

<sup>1</sup>HSBC Advance will be available to our customers with savings or investments of at least TRY 150.000 or equivalent amount of convertible foreign currencies ("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 below the eligibility criteria for 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>All HSBC Mutual Funds are managed by HSBC Asset Management. 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. Prospectus, bylaws and investor information forms of funds can be found at [www.hsbcportfoy.com.tr](http://www.hsbcportfoy.com.tr), [www.kap.gov.tr](http://www.kap.gov.tr) and HSBC Bank A.Ş. branches. Investors should consider the conditions mentioned in prospectus and bylaws of the fund before investing in it. Investment Advice and Portfolio Management services are not provided by HSBC Bank A.Ş.

<sup>3</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>4</sup>Only Advance eligible customers can benefit from free EFT and transfers, through HSBC Internet, Mobile Banking. 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.