

HSBC Premier is an exclusive product/service package of HSBC Bank A.Ş. and services vary per 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.

¹Premier 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.

²HSBC 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.

³For more detailed information about terms of protection, cover or eligibility criteria, you can visit HSBC Bank Internet Banking at www.hsbc.com.tr or call HSBC Premier Telephone Banking 0850 211 0 112.

⁴Premier / 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.

You can benefit from a 20% discount on bookings 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. 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. Priority Pass Card provides access to VIP and similar exclusive waiting lounges over than 1.000 in more than 120 countries worldwide. Entrance fee of USD 35 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. For member lounges please visit <http://www.prioritypass.com>.

⁵HSBC Bank reserves the right to change interest/discount rates, commissions/fees and preapproved loans and limits are subject to credit policy. All credit is subject to status, loan terms will vary from time to time.

⁶Premier 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>

HSBC Bank A.Ş. reserves its rights to change and/or end all declared advantages and conditions of campaigns at any time. For further and detailed information regarding premier status, advantages stated or not stated herein, please visit Premier web address: premier.hsbc.com.tr