

Version No

V 1 2 0 1 7 0 6 3 0

Model No

1 7 M H Z F R 3 6 7 2 0 1

Signature:

TCKN / YKN / YKN

Customer's Name/Surname:

CUSTOMER'S STATEMENT :

I hereby agree and acknowledge that I have read this Agreement and accepted and exchanged all the terms and conditions hereof; the information provided by me in the form enclosed hereto is true and correct; and I shall use accounts, to be opened hereunder, only for individual purposes. Furthermore, I hereby ask you to open deposit account in my name based on this signed agreement. I hereby irrevocably acknowledge that my information such as name, surname, address and bank account number might be written in the sender's details section in SWIFT Messages issued for wirement to correspondent banks. I hereby agree, acknowledge and undertake that I act for and on my behalf and on my account and I do not act for and on behalf of and on the account of third parties with regard to all the accounts opened and to be opened with the Bank hereunder and all the other services offered by the Bank and in case I act for and on behalf of and on the account of third parties, I shall immediately notify the Bank in writing for and on behalf of and on the account of whom I act and the ID details of this person as per Article 15 of Law No. 5549 on Prevention of Money Laundering and Regulation on Prevention of Money Laundering and Terrorism Financing under this article. I hereby acknowledge and undertake that as per the aforesaid Regulation on Measures for Prevention of Proceeds of Crime and Terrorism Financing issued by the Ministry of Finance and entered into effect on 01.04.2008 the information I provided with identity cards and other documents as well as Customer Introduction Form / Customer Application is true, correct and complete; and I shall indemnify any and all loss of the Bank due to any false, incorrect and incomplete information; the cash and capital market instruments deposited or to be deposited by me to my account(s) are not black money and not generated from acts and activities, which constitute crime as per Article 282 of the Turkish Criminal Code. I hereby undertake that as per Public Financial Management and Control Law No. 5018, for the purposes of collective customer salary account opening, by the way of collective customer acceptance, for the personnel of public or governmental authorities or public occupational organizations or any legal entities, institutions or enterprises employing more than 100 employees all within the scope of general administration, I shall submit my original Identity card to the Bank within no later than 3 (three) months. I hereby irrevocably agree, acknowledge and undertake that in advance that in case of my failure in submission to the Bank of my identity card and evidentiary address confirmation documentation I have undertaken to submit within the aforementioned statutory periods, the Bank shall not bear any liability and all the legal and penal responsibility which the Bank is to be exposed due to failure in submission of the same shall be attributed to me; and I shall indemnify and hold harmless the Bank against all the losses to be suffered by the Bank for this reason. I hereby additionally agree and acknowledge that in addition to the notification address /addresses I informed hereunder, any notice or notification to be served to my MERNIS/KEP address by your Bank shall be considered to be effective within the scope of the provisions hereof.

To be filled in by the Retail Customer.

Customer's Name/Surname: Turkish ID No: Application Date: / / Signature:

This area has been left for the Customer to write with his/her handwriting the following: "I have been delivered by and a copy of the Agreement and its annexes"

This section will be filled by the Bank. (Only for use by the Bank, you are not allowed to fill in this section.)

Branch Code: Customer Mobis No:

Türk Ekonomi Bankası A.Ş.

Türk Ekonomi Bankası A.Ş.

Director

Director

BARKOD

Versiyon No V 1 2 0 1 7 0 6 3 0

Model No 1 7 M H Z F R 3 6 7 2 0 1

RETAIL CUSTOMER AGREEMENT



TEB

This Retail Customer Agreement (the "Agreement") is hereby entered into by and between the parties, the name-surnames/commercial titles and addresses of whom are given at the end of this Agreement under the following terms and conditions.

1- BASIC PROVISIONS

1.1. Information

1.1.1. The Customer is hereby delivered a copy of this Agreement signed by and between the Customer and the Bank.

1.1.2. Provisions hereof shall cover all the accounts opened and to be opened with all the branches of the Bank in the name of the Customer.

1.1.3. Execution of this Agreement by the Customer shall not put the Bank to offer all of the banking activities within the scope of the Agreement.

