

In case you wish to carry out any transaction before HSBC Group Financial Institutions, for such institutions to know that you are a Premier Customer and be able to serve you in accordance with the Premier proposition, your required information must be shared with the global HSBC systems within the scope of the transaction you make. We would like to point out that in order to make this definition, it is required for you to give your request/instruction to our bank in accordance with the provisions of the Banking Law and the Regulation on Disclosure of Confidential Information

<sup>1</sup>For the cash withdrawals from ATMs abroad, HSBC Bank A.Ş. will not charge foreign cash withdrawal fee. If the currency of the primary account and the type of withdrawal currency are the same as USD, EUR, GBP, AUD or CAD, the cash withdrawal fee charged by the ATM bank is refunded by HSBC Bank A.Ş. at the end of the month. In addition, DCC (Dynamic Currency Conversion) option may be offered by the ATM bank during the withdrawals you will make from ATMs abroad and in DCC option, you can be offered to complete the transaction using EUR-USD, GBP-USD, CAD-USD, AUD-USD parities. If the DCC option is accepted, the difference between the amount you have withdrawn from the ATM and the amount reflected on your account may occur due to the EUR-USD, GBP-USD, CAD-USD, AUD-USD parities. For transactions you made from ATMs abroad, we kindly request you to continue the transaction in line with your preference by reading such warning/information texts that appear at ATMs. HSBC Premier customers can make withdrawal, deposit cash and balance inquiry in TRY or pay credit card debt and limit inquiry with HSBC Premier Debit or Credit Cards, credit card debt payment transactions with HSBC Premier Credit Cards via all domestic ATMs within transaction limits and without any fee. HSBC daily transaction limits will apply to all your transactions. You may perform transactions by accessing your TRY main account linked to your Debit Card from other bank ATMs. In order to perform your demand deposit account transactions with your Credit Card, you must have an open / valid Debit Card and in order to perform your Debit Card and Credit Card transactions, you must have an open / valid Credit Card. To learn more about campaign details, limits , fees of cash advance that may apply; please call HSBC Premier Telephone Banking 0850 211 0 112, [www.hsbc.com.tr](http://www.hsbc.com.tr) or HSBC Bank A.Ş. branches.

<sup>2</sup>Premier customers who do not meet the Premier eligibility criteria, will be charged for all Money transfers including SWIFT, except for those between their own HSBC Premier accounts. Free fund transfer is available Premier eligible customers. For international Money transfers (SWIFT), additional fees may be charged by the intermediary / correspondent bank and / or by the beneficiary bank. HSBC is not responsible for these fees.

<sup>3</sup>It is compulsory to present the student acceptance certificate and payment plan of the school where the payment will be made during the application for the Education Loan. The Bank reserves the right to make changes in the terms of the individual loan assessment, additional documents and collateral, interest rates, and all conditions of the Training Loan and / or stop the application.