

Notes

1. HSBC Advance will be available to our customers with savings or investments of at least TRY 100.000 (or equivalent of such amount in currencies convertible by our Bank) ("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 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. 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.
4. For your withdrawals from abroad HSBC ATMs and all other banks' ATMs with the HSBC Advance Debit Card, a withdrawal fee determined by HSBC Bank A.Ş. 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 If the DCC option is accepted by you, a difference between the amount you have withdrawn from that ATM and the amount reflected on your account may occur.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.
5. It is mandatory to use a password for the transactions you make on HSBC Advance Telephone Banking 0850 211 0 115. You can get your telephone banking password from HSBC Bank A.Ş. branches and Telephone Banking.
6. All HSBC Mutual Funds are managed by HSBC Portföy Yönetimi A.Ş. Mutual funds are not deposits. Mutual funds may involve various investment risks including loss of capital. Nominal value of the securities that are invested in funds may increase as well as decrease and capital losses may occur. The past performance of mutual funds is not a guarantee for future returns, prices may increase or decrease. Mutual funds investing currency denominated instruments may be exposed to currency risk including capital loss due to fluctuations in exchange rates. Investors should select the most suitable funds for themselves according to their risk-return preferences. Prospectus, bylaws and investor information forms of funds can be found at www.hsbcportfoy.com.tr, www.kap.gov.tr and HSBC Bank A.Ş. branches. HSBC Bank A.Ş. does not provide any Investment Advice and Portfolio Management service.
7. 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.

8. Premium Private Pension Plan, are offered by Allianz Hayat ve Emeklilik A.Ş.. HSBC Bank A.Ş. is an agency of Allianz Hayat ve Emeklilik A.Ş. The total annual State Contribution for all contracts you have cannot exceed 30% of the annual gross minimum wage. Only the T.C. Citizens and blue card holders can benefit from such amount of State Contribution. Blue Card is an official document, given to people who are Turkish citizens by birth but renounced Turkish citizenship by obtaining a permission to renouncement and their descendants up to the 3rd degree, issued by the Republic of Turkey Ministry of Internal Affairs, General Directorate of Population and Citizenship Affairs in accordance with article no 28 of the Turkish Citizenship Law.
9. HSBC Advance Credit Card privileges are only valid for purchases made by HSBC Advance Credit Card. You can find HSBC Advance Credit Card primary and supplementary card fees on hsbc.com.tr.
10. The restaurant discount campaign during weekend is valid for TRY 100 and above domestic restaurant spending in a lump 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. Priority Pass Card provides access to VIP and similar exclusive waiting rooms over than 1.000 at airports 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>.
16. 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.

There may be changes in the services we provide through third parties. HSBC Bank A.Ş. is an agency of Allianz Hayat ve Emeklilik A.Ş. and Gulf Sigorta A.Ş. HSBC Bank A.Ş. reserves the right to change and/or end all declared advantages and conditions of campaigns at any time.

Meet with the World of HSBC Advance

HSBC Bank A.Ş.
Esentepe Mah. Büyükdere Cad. No: 128, 34394 Şişli/İstanbul
Trade Registry Office: Esentepe Mah. Büyükdere Cad. No: 128, 34394 Şişli/İstanbul - İstanbul Registry of Commerce.
Trade Registry No: İstanbul Registry of Commerce - 268376
Contact Information: Tel: 0212 3764000 Fax: 0212 3362939
Web Site: www.advance.hsbc.com.tr
MERSIS No: 0621002428200197
Model No: 72-00001





World of HSBC Advance Advantages

For your all banking needs, HSBC Advance with services and advantages is at your side.

HSBC Advance¹ will be available for our customers who have savings or investments of at least TRY 100.000 (or equivalent foreign currencies) with our Bank.

World of HSBC Advance Advantages

Fee Free Money Transfer from Digital Channels and ATMs

Fee free EFT and money transfers² via HSBC Internet Banking, Mobile Banking and our Bank's ATMs for Advance eligible customers

Day to Day Banking

- Preferential interest rates on savings from HSBC Internet Banking and Mobile Banking for Advance eligible customers
- Special personal loan limits and rates for Advance eligible customers
- Special loan evaluation and approval processes for Advance customers
- Preferential transactional limits on all banking channels
- HSBC Advance Credit Card that offers privileges for your daily spendings
- **Free transactions advantages**³ with HSBC Advance Cards from **all domestic ATMs**
- Cash withdraw in TRY, USD, EUR, GBP, CAD and AUD currencies from all ATMs in abroad with **advantageous commission fees** via HSBC Advance Debit Card **regardless changes in foreign exchange rates**⁴
- HSBC Advance Telephone Banking dedicated for Advance customers: **0850 211 0 115**⁵

Mobile Banking

With Mobile Banking Application which gives you opportunity to make your banking transactions from wherever you want, you can;

- Foreign currency, gold and silver buy/sell transactions
- Mutual fund and equity transactions⁶
- Money transfers including Swift
- Deposit transactions
- HSBC Advance Credit Card and debit card transactions
- You can easily pay your invoices and make payments.
- **Modern Account**⁷, can be opened in TRY, USD, EUR and/or GBP currencies, enables to withdraw and deposit cash whenever you want with daily interest on your balance.

Banking Products for Your Needs

Dedicated Relationship Manager

Daily banking solutions for you via dedicated Relationship Manager who is specialized on retail banking products

Banking Services Customized According to Your Needs

- Investment product alternatives suitable for the priorities and risk profiles of our customers
- Mobile Banking application with enriched features
- Mutual fund, equity, foreign currency, gold and silver buy/sell transactions via HSBC Internet and Mobile Banking
- Enjoy the privilege of not applying any deductions for management fee over savings with the Premium Private Pension Plan we provide with Allianz Hayat ve Emeklilik A.S.⁸

HSBC Advance Credit Card Privileges⁹

- **10% discount** for domestic restaurant spendings over than TRY 100 on weekends¹⁰
- **10% discount** on domestic e-commerce purchases over than TRY 50¹¹
- **Up to 4 months free installment** plan for non installment domestic purchases¹²
- Contactless payment option for purchases
- Opportunity to use your CashPoints as TravelPoints by multiplying them by two¹³
- **25% discount** for car rentals at AVIS Turkey offices
- **Up to %25 discount** for transfer service with PROGO¹⁴
- Free access to Priority Pass Card and access to the special airport halls of the program for 32 USD per person to be reflected on your statement¹⁵
- Insurance and Coverage Privileges - Personal Accident, Baggage Loss / Delay Insurance valid in your domestic and international travels¹⁶