



Fee Information Document



Name of the account provider: GARANTI BANK S.A

Account name: Payments account with basic services (LEI)

Date: 01.03.2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in *Standard tariffs and commissions for Retail customers*.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Current account administration	5 LEI/month
Payments (excluding cards)	
Bank counter:	
Credit transfer - Intrabank payments	12.5 LEI
Credit transfer – Interbank payments:	
0 – 5,000.00 LEI	12 LEI
> 5,000.01 LEI	20 LEI
Urgent transactions, any amount	20 LEI
Standing order in favor to another GARANTI BANK S.A customer	12.5 LEI
Standing order in favor to customers of other banks:	
0 – 5,000.00 LEI	12 LEI
> 5,000.01 LEI	20 LEI
By Internet Banking/Mobile Banking/PSIP*:	
Credit transfer Intrabank payments	0 LEI
Credit transfer - Interbank payments:	
0 – 5,000.00 LEI	3 LEI
> 5,000.01 LEI	5 LEI
Urgent transactions, any amount	5 LEI
Direct debit fee - intrabank payment	0 LEI

Standing order in favor to another GARANTI BANK S.A customer		0 LEI
Standing order in favor to customers of other banks:		
0 – 5,000.00 LEI		3 LEI
> 5,000.01 LEI		5 LEI
Cards and cash		
Issuing a debit card		0 LEI
Issuing a credit card		0 LEI
Cash withdrawal from the Bank's ATM		0 LEI
Cash withdrawal from ATM of other banks		0 LEI
Cash withdrawal from the Bank's counter		0 LEI
Cash depositing		0 LEI
Proceeds in the current account		0 LEI
Overdrafts and related services		
Overdraft	Interest rate:	IRCC 3M + 7.98%
Other services		
Internet Banking activation without token		0 LEI
Internet Banking activation with token		15 LEI
Monthly subscription for Internet Banking		5 LEI
Monthly subscription for Mobile Banking**		0 LEI
Internet Banking reactivation (<i>in case of device loss/ theft</i>)		50 LEI

* Payment Initiation Service Provider.

**The services Monthly subscription for Mobile Banking cannot be accessed without Monthly subscription for Internet Banking.

GLOSSARY OF TERMS

Run. No.	Category of services / significant services *	Significant services (commercial name adopted by Garanti Bank S.A)	Definition*
1.	Account Administration	Current Account administration	The provider of the account administers the account for use by the customer.
2.	Provision of a debit card	Issue and renewal of debit card - Bonus Debit Card	The provider of the account provides a payment card associated with the customer's account. The amount of each transaction made by card is taken, in full or in part, from the customer's account.
3.	Provision of a credit card	Credit Card Issuance (Bonus Card)	The provider of the account provides a payment card associated with the customer's payment account. The total amount of transactions made by card within an agreed period is taken, in full or in part, from the customer's payment account on an agreed date. A loan agreement between the supplier and the customer determines whether the customer has to pay interest on the loan.
4.	Overdraft	Overdraft	The provider of the account and the customer first agree that the customer may borrow money when there is no money left on the account. The agreement sets the maximum amount that may be borrowed and whether there are any rates and fees to be paid by the customer.
5.	Credit Transfer	Payments in favor of GARANTI BANK S.A./other banks	The provider of the account transfers the money, based on a customer's instruction, from the customer's account to another account.
6.	Standing payment orders	Standing payment orders	The provider of the account preform regular transfers, based on a customer's instruction, from the customer's fixed amount of money from the customer's account to another account.
7.	Direct Debit	Direct Debit	The customer is authorizing another person (the recipient) to instruct the provider of the account to transfer

Run. No.	Category of services / significant services *	Significant services (commercial name adopted by Garanti Bank S.A)	Definition*
			money from the customer's account to that recipient. The provider of the account then transfers the money to the recipient at a date or dates agreed between the customer and the recipient. The amount concerned may vary.
8.	Cash withdrawals	Cash withdrawal	The customer withdraws cash from the customer's account.
9.	Cash deposits	Cash deposit	The customer deposits cash in the customer's account.
10.	Collection of amounts from the account opened with another service provider	Collections in the Current Account	The provider collects money for a bank's customer from an account opened with another payment service provider, based on the latter's instructions.
11.	Internet Banking	Internet Banking (Garanti BBVA Online)	The provider is offering a service, whereby information on the account may be accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set etc. via the internet.
12.	Mobile Banking	Mobile Banking (Garanti BBVA Mobile)	The provider is offering a service, via the personal telephone, whereby information on the account may be accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set etc.
13.	Replacement of token device	Internet Banking reactivation (<i>in case of lost/stolen device</i>)	The provision by the supplier of a token device in the event of loss/destruction/theft of the original token device.

*) the names and definitions of services are taken over from HG [Government Decision] 39/30.01.2019 approving the List of most representative services related to a payment account.