1.2. Customer's Obligation to Cooperate

1.2.1. The Customer shall notify the Bank in writing any changes made in time in the formation provided by the Customer to the Bank including but not limited to name, surname, telephone, address, marital status, disqualification, restriction, authority/signatory, dismissal of power and the information provided in the Retail Customer Application Form and other application forms relating to the Bank's products and deliver the Bank any documents relating to these changes, which may be required by the Bank and are duly and properly issued.

1.2.2. The Customer hereby agrees to submit any kind of identity information and documents required by the Bank from the Customer with regard to the transactions hereunder as per the Law No. 5549 on Prevention of Money Laundering and the related regulations. The Bank may request the presentation of an identity card or another official identity document from the Customer at each transaction. In case of joint accounts, the identification shall be verified for each beneficiary individually.

1.2.3. Assets deposited and to be deposited in the Bank should definitely be deposited in the name and on the account of the real owners/holders. The Customer hereby agrees and undertakes to act on his behalf and on his own account and not to act for and on behalf of third parties in any and all accounts opened with the Bank; and however, in case he acts for and on behalf of third parties, the Customer hereby agrees to notify the Bank in writing for which account and for whom he acted, as per the Law No. 5549 on Prevention of Money Laundering and the related regulations. Additionally, the Customer hereby agrees to immediately notify the Bank in writing the identification details of the real persons or the legal entities' real person signatory or signatories for and on behalf of whom the Customer acts.

1.2.4. The Customer hereby agrees that the address details set forth by the Customer in the Agreement due to "sustainable business relation" established/to be established with the Bank for the services to be rendered hereunder are correct and hereby agrees and undertakes to submit to the Bank any document evidencing his address during or before supply of any of the services hereunder (certificate of residence or any invoice regarding any service which requires subscription such as electricity, water, natural gas, telephone and issued in the name of the Customer within three months before the transaction). The Customer hereby additionally agrees to notify the Bank of his address change and submit to the Bank the document confirming his address as of the change of address at the time of or before establishment of sustainable business relation. Furthermore, the Customer hereby agrees and acknowledges that in addition to the legal notification address/addresses to be informed to the Bank, any notices and notifications to be served by the Bank to MERNIS address or KEP address, if any, of the Customer, shall be considered valid. The Customer hereby agrees that any and all legal and penal responsibilities to arise out of failure in submission of the required documents would be attributable to the Customer himself; and that if required, the Bank shall be entitled to terminate the sustainable business relation, not to complete the transactions and to terminate the existing agreements.

2- ACCOUNTS

2.1. In General

2.1.1. In any and all withdrawal and depositing transactions from and to all kinds of accounts of the Customer; in case of withdrawal transactions regardless of whether the transaction is made at the Bank branches or via Alternative Distribution Channels, the value date of the transaction shall be the same business day, if conducted on any business day, or in case of withdrawal on holidays, the value date shall be the next business day and in case of depositing transactions, the value date shall be the next day following the date of the transaction.

2.1.2. In case of fractional numbers in calculation of interests, values between 00-49 shall be rounded down to the nearest whole number and the values between 50-99 shall be rounded up to the whole number. (e.g. 1.2549 ->1.25; 1.2550 -> 1.26).

2.1.3. It is beneficial for the Customer to get an account book from the Bank through the branches since the account book is an evidentiary instrument legally evidencing existence of the Customer's account with regard to deposits or participation funds. At the time of account opening, the Customer shall be submitted an account book by the Bank. If the Customer does not seek submission of the account book to himself, he shall be obligated to notify such intention in writing to the Bank.

2.1.4. In case a demand deposit account is unexceptionally opened with the Bank for the Customer with regard to the credit agreement entered into by and between the Bank and the Customer and such demand deposit account is not used for any transaction other than the credit payments, then the Bank shall not collect any account maintenance fee from the Customer. Upon closing of the credit, the Customer hereby agrees, acknowledges and undertakes to apply to the Bank for closing his demand deposit account and transfer of the balance, if any therein, to another account by wirement, money order or EFT according to his instructions.

