRY Personal Loan of less than £30,000 Equivalent	Full redemption fee - if full redemption within 3 years of the advancement date	1.0%	£725										
	Initial set-up fee**	1.0%	£50	£250									
	Arrangement fee	1.0%	£100										
	Valuation fee - if applicable		£250										
	Security release fee - if applicable to security		£250										
	Partial redemption fee - if partial redemption within 1 years of the advancement date	1.0%	£475										
Unsecured TRY Personal Loan	Full redemption fee - if full redemption within 1 years of the advancement date	1.0%	£725										
	Initial set-up fee**	1.0%	£50	£250									
Other Services	Bank reference letter		£50										
	Instruction issued to another non-UK Isbank Branch		£25										
	General enquiry sent to another non-UK Isbank Branch		£10										
	Handling of an enquiry to or from another Bank		£25										

\*Account opening fee - the account opening administrative fee of £400 (or currency equivalent) can be reduced if you maintain an average of at least £20,000 (or currency equivalent) with Isbank London branch in either current accounts and or fixed term deposits during the 12 month period following the date when your account was opened. If this is the case, £300 (or currency equivalent) of the account opening administrative fee will be refunded.

\*\* Non-refundable fee



\* Hesap Acilis Ucreti - 100 GBP olarak tahsil edilen hesap acilis ucreti, hesapta 1 sene boyunca en az 20 bin GBP seviyesinde ortalama yaratildigi takdirde, 50 GBP olarak uygulanacak ve tahsil edilen 100 GBP'nin 50 GBP'lik kısmi iade edilecektir.

\*\* Iade edilmeyecektir

Urun ve Hizmet		Birlesik Krallik Disinda Yerlesik Musteriler			Sube			Internet Bankaciligi			Otomatik Odeme Talimati		
		Islem % Ucreti (eger uygun ise)	Minimum ucret (veya ilgili para birimindeki karsiligi)	Maximum ucret (veya ilgili para birimindeki karsiligi)	Islem % Ucreti (eger uygun ise)	Minimum ucret (veya ilgili para birimindeki karsiligi)	Maximum ucret (veya ilgili para birimindeki karsiligi)	Islem % Ucreti (eger uygun ise)	Minimum ucret (veya ilgili para birimindeki karsiligi)	Maximum ucret (veya ilgili para birimindeki karsiligi)			
Cari Hesap	Hesap Acilis Ucreti*		£400										
	Yillik Isletim Ucreti		£100										
	Avrupa Ekonomik Toplulugu (AET) icerisindeki ulkelerden hesaba gonderilen para transferi		£10										
	Avrupa Ekonomik Toplulugu (AET) disindaki ulkelerden hesaba gonderilen para transferi (Turkiye'deki Bankamiz Subelerindeki hesaplardan gonderilenler dahil)		£20										
	Havale - Birlesik Krallik'ta Bulunan Bankalara	1.0%	£15	£30	0.5%	£10	£30	0.5%	£10	£30			
	Birlesik Krallik disindaki bir Bankamiz Subesi'ne gonderilen para transferi	1.0%	£20	£150	0.5%	£10	£100	0.5%	£10	£100			
	Giden SWIFT transferi	1.0%	£40	£150	1.0%	£40	£150	1.0%	£40	£150			
	Hesap Ekstresi		£5										
	Direct Debit talimatinin iptali veya talimatıyla yapilan odemenin geri donmesiyle ilgili masraf		£25										
Bankamatik Karti Hizmetleri	Londra Subesi Hesabi'ndan Ingiliz Sterlin'i disindaki para birimlerinde cekilecek tutarlar veya odemeler	2.5%	£3										
Cek Islemleri	Birlesik Krallik disindaki ulkelerdeki bankalar tarafından keside edilen ceklerin tahsile alinmasi	1.0%	£20	£100									
	Tahsile alinan keside cekinin geri donmesi ya da durdurulmasi		£20										
	Cek karnesi duzenlenmesi		£20										
Kredili Mevduat Hesabi	Kredili Mevduat Hesabi Acilis Ucreti**		2.0%	£50									
	Kredili Mevduat Hesabi Faizi		12.0%										
Teminatlil ihtiyac Kredisi - 30.000 GBP ve uzeri	Basvuru ucreti**		£295										
	Ekspertiz ucreti - eger ipotek teminati var ise		£250										
	Sozlesme Ucreti - 300 bin GBP'nin altindaki kredi limitleri icin	1.5%	£750										
	Sozlesme Ucreti - 300 bin GBP'ye esit veya uzerindeki kredi limitleri icin	1.0%	£750	£7,500									
	Ipotek Fek Ucreti - eger ipotek teminati var ise		£250										
	Kismi Geri Odeme Ucreti - ilk uc sene icerisinde geri odeme yapilirsa	1.0%	£475										
	Kredinin tamamen odenerek kapatilmasi - ilk uc sene icerisinde odendigi takdirde	1.0%	£725										
Teminatlil ihtiyac Kredisi - 30.000 GBP'nin altindaki talepler	Basvuru ucreti**	1.0%	£50	£250									
	Sozlesme Ucreti - 300 bin GBP'ye esit veya uzerindeki kredi limitleri icin	1.0%	£100										
	Ekspertiz ucreti - eger ipotek teminati var ise		£250										
	Ipotek Fek Ucreti - eger ipotek teminati var ise		£250										
	Kismi Geri Odeme Ucreti - ilk uc sene icerisinde geri odeme yapilirsa	1.0%	£475										
	Kredinin tamamen odenerek kapatilmasi - ilk uc sene icerisinde odendigi takdirde	1.0%	£725										
Teminatsiz ihtiyac Kredisi	Basvuru ucreti**	1.0%	£50	£250									
Diger Hizmetler	Referans mektubu		£50										
	Birlesik Krallik disindaki bir Bankamiz Subesine bir islem talimati iletilmesi		£25										
	Birlesik Krallik disindaki bir Bankamiz Subesi nezdinde sorgulama yapilmasi		£10										
	Baska bir banka ile yazisma yapilmasi		£25										

\* Hesap Acilis Ucreti - 400 GBP olarak tahsil edilen hesap acilis ucreti, hesapta 1 sene boyunca en az 20 bin GBP seviyesinde ortalama yaratildigi takdirde, 100 GBP olarak uygulanacak ve tahsil edilen 400 GBP'nin 300 GBP'lik kısmi iade edilecektir.

\*\* Iade edilmeyecektir