

<sup>1</sup> HSBC Premier is an exclusive product/service package of HSBC Bank A.Ş. and services vary by country depending on HSBC's service offering in that country, countries' local regulations and legal arrangements. To qualify for primary eligibility criteria of HSBC Premier, you should have savings or investments of at least TRY 2.000.000 or equivalent amount of convertible foreign currencies. Your balance may consist of TRY/FX Time or Demand Deposit, Precious Metals, Mutual Funds, Pension, TRY/FX Treasury Bills/Government Bonds/Eurobond and/or Equities. If your balance stays under than Premier wealth eligibility criteria during the consecutive 6 months, your Premier Customer status and benefits will cease.

<sup>2</sup> Premier customers who do not meet the Premier eligibility criteria, will be charged for all money transfers including SWIFT, except for those between their own HSBC Premier accounts. Free fund transfer is available Premier eligible customers. For international Money transfers (SWIFT), additional fees may be charged by the intermediary / correspondent bank and / or by the beneficiary bank. HSBC is not responsible for these fees.

<sup>3</sup> With the HSBC Premier Debit Card, the ATM bank can offer the DCC (Dynamic Currency Conversion) service option when withdrawals from ATMs in abroad. If the DCC option is accepted, the difference between the amount you have withdrawn from the ATM and the amount reflected on your account may occur. You can read such warning / information texts at ATMs in the transactions you will make from ATMs abroad and continue the process according to your preference.

<sup>4</sup> Modern Account interest is accrued daily. The interest rate is applied to the amount of the balance in Modern Account that is above the interest earning lower limit, set by the Bank according to the balance breakdowns, up to the interest earning upper limit. Interest earning upper limits are; 3,000,000 for TRY and 150,000 for USD, EUR and GBP. Please click [here](#) to reach, balance breakdowns and interest earning lower limits, set by the Bank for these balance breakdowns. 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. has the right to change or terminate the application any time about advantageous TRY interest rate for Premier customers who meet the Premier wealth criteria on Modern Account. HSBC Bank A.Ş. reserves the right to change interest rates.