



Account provider name: GARANTI BANK S.A

Account name: Basic services payment account for low-income customers

Date: 10.11.2025

- This document informs about the commissions charged for using the main services related to your payment account. This document helps to compare these commissions with those charged for other accounts.
- Commissions for the use of account-related services, which are not included in this document, may also be charged. Full information can be found in *Standard fees and commissions for Individuals*.
- A glossary of terms used in this document is available free of charge.

Service	Commission
General account services	
Administration of account	0 LEI
Payments (with the exception of card transactions)	
In the Bank's branches:	
Credit transfer– interbank payments	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee
Credit transfer– interbank payments (including instant ones): 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee
Through Garanti BBVA Online/Mobile /PISP¹:	
Credit transfer– interbank payments	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee
Credit transfer– interbank payments (including instant ones): 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee

¹ Payment initiation service.

Direct debit - intrabank payment	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee
Standing order	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee
Card and cash	
Providing a debit card	0 LEI
Providing a credit card	0 LEI
Bank's ATM cash withdrawals	0 LEI
ATM cash withdrawals from other banks	0 LEI
Cash withdrawals from bank counters	0 LEI
Cash deposits	0 LEI
Collections of amounts from the account opened with another service provider	0 LEI
Overdraft and related services	
Overdraft	Interest rate: IRCC 3M + 7.98%
Other services	
Activating Garanti BBVA Online/Mobile without token	0 LEI
Activating Garanti BBVA Online/Mobile with token	15 LEI
Garanti BBVA Online (administration)	5 LEI
Garanti BBVA Mobile (administration) ²	0 LEI
Token replacement	50 LEI

² The Mobile Banking service can only be accessed through the Internet Banking service.

GLOSSARY OF TERMS

Item no.	Service category / significant services*	Significant services (trade name practiced by Garanti Bank SA)	Definition*
1.	Administration of account	Administration of Current account	The account provider manages the account for the customer's use.
2.	Providing a debit card	Bonus Debit Card issuance and renewal	The account provider provides a payment card associated with the customer's account. The amount of each card transaction is taken in whole or in part from the customer's account.
3.	Providing a credit card	Credit card issuance (Bonus Card)	The account provider provides a payment card associated with the customer's payment account. The total amount of card transactions performed during an agreed period is taken in whole or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether the customer must pay interest on the loan.
4.	Overdraft	Overdraft (Overdraft)	The account provider and the customer agree in advance that the customer can lend money when there is no money left in the account. The agreement sets out the maximum amount that can be lent and whether there are any fees and interest payable by the customer.
5.	Credit transfer	Payments to Garanti Bank SA's customers /other bank's customers	The account provider transfers money, based on an instruction given by the customer, from the customer's account to another account.

Item no.	Service category / significant services*	Significant services (trade name practiced by Garanti Bank SA)	Definition*
6.	Standing orders	Standing orders	The account provider makes regular transfers, based on an instruction given by the customer, of a fixed amount of money from the customer's account to another account.
7.	Direct debiting	Direct Debit	The customer authorizes another person (the recipient) to instruct the account provider to transfer money from the customer's account to the recipient's account. The account provider then transfers the money to the recipient on a date or dates agreed by the customer and the recipient. That amount may vary.
8.	Cash withdrawals	Cash withdrawal	The customer withdraws cash from his/her personal account.
9.	Cash deposits	Cash deposit	Depositing cash into the customer's account.
10.	Collection of amounts from the account opened with another service provider	Cash in for the Current account	The provider collects money for a customer of the bank 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 offers a service with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc. through the internet.
12.	Mobile banking	Mobile Banking (Garanti BBVA Mobile)	The provider offers a service, through the personal phone, with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc.
13.	Token device replacement	Reactivation of Internet Banking (in the event of loss/theft of the device)	The provider offers a token device in the event of loss/destruction/theft of the original token device.

*) the names and definitions of services are taken from GD 39/30.01.2019 for the approval of the List of the most representative services related to a payment account.