2.2. Insurance of Deposits

Saving Deposit Accounts opened by any real person with the domestic branches of the Bank and gold depot accounts and Foreign Exchange accounts in the form of saving deposit accounts are under the insurance coverage up to TRL 100,000.- (A Hundred Thousand Turkish Liras) as per the provisions of the "Regulation on Premiums to be Collected by Deposits and Participation Funds and Savings Deposits Fund Subject to Insurance.

2.3. Prescription of Deposits, Assets in Custody and Receivables

The share certificates, bonds and debentures, and investment fund participation certificates held in custody by the Bank, and even if a checkbook is not delivered, the amount kept in the Deposit Account opened in the name of the Customer for payments by check, and interests to be accrued over remittance sums, deposits, receivables and assets in custody until the end of prescription time, and all kinds of other deposits, claims and receivables, and assets in custody which are not demanded or withdrawn for any statutory period defined in the related laws and regulations, starting from the recent claim, transaction or written instruction of the Customer, shall be time-barred and this prescription shall be notified or announced by the Bank in compliance with the related laws and regulations. The Bank shall warn the Customer by a return receipt registered mail until the end of January of the subsequent calendar year that "if the Customer does not have recourse to the Bank for all and any types of deposits, assets in custody, and claims and receivables which are equal to or above 50 (fifty) Turkish Lira and are time-barred within the recent 1 (one) calendar year. Both the said deposits, assets in custody, and claims and receivables, and all kinds of other deposits, assets in custody, and claims and receivables which are below 50 (fifty) Turkish Lira shall be listed and published in the Bank's own internet website for a period of 4 (four) months starting from the beginning of February. The publishing of these lists in the Bank's own internet website shall be advertised and publicized by the Bank in 2 (two) daily nationwide papers with the highest circulation for 2 (two) days until the 15th (fifteenth) day of February. Lists published in the internet website shall separately and concurrently be sent by the Bank to the Associations of Corporations and the Fund as well. The Associations and the Fund shall publish these lists in consolidated form in its own internet website until the end of May. All kinds of deposits, assets in custody, and claims and receivables time-barred and publicized as above shall, if not demanded and withdrawn by the Customer or his inheritors by the 15th (fifteenth) day of June, be, together with the interests and profit shares and dividends accrued thereon, transferred to the accounts of the Fund, opened with the Turkish Central Bank or to the accounts with the banks to be specified by the Board of the Fund. The Bank, liable to transfer the deposits, assets in custody and receivables, is obligated to file a notification with the Fund, including a list, which states identity details, addresses and rights as well as interests and profit shares of the beneficiaries and the amounts achieved together with the Bank within one week after the date of transfer. The relevant deposits, participation funds, assets in custody and receivables together with the interests and profit shares accrued thereon are retained as income by the Fund as of the date of transfer. Transfer and related detailed operation of the time-barred deposits may be learnt from www.tmsf.org.tr.

2.4. Deposit Accounts

The Deposit Account refers to accounts for which no maturity is specified beforehand and from which the Bank may pay any amount upon demand by the Customer. If the Customer requests, he is entitled to withdraw amounts in his Deposit Accounts at any time provided that provisions of the Turkish Civil Code regarding liens and rights of retention and provisions of the Law of Obligations on transfer and assignment of the receivables and on clearance as well as authorities and obligations enforced by the other laws are reserved.

2.5. Time Deposit Accounts

2.5.1. Time Deposit Account refers to any account in which any principal amount specified by the Bank not to be less than the limit announced by the Bank is deposited and on which interest is accrued by the Bank on a maturity date and at an interest rate specified before by the Bank. In case of withdrawal of any sum from the deposit accounts, the Bank shall be free to accrue or not to accrue interest on the amount withdrawn and/or balance of the account or if accrues any interest, to apply the interest rate that is applicable for the Deposit Accounts as per the related laws and regulations and to determine different rates of interests at the time of withdrawal and based on the withdrawn amount. The Bank is also entitled not to open Time Deposit Account for amounts less than the specified limit.

2.5.2. The Bank may apply variable interest rate to the time deposit accounts with maturities longer than 6 (six) months within the related laws and regulations.

