

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.

Children aged 0-18 of customers who meet the Premier criteria can be defined under Premier Junior.

Children aged 18-30 of customers who meet the Premier wealth criterion can be defined under Premier Next Gen.

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.

¹For 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 If the DCC option is accepted, the difference between the amount you have withdrawn from the ATM and the amount reflected on your account may occur due to the EUR-USD, GBP-USD, CAD-USD, AUD-USD parities.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.

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 accounts before HSBC Bank A.Ş. and other HSBC Group banks are 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. HSBC reserves its right to change the fee, interest and commission rates/discounts.

³Applying for an education loan, it is mandatory to submit the student acceptance letter and payment schedule from the school where the loan will be disbursed. Eligibility for this campaign may vary depending on the customer's risk profile. HSBC Bank reserves the right to change terms and conditions regarding individual loan assessment, asking for additional documents and collateral, interest/discount rates, commissions/fees and preapproved loans and limits are subject to credit policy and also it right to terminate the execution. All credit is subject to status; loan terms will vary from time to time. 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.

Premier / Premier Miles Credit Card advantages are offered just for HSBC Premier customers. If 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 if you meet minimum Premier eligibility criteria. If you do not meet Premier wealth eligibility criteria and migrate to other appropriate propositions. You can benefit from Premier Miles campaigns if you meet Premier wealth eligibility criteria. In case of switching to Premier account again after the downgrade date, the cardholder must apply to HSBC Premier Miles program again if requested. You can find Premier Miles Credit Card / Supplementary Card further information, actual annual fees and campaign details please visit <https://www.hsbc.com.tr/en/hsbc-premier/hsbc-premier> address. HSBC Bank A.Ş. is an insurance agent of Allianz Sigorta A.Ş. and Allianz Hayat ve Emeklilik A.Ş. HSBC Bank A.Ş. reserves its rights to change wealth criteria and / or 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 <https://www.hsbc.com.tr/en/hsbc-premier/hsbc-premier>

⁴Premier 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>