

<sup>1</sup> HSBC Advance will be available to our customers with savings or investments of at least TRY 100.000 ("Wealth Criteria"). (Customer balance may consist of TRY/FX Time or Demand Deposit, Mutual Funds, Pension, TRY/FX Treasury Bills/ Government Bonds/Eurobond, Wealth Management and/or Equities.) For further information, you can contact your branch or visit [www.advance.hsbc.com.tr](http://www.advance.hsbc.com.tr)

If your balance stays under than eligibility criteria during the 6 months, your Advance customer status and benefits will cease. Please check Interest Rates and Limits Table will be sent by your Relation Manager for further information about Advance banking products rates and limits.

<sup>2</sup> Only Advance eligible customers can benefit from free EFT and transfers, through HSBC Internet, Mobile Banking and our Bank's ATM's. EFT fees charged to all customers for EFT transactions between 4:00pm – 5:00pm on working days. HSBC Bank A.Ş., reserves the right to change interest/discount rates, commissions/fees.

<sup>3</sup> For the transactions you will made via HSBC Advance Telephone Banking 0850 211 0 115, using your password is mandatory. You can obtain your telephone banking password from HSBC Telephone Banking and Branches.

<sup>4</sup> Modern Account, interest rate is accrued daily for the balances between TRY 3.000, USD/EUR/GBP 2.000 and TRY 1.000.000, USD/EUR/GBP 150.000. No interest is applied to the sum of your balance up to TRY 3.000, USD/EUR/GBP 2.000 in your current account. The rate states annual gross interest rates which will be applied to your Modern Account on a daily basis. From the first Modern Account opening day, welcome interest rate defined by the Bank will be applied in a way that will remain constant unchanged for the period defined by the Bank. At the end of this period, standard interest rate starts to accrue to Modern Account. Each customer can benefit from the welcome interest rate only once. If a customer closes his/her Modern Account and then reopens another Modern Account, he/she cannot benefit from the welcome interest rate. HSBC Bank A.Ş. reserves the right to change interest rates.

<sup>5</sup> HSBC Advance customers can make withdrawal, deposit cash and balance inquiry in TRY or pay credit card debt and limit inquiry with HSBC Advance Debit or Credit Cards, credit card debt payment transactions with HSBC Advance Credit Cards via all domestic ATMs 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 fees of cash advance that may apply, please call HSBC Advance Telephone Banking 0850 211 0 115 or visit HSBC Internet Banking, [www.hsbc.com.tr](http://www.hsbc.com.tr) or our branches.

<sup>6</sup> For your withdrawals from abroad HSBC ATMs and all other banks' ATMs with the HSBC Advance Debit Card, a withdrawal fee determined by HSBC Turkey will be charged. With the HSBC Advance Debit Card, the ATM bank can offer the DCC (Dynamic Currency Conversion) service option for complete transaction with EUR-USD, GBP-USD, CAD-USD, AUD-USD parities when withdrawals from ATMs in abroad. If the DCC option is accepted by you, a difference between the amount you have withdrawn from that ATM and the amount reflected on your account may occur. You shall read such warning/information texts on ATMs for the transactions you will make from ATMs abroad and continue the process according to your preference.