

Finansbank A.Ş Terms and Conditions August 2007

I. Collections

1. Collection of clean bills	0.1% min USD 30.-
2. Collection of documentary bills	0.15% min USD 40.-
3. Clean and documentary bills	
a) Presentation for acceptance	0.15% min USD 40.-
b) Acceptance for avalisation	by arrangement
4. Amendment of Collection Instructions	USD 30.-
5. Protested bills / collections	0.1% min USD 50.-, max USD 150.-
5. Return of bills without presentation to drawee	USD 50.-
6. Return of unpaid and unaccepted bills	0.1% min USD 50.-
7. Delivery of bills free of payment	0.1% min USD 50.-
8. Endorsement of bills	USD 60 -

II. Drawings and Payment Orders

1. Payment of cheques drawn on us	free of charge
2. Stop payment of cheques drawn on us	USD 40.-
3. Payment of travellers' cheques	free of charge
4. Execution of clean payment orders	0.1% min USD 40.-, max USD 100.-
5. Queries regarding payment orders	USD 10.-
6. Amendment of payment orders	USD 40.-
7. Cancellation or redirecting of payment orders	USD 55.- or equivalent

III. Documentary Credits

A. Unconfirmed credits	
1. Advising commission	0.1% min USD 40.-
2. Payment / Negotiation commission	0.15% min USD 50.-
B. Confirmed credits	
1. Advising commission	0.1% min USD 40.-
2. Confirmation commission*	by arrangement
3. Payment / Negotiation commission	0.15% min USD 50.-
4. Deferred payment / Acceptance commiss.*	by arrangement
C. Amendment to credit conditions and cancellation	
	USD 40.-
D. Transmission of commercial letters of credit	
	USD 50.-
E. Discrepancy Fee	
	USD 50.-

IV. Letters of Guarantee

1. Issuing of Bid/Tender Bonds	by arrangement
2. Issuing of Performance and advance payment guarantees	by arrangement
3. Delivering a Guarantee	USD 50.-
4. Amendment to a Guarantee	USD 30.-

V. Other

1. Information on domestic companies	USD 50.-
2. Confirmation of our undertakings to bona fide holders	USD 60.-

IMPORTANT NOTES

The charges for a letter of guarantee issued on the basis of your counter-guarantee will be as follows:

1. Commission
2. Postal / telex / swift telecommunication charges
3. Banking Transaction Tax of 5% (to be calculated for items 1 and 2)

GENERAL CONDITIONS

- No commissions will be refunded when a credit is cancelled or expired fully or partly unutilized, or if a service is not realised or rendered.
- All commissions and charges are subject to change without prior notice.

* Actual rate per transaction will be determined by the Financial Institutions Group. Tel: +90 212 3185298 or +90 212 3185162 Email: fi@finansbank.com.tr