2.5.3. In time deposit accounts, the interest rates to be applied up to the maximum rates and amounts to be determined according to the pertinent articles of the Banking Law and depending on the type and kind of account shall be announced by the Bank and such interest rates may not be changed until the end of their maturity.

2.5.4. The accounts not closed at the end of their maturity until the close of business on the maturity date shall be deemed to have automatically been renewed with a new maturity if the end of new maturity coincides with a weekend holiday and a separate instruction is given by the Customer for postponement of the end of this maturity to the next business day there after, or with the same maturity if no separate or new instruction is given by the Customer in connection there with, and over the interest rate valid and current as of the date of renewal.

2.6. FX Accounts (Foreign Exchange Accounts)

2.6.1. Save as the provisions of the related laws and regulations are reserved and unless otherwise instructed in writing by the Customer, sums deposited in any currency other than the currency of the account opened shall be converted to the currency of the relevant account by the Bank. Furthermore, the Bank shall be free to leave the relevant sum in the initial currency applied at the depositing time and, if required, to open another account for this purpose under the same conditions. The Bank may apply its own current Foreign Exchange rate effective at the time of transaction in such transactions within the frame of the related laws and regulations. Additionally, unless otherwise instructed in writing by the Customer, the Bank may not meet the demands for payment in any currency other than the currency of the account opened and satisfy the intentions for payment in other currency and the Bank may even refuse requests for payment in any currency other than the currency of the account.

2.6.2. The Customer hereby agrees that the loss to arise out of conversion of the Foreign Exchange during the wirement to be made between Foreign Exchange Deposit Accounts would be covered by him; and that the TRL equivalence of the difference between the currency rates and the Banking and Insurance Transactions Tax (the "BITT") arisen out of this transaction would be debited to TRL or Foreign Exchange Deposit Accounts of the Customer. The Customer hereby agree that in case check is drawn on his Foreign Exchange Deposit Account opened with effective rates of the foreign currencies different in respect of effective rates and Foreign Exchange buying rates, the difference to arise out of the conversion would be paid from the Foreign Exchange Deposit Account.

2.6.3. The Bank may liquidate and discharge all of its debts arisen out of an account opened in Foreign Exchange by ending the Customer a payment order issued in the relevant Foreign Exchange and drawn to the abroad branches or components of the Bank.

2.6.4. If permitted by the Bank, the Customer may make disposition on the account balances in Foreign Exchange only by a check drawn on the Bank or a written instruction.

2.6.5. The Customer may give foreign currency buying and selling orders by fax, telephone, electronic mail or other electronic media including electronic transaction platforms hereunder. Even if the buying and selling orders given by the way so are not prepared in writing additionally, these buying or selling instructions shall be deemed to have been issued by the Customer and to represent the real will of the Customer.

2.6.6. The Customer is obligated to prepare written form of the foreign currency buying and selling orders verbally given by him on the same day.

2.6.7. In case (i) no price or (ii) no validity term is stated in the Customer's foreign currency buying or selling orders, the Bank shall consider that the order has been issued only for the day of its issuance.

2.6.8. The Bank is entitled not to partially or entirely accept foreign currency buying and selling orders given by the Customer. The Bank shall not be responsible for any loss arising out of failure to transact the relevant orders.

2.7. Bills of Exchange Presented for Collection

2.7.1. The Customer shall be responsible for physical control of the bills of exchange presented to the Bank for collection. The Bank shall not be held responsible for the bills of exchange drawn in conflict with the law provisions pertaining thereto, or for any erasures, scrapings, marginal notes or additions on the bills of exchange, or for forged signatures or frauds, and for the control of the bills of exchange in respect of the abovementioned items either.

2.7.2. The Customer hereby agrees to pay in advance the expenses relating to the bills of exchange submitted for collection and the Bank shall not be responsible for failure in completion of collection/protest and these costs shall be debited to his account.

