

<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 the 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> 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 will be charged as TRY 293 for the primary card and TRY 133 for the supplementary card.

<sup>3</sup> The restaurant discount campaign during weekend is valid for TRY 100 and above domestic restaurant spending will be made via the 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> Travel services are provided by Setur. The services, routes and discounts to be offered within the scope of TravelPoints are limited to the scope of service offered by Setur.

<sup>7</sup> You can benefit from 20% discount on bookings with your HSBC Advance Credit Card 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. 25% discount with HSBC Advance Credit Card for domestic car rentals from AVIS offices according to the vehicles and models to be rented. In order to benefit from the discount please use "H017100" code.

<sup>8</sup> Priority Pass Card provides access to VIP and similar exclusive waiting rooms 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, to see the airports where Priority Pass Card is valid, please call 0850 211 0 115 or visit <http://www.prioritypass.com>.

<sup>9</sup> HSBC Advance Credit Card customers are covered with Personal Accident Insurance amounting to USD 50,000 for death, permanent injury or loss of limb as a consequence of unforeseen accidents during domestic and international travels upon tickets bought by HSBC Advance Credit Card. Furthermore, in case of an outpatient treatment in a health facility due to injury of the insured as a result of an accident, the costs of treatment in the expenses up to USD 10.000 are covered by the guarantee. Additionally, our customers have a guarantee of baggage loss for USD 500 and baggage delay of USD 100 for the loss of baggage due to the loss, damage or delay of the check-in baggage they travel with or have purchased when they are traveling and in case they devoid of their baggage for at least 12 hours. Personal Accident and Luggage Insurance Services are offered by Gulf Sigorta A.Ş. HSBC Bank A.Ş. is an agency of Gulf Sigorta A.Ş.