



## TERMS AND CONDITIONS FOR FOREIGN BANKS

# TERMS AND CONDITIONS

## 1. DRAWINGS AND PAYMENT ORDERS

Payments of cheques drawn on us	free of charge
Stop Payment of cheques drawn on us	USD 50 flat
Payments of cheques drawn on other banks in Turkey	USD 50 flat
Execution of clean payment orders	
OUR Payments	
a) accounts with us	0,2 % (min USD 30 - max USD 100)
b) accounts with a third bank	0,4 % (min USD 45 - max USD 150) [ +(plus) 3rd banks' commissions ]
Cancellation or amendments of payment orders	USD 30 flat
Inquiries (except for errors and omissions on our part)	USD 20 flat

## 2. DOCUMENTARY COLLECTIONS

Collection of clean bills	0,1 %	min USD 50
Documentary Collections	0,2 %	min USD 50
Clean or documentary collections		
a) Presented for acceptance	0,15 %	min USD 50
b) Accepted or avalized	0,3 %	min USD 50
Return of bills and documentary items without presentation to the drawee	0,1 %	min USD 30
Bills returned unpaid or unaccepted	0,25 %	min USD 50
Bills delivered free of payment	0,3 %	min USD 50
Amendment Commission	USD 40 flat	

## 3. DOCUMENTARY CREDITS

Pre-advising commission	USD 40 flat	
Advising commission	0,1 %	min USD 50
Payment / Negotiation commission	0,15 %	min USD 50
Confirmation commission	subject to negotiation	
Acceptance or deferred payment commission	subject to negotiation	
Amendment commission	USD 40 flat	
Cancellation commission	USD 50 flat	
Discrepancy fee for each set of documents	USD 50 flat	
Transfer of documentary credit	USD 75 flat	

## 4. GUARANTEES

Undertaking commissions for all guarantees (i.e. bid bonds, performance bonds, advance payment guarantees)	subject to negotiation	
Advising of a guarantee without commitment of our bank	0,1 %	min USD 150
Amendment commission	USD 40 flat	

## GENERAL RULES

- . • This Terms and Conditions replaces all previous tariffs and is subject to changes without prior advice.
- . • Any out-of-pocket expenses by the bank, such as telephone, cable and telex charges, also stamp fees, messenger fees, additional postage charges, as well as third party expenses and rates will in all cases be charged separately.
- . • All transactions are subject to the most recent version of internationally accepted uniform customs and practices.
- . • Tax and duties will be charged if a transaction is subject to requirement of Turkish Laws.
- . • Commissions will not be refunded on transactions unrealized, unexecuted, partially or totally cancelled.

## FORCE MAJEURE

The bank shall not be responsible for damage resulting from official action, war or the threat of war, insurrection or civil disturbances, interruptions in postal, telephone, cable and telex communications or in the power of supply, independent of the bank and seriously affecting its operations, interruptions or delays in the bank operations resulting from fire or any such as strike, lock-out, boycott or embargo seriously affecting the bank's operations also where these affect only part of the bank's employees and irrespective of whether the bank is a party thereto, or any under unreasonable obstruction of banking operations resulting from comparable force majeure obstacles or causes.