

¹ 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

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

² Only Advance eligible customers can benefit from free EFT and transfers through HSBC Internet, Mobile Banking and our Bank's ATMs. 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.

³ 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.

⁴ HSBC Bank A.Ş. reserves its rights with respect to evaluate loan and not identify preapproved loan limit, make changes on and/or end all declared advantages and conditions at any time. Your Overdraft Account limit will be defined in accordance with the outcome of the evaluation will be made in the scope of our bank's credit and risk evaluation conditions.

⁵ 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.

⁶ HSBC Advance Credit Card privileges are only valid for purchases made by HSBC Advance Credit Card. HSBC Advance customers can benefit from HSBC Advance Credit Card privileges by paying an annual fee for primary cards and supplementary card. HSBC Advance Credit Card annual fees are available at hsbc.com.tr. HSBC Advance Credit Card annual card fee will be charged as TRY 293 for the primary card and TRY 133 for the supplementary card.

The restaurant discount campaign during weekend is valid for TRY 100 and above domestic restaurant spending in a lump will be made via HSBC Advance Credit Card by Advance customers on Saturdays and Sundays. The discounts are valid for purchases made from cafe and restaurant sector coded merchants. The discount amount will be seen after the payment placed in the Bank records. Monthly discount limit is TRY 50 per customer including primary and supplementary cards.

10% e-commerce discount campaign is valid for TRY 50 and above domestic e-commerce purchases will be made via HSBC Advance Credit Card by Advance customers. Monthly discount limit is TRY 50 per customer including primary and supplementary cards. Cash equivalent and pension plan transactions are out the scope of campaign.

The clients in HSBC Advance status can benefit from fee free instalment privilege which is valid for domestic non installment purchases between TRY 300-10.000 made with Advance Credit Card until the card statement date. The HSBC Advance clients who wish to benefit from the 2, 3 or 4 instalment opportunities can make their requests through HSBC Internet Banking, Mobile Banking and HSBC Telephone Banking after the card transactions that meet the criteria are reflected in the bank records. Food, gasoline, insurance, telecom,

cosmetics, jewelry, direct marketing, office supplies and Advantage member store spendings are out of scope. Airlines, travel agencies and accommodation purchases can be made in installments up to 3 months.

⁷ 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 or our branches.