

General Letter: 1605

İstanbul, 30/12/2019

PAYMENT and TRANSFER SERVICES DEPARTMENT

**Subject : EFT, SWIFT, Cheque Clearing System Fee Tariff and Gold Transfer System (GTS)
Transaction Hours Updates**

Parties : All Members

Our Bank's Electronic Fund Transfer (EFT), Society for Worldwide Interbank Financial Telecommunication (SWIFT), Cheque Clearing System fee and commissions, Takasbank Electronic Transfer System (TETS) membership fee and Gold Transfer System transaction hours have been updated to be effective as of 01/01/2020 are enclosed herewith.

Respectfully submitted for your information and further action.

Sincerely yours,

TAKASBANK
İSTANBUL TAKAS VE SAKLAMA BANKASI A.S.

NESRİN ÖZKURT
DIRECTOR

GÖKHAN ELİBOL
DEPUTY CEO
BOARD MEMBER

Annex: FEES-HOURS (Two Pages)

Annex:1 -Fees

	Service Name	Service Description	Fee Base	Fee/Rate	CMB Endorsement/Date of Entry into Force	Explanation
EFT	EFT Transactions	Commission charged for EFT messages sent through Takasbank	EFT Amount	<p>Messages with Payment Content Those sent via TETS: %0,005 (five per hundred thousand + BITT) over the amount of transaction (between the amounts TRY 114.793.-/TRY 1.147.930.-) Minimum: TRY 5,75 + BITT (Under TRY 114.793) Maximum: TRY 57,5 + BITT (Exceeding TRY 1.147.930.-) -----</p> <p>Those Sent via Written and Electronic Instruction: %0,010 (ten per hundred thousand + BITT) over the amount of transaction (between the amounts TRY 114.793.-/TRY 1.147.930.-) Minimum: TRY 11,5 + BITT (Under TRY 114.793.-) Maximum: TRY 115 + BITT (Exceeding TRY 1.147.930.-) Charges for incoming refund requests will be applied based on the above-mentioned tariff. -----</p> <p>ESTS Messages, Fund Transfers: The fee tariff received from Payment Content Messages will be applied. Asset Transfers (No changes have been made.) Those sent via TETS: TRY 1,00 + BITT Those Sent via Written and Electronic Instruction: TRY 2,00 + BITT</p> <p>(*) For all messages transmitted after the official EFT closing time (17:30) designated by the Central Bank of the Republic of Turkey (CBRT), fees amounting to 10 times the rates specified in the applicable tariff shall be charged.</p>	- 01/01/2020	<p>It is collected at the moment of the transaction.</p> <p>For all EFT messages submitted to the EFT system after the official closing time (17.30), fees amounting to 10 times the charges specified in the tariff shall be applied.</p> <p>The incoming return messages are also charged by the same tariff.</p> <p>For transactions conducted by Electricity Market participants, the tariff titled " Sent via Written and Electronic Instruction" shall apply.</p>
SWIFT	Foreign Currency Transfer Service	Fees for transactions made through Citi NY and Citi Frankfurt	Transaction Amount	<p>Credit Entry / Debit Entry: (over the transaction currency) %0,024 (24 per hundred thousand) Min: 18 Max: 60 By Written Instruction: Tariff x 2</p>	- 01/01/2020	-It is accrued at every end-of-month.
TETS	TETS Membership Fee	An entrance fee and annual membership fee are charged to the brokerage houses for their membership to Takasbank Electronic Transfer System (TETS) which enables them to access CBRT EFT system through our Bank's system	Fixed Amount	<p>Membership Fee: TRY 10.000 +BITT Annual Dues: TRY 5.000 + BITT(Annual)</p>	- 01/01/2020	<p>-Membership fee is collected at the moment of subscription to TETS.</p> <p>-Annual dues are collected from the member institutions of TETS each year in October.</p>
CHEQUE	Cheque Clearing Commission	Fee collected over the total number of cheques that are subject to the settlement. (After returns deducted)	Over the Total Number of Cheques (After returns deducted)	Total number of cheques subject to the settlement *0,70 TRY+ BITT	- 01/01/2020	It is collected on monthly basis along with the BITT.

Annex:2 -Transaction Hours

Takasbank Gold Transfer System	Full Day	Half Day
Same-Day Value Transfers (T+0)	09:00-17:30	09:00-11:00
Physical Gold Transfer from Member Account to Borsa Istanbul Account	09:00-17:15	09:00-10:30