

¹HSBC 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.

²Premier 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.

³With 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 If the DCC option is accepted, the difference between the amount you have withdrawn from the ATM and the amount reflected on your account may occur.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. 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.

⁴ 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; 10,000,000 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.

⁵Premier Referral Campaign is valid until December 31, 2026 and applicable only for Premier customers. To earn Premier Miles Points within the scope of the campaign, the individuals must be new HSBC Premier customers, and both the referrer and referred customers should have an HSBC Premier Miles Credit Card. Both our referrer and referred customers invited through the referral should have a main HSBC Premier Miles Credit Card. Supplementary HSBC Premier Miles Credit Cards are not included in the campaign. You can earn 5.000 Premier Miles Points per person, up to 25.000 in total, for maximum 5 people who become a Premier customer with total

relationship balances of TRY 10 million or more that you shared your referral code with. After becoming a new Premier customer, if they meet the conditions for benefiting from the 2nd term of the Modern Account Welcome Interest Rate, they can earn an additional 5,000 Miles Points as a reward. Your loved ones who become our new Premier customers holding more than TRY 10 Million balance can earn 5.000 Premier Miles Points per person with the condition that they are approved for an HSBC Premier Miles Credit Card. You can earn up to 10,000 Premier Miles Points per person for a maximum of 5 customers, for a total of up to 50,000 Premier Miles Points.

You can earn 2.500 Premier Miles Points per person, up to 12.500 in total, for maximum 5 people who become an HSBC Premier customer holding between TRY 2-10 Million balance that you shared your referral code with. After becoming a new Premier customer, if they meet the conditions for benefiting from the 2nd term of the Modern Account Welcome Interest Rate, they can earn an additional 2.500 Miles Points as a reward. Your loved ones who become our new Premier customers with between TRY 2-10 Million amount can earn 2.500 Premier Miles Points per person with the condition that that they are approved for an HSBC Premier Miles Credit Card. Invited customers can benefit from the Welcome Interest Rate for their new TRY Modern Account opened within the first 30 days, and after the first Welcome Interest Rate period, they can benefit from the Welcome Interest Rate for another period in their Modern Account if they purchase selected investment funds with 25% of their account balance. HSBC Premier Miles Credit Card is only available to Premier customers. At the end of the campaign, Premier Miles Points of customers who meet the conditions will be uploaded onto their HSBC Premier Miles Credit Cards in the following month. Premier Miles Points uploaded to the customers who meet the conditions within the scope of the campaign will not be withdrawn. There is no compelling condition such as 'After fulfilling the requirements for earning Premier Miles Points, you must meet the TRY 2 million / 10 million asset criteria for a certain period/days.' To apply the Welcome interest rate in the Modern Account, a TRY Modern Account must be opened. For more details about HSBC Modern Account rules and current interest rates: <https://www.hsbc.com.tr/en/daily-banking/accounts/modern-account>