EFFECTIVE 7 JANUARY 2026

İŞBANK

DEPOSIT SECURITY

Secured Loan Product Guide

FIXED-TERM PRODUCTS

8.45% 2-Year Fixed Rate 7/1/2028

INITIAL RATE	FOLLOW-ON-RATE	FEES*	EARLY REPAYMENT CHARGE	MAX LTV%
8.45%	BoE+4.75%	1% of loan amount	1% of repaid in months 0-36	50%

8.45% 1-Year Fixed Rate 7/1/2027

INITIAL RATE	FOLLOW-ON-RATE	FEES*	EARLY REPAYMENT CHARGE	MAX LTV%
8.45%	BoE+4.75%	1% of loan amount	1% of repaid in months 0-36	50%

Whole-Term Tracker Products

BoE+4.70% Whole-Term Rate

INITIAL RATE	FEES*	EARLY REPAYMENT CHARGE	MAX LTV%
BoE+4.70%	1% of loan amount	1% of repaid in months 0-36	50%

NOTES

- BoE is the Bank of England Bank Rate. For more details, please refer to Interest rates and Bank Rate | Bank of England
- Products will only be secured upon complete application submission and payment of all outstanding fees.
- For more details on fees and charges, please refer to our personal banking fee schedule on our website.

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Authorised by the Prudential Regulation Authority.
Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.
Details about the extent ofour regulation by the Prudential Regulation Authority are available from us on request.
Turkiye Is Bankasi A.S. is registered in England and Wales under Company No. FC012054.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE