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.

In case you wish to carry out any transaction before HSBC Group Financial Institutions, for such institutions to know that you are a Premier Customer and be able to serve you in accordance with the Premier proposition, your required information must be shared with the global HSBC systems within the scope of the transaction you make. We would like to point out that in order to make this definition, it is required for you to give your request/instruction to our bank in accordance with the provisions of the Banking Law and the Regulation on Disclosure of Confidential Information.

[1]For the cash withdrawals from ATMs abroad, HSBC Bank A.Ş. will not charge foreign cash withdrawal fee for Premier customers who meet the Premier eligibility criteria. If the currency of the primary account and the type of withdrawal currency are the same as USD, EUR, GBP, AUD or CAD, the cash withdrawal fee charged by the ATM bank is refunded by HSBC Bank A.Ş at the end of the month. In addition, DCC (Dynamic Currency Conversion) option may be offered by the ATM bank during the withdrawals you will make from ATMs abroad and in DCC option, you can be offered to complete the transaction using EUR-USD, GBP-USD, CAD-USD, AUD-USD parities. If the DCC option is accepted, the difference between the amount you have withdrawn from the ATM and the amount reflected on your account may occur due to the EUR-USD, GBP-USD, CAD-USD, AUD-USD parities. For transactions you made from ATMs abroad, we kindly request you to continue the transaction in line with your preference by reading such warning/information texts that appear at ATMs. HSBC Premier customers can make withdrawal, deposit cash and balance inquiry in TRY or pay credit card debt and limit inquiry with HSBC Premier Debit or Credit Cards, credit card debt payment transactions with HSBC Premier Credit Cards via all domestic ATMs within transaction limits and 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 campaign details, limits , fees of cash advance that may apply; please call HSBC Premier Telephone Banking 0850 211 0 112, www.hsbc.com.tr or HSBC Bank A.Ş. branches.

[2]Premier customers who meet the Premier eligibility criteria, will not be charged for money transfers. Channels that money transfers can be made are HSBC Bank A.Ş. Branches, Internet Banking, Mobile Banking and Telephone Banking. FAST and late EFT (weekdays between 16:00 – 17:00) transactions are not covered by the exceptions mentioned above. Only international money transfers (SWIFT) made between customers' own HSBC accounts is fee exempted for customers meeting the premier eligibility criteria. For SWIFT, additional fees may be charged by the intermediary/correspondent bank and/or by the beneficiary bank. HSBC Bank A.Ş. is not responsible for these fees.

[3]Premier / Premier Miles Credit Card advantages are offered just for HSBC Premier customers. As long as you are a Premier customer, you can benefit from HSBC Premier / Premier Miles Credit Card privileges. Premier Miles benefits are TRY 1.714 for primary cards and TRY 837 for supplementary cards. You can benefit from Premier Miles campaigns as long as you meet minimum TRY 2.000.000

wealth eligibility criteria. In the event that you do not meet Premier wealth eligibility criteria and migrate to other appropriate propositions; TRY 1.492 will be collected for your Premier main card and TRY 713 for your Premier supplementary card/s. Please note that in that case, accumulated Premier Miles points will be transferred to your credit card as equivalent Advantage CashPoints.

The services, travel routes and discounts that will be offered under Premier Miles and TravelPoint are limited to the service offered by Setur. Travel services are provided by Setur. A 33% discount on North and South America tickets applies to the Miles paid. HSBC Premier Miles Credit Card customers can use 5,000 Advance Premier Miles Points up to a maximum of 5,000 TL. Advance Miles use can only be made by the original card holders and must be closed within 12 months of the date of use. The advance balance that cannot be closed at the end of a year is credited as a one-to-one debt on the credit card account.

Up to 6 months free instalment plan campaign is valid for HSBC Premier client status customers with HSBC Premier Miles Credit Cards. Customers may benefit from 2, 3, 4, 5 or 6 instalment opportunities for non-instalment domestic education, health and public sector purchases between TRY 1.000 – 25.000 from non-Advantage member shops through HSBC Internet Banking, HSBC Mobile Banking and HSBC Telephone Banking after the transactions that meet the criteria are reflected in the bank records. Other sector spendings (excluding education, health, public sectors) and spendings in Advantage members shops are out of scope.

Overseas restaurant and hotel discount is valid for restaurant and hotel expenses in foreign currencies of TRY 3.000 and above with HSBC Premier Miles Credit Card. Discount transactions are made by converting the bank to TRY with the exchange rate after the registration of the transaction reaches the bank. The discount amount of the customer (main+supplemantary cards total) is maximum TRY 1.000 for the customers with balance up to TRY 10 million TL and TRY 3.000 for the customers with balance above TRY 10 million. Transactions in KKTC and delinquent cards are excluded.

Domestic restaurant discount campaign is valid for TRY 2,000 or more domestic restaurant spending by HSBC Premier Miles Credit Card holders. A customer's (main+supplemantary cards total) discount limit is TRY 2.000 per month for the customers with balance up to TRY 10 million and TRY 7.500 per month for the customers with balance above TRY 10 million.

For HSBC Premier customers, Valet and parking discount is valid for payments made in İstanbul, İstanbul Sabiha Gökçen, Ankara, İzmir, Antalya, Bodrum and Dalaman Airport parking with Premier Miles Credit Card. The discount amount is reflected in the card account after the payment transaction is reflected in the bank records. The monthly discount amount per customer (main+supplemantary cards total) is maximum TRY 1.000. You can benefit from a 20% discount on bookings through your HSBC Miles Credit Card and PROGO website and 25% discount when booking through PROGO. In order to benefit from the discount, the "HSBC001" u 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.

For domestic car rentals from AVIS offices with HSBC Premier / Premier Miles Credit Cards, 30% discount is valid depending on the vehicle and model to be rented. In order to benefit from the discount please use B882000 code.

Cashback offers are provided by MasterCard in selected merchants for Mastercards® with silver logo. Discounts will be automatically reflected to your statements within 7 business days after your purchases with your HSBC Premier/Premier Miles Credit Cards.

[4]Personal Accident Insurance: HSBC Premier Credit Card customers are covered with Personal Accident Insurance amounting to USD 50,000 against unforeseen accident, permanent injury or loss of limb during unexpected domestic and international travels by HSBC Premier Credit Card

[5]Lost and Stolen Coverage: You are liable to be limited to 150 TL from the damages arising from unlawful use within 24 hours prior to the notification of loss / stolen. If you wish, you can request that you insure your legal liability amount by paying 0850 211 0 112 and paying the insurance premium price.