

1. 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. EFT transactions made on any weekday between 09:00 – 16:00 and after 17:00 are free. However, there is a tariff applied to the late EFT transactions made on any weekday between 16:00 – 17:00. For international money transfers (SWIFT), additional fees may be charged by the intermediary/correspondent bank and/or by the beneficiary bank. HSBC Bank A.Ş. is not responsible for these fees.

2. 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 or HSBC Bank A.Ş. branches.

3. For more detailed information about terms of protection, cover or eligibility criteria, you can visit HSBC Bank Internet Banking at www.hsbc.com.tr or call HSBC Premier Telephone Banking 0850 211 0 112.

4. Premier/Premier Miles Credit Card advantages are offered just for HSBC Premier customers. In the event that you do not meet Premier wealth eligibility criteria and migrate to other appropriate propositions; TRY 216 will be collected for your Premier primary card and TRY 105 for your Premier supplementary card/s. When you migrate to other propositions other than Premier your cards will be renewed with HSBC Platinum Credit Card unless you become a Premier customer again. Please note that in that case, accumulated Premier Miles points will be transferred to platinum credit cards as equivalent Advantage CashPoints., The instalment campaign for up to 6 instalments is valid for between TRY 300-10.000 domestic purchase for HSBC Premier client status customers until the date of check-in. Customers who wish to use the 3, 4, 5 or 6 instalment opportunities through HSBC Internet Banking and HSBC Telephone Banking after the transactions that meet the criteria are reflected in the bank records. Food, gasoline, insurance, telecom, cosmetics, jewelry, direct marketing, office supplies spending is out of scope.

You can benefit from a 20% discount on bookings through PROGO website and 25% discount when booking through PROGO app. In order to benefit from the discount, the “HSBC001” code must be entered in the invitation code field at the member registration stage. If you have a problem with your reservation, you can call the PROGO call center at 444 7 329 for assistance. For domestic car rentals from AVIS offices with HSBC Premier / Premier Miles Credit Cards, 30% discount is valid depending on the vehicle and model to be rented. In order to benefit from the discount please use B882000 code.

Priority Pass Card provides access to VIP and similar exclusive waiting lounges over than 1.000 in more than 120 countries worldwide. Entrance fee of USD 32 per person will be charged to your credit card statement. You can apply for an annual card fee-free Priority Pass Card through 0850 211 0 115. For member lounges please visit <http://www.prioritypass.com>.

5. HSBC Bank reserves the right to change interest/discount rates, commissions/fees and preapproved loans and limits are subject to credit policy. All credit is subject to status, loan terms will vary from time to time.

HSBC Bank A.Ş. reserves its rights to change and/or end all declared advantages and conditions of campaigns at any time. For further and detailed information regarding premier status, advantages stated or not stated herein, please visit Premier web address: premier.hsbc.com.tr