2.7.3. The Customer hereby agrees that the Bank shall not be held responsible for delays and losses in the post during sending bonds/policies or checks - presented by the Customer for collection - to the drawer/component bank(s) or return of the same to the relevant branch, with which the Bank cannot be charged; for incomplete or missing items on the bonds/policies; for delivery of the same to the Bank 15 (fifteen) days or less prior to the due dates; and in case these bonds/policies are to be collected through the component banks, for failure to protest the same since there is not enough time between the date of presentation and the due date; and for failure to transact the checks, since legal and obligatory items are incomplete and missing or the bonds/policies or checks are presented before completion of the endorsement.

2.7.4. The Customer hereby agrees that the checks presented to the Bank for collection through the Interbank Check Clearing House of Turkey and the checks drawn in the Foreign Exchange and paid by the drawee banks with which the Bank reciprocally executes "Agreement on Collective Collection of Foreign Exchange Checks" bounce at the time of collection, it authorizes the Bank to complete all the transactions required to be carried out as per Paragraph 4 of Article 3 of the Check Law No. 5941 and to sign for completion of the bouncing transaction in the name of the Customer and the Customer shall not raise any objection against the Bank on this matter.

3- PROVISIONS ON REMITTANCE TRANSACTIONS

3.1. Remittances ordered by swift, fax or telegram additionally require confirmation by a signed letter or a cyphered swift message, fax or telegram to be sent by any branch or any approved correspondent bank of the Bank. The Bank shall transact the duly issued payment order through its own abroad branches or correspondents.

3.2. It is essential that the remittance order shall be sent unconditionally or without any information attached thereon excluding the cases obligated by the related laws and regulations; and explanatory information/condition set forth in the remittance order by the sender shall not cause the Bank to become a party to the relations between the Parties.

3.3. Any kind of remittance to the Customer's account and deliveries made by the third parties shall be accepted by the Bank in the name of the Customer or credited to the Customer's account opened or to be opened with the Bank without a further notice to the Customer.

3.4. In case of remittance between the accounts of the Customer or in case any amount is deposited to the Customer by third parties for and on behalf of the Customer upon clear instruction of the Customer, no transaction fee or brokerage fee is collected by the Bank.

4- PROVISIONS ON AUTOMATIC / REGULAR PAYMENTS

4.1. Any and all payments to be made by the Bank to related institutions and persons upon the instructions of the Customer shall be performed within the framework of the principles unilaterally determined/to be determined by the relevant institutions and persons with regard to the late payment, fines, partial payment, transfer fee, deposit etc.

4.2. The Customer may give automatic money transfer/automatic payment instructions by filling and signing and submitting to the Bank instructions/forms including sufficient information for his invoices and similar payments required to be paid automatically/regularly from the account of the Customer and also by benefiting from internet and telephone banking services of the Bank. The Customer shall be obligated to immediately notify the Bank of any change in the information set forth in the instruction/form submitted to the Bank. Otherwise, the Customer accepts that the Bank is authorized to transact according to the information set forth in this instruction/form.

4.3. The Customer hereby agrees to make available required amount of balance in his account until 12.00 p.m. 1 (one) day prior to the money order date set forth in his instruction in order that the money order is to be made on the date specified.

4.4. With regard to the money transfers, subject matter of the automatic payment, in case the sum required to cover the total amount of the money order as well commissions, taxes and expenses is not available in the account each time, the money transfer shall not be performed.

4.5. The Customer hereby agrees and undertakes that the Bank is authorized to obtain any and all information and documents or their copies with regard to the Customer from the institutions, informed by the Customer during his application with the Bank, to enter into its records and system, use as required by the services and notify the same to the official and private legal entities in order that the services, subject matter of the automatic/regular payments, would be offered in a sound manner.

5- ALTERNATIVE DISTRIBUTION CHANNELS

5.1. In General

5.1.1. The Customer is liable not to disclose to any third party specific User Name/Code, PINs, passwords, ciphers, given to the Customer by the Bank or specified by the Customer himself to transact through all the Alternative Distribution Channels. In order that the Customer benefits from the electronic banking services in the most secure manner, the Customer himself is required to have necessary equipment and software program (minimum update programs such as firewall, antivirus programs, internet protective shield programs etc.) and not to make use of services supplied by or via the internet sites, which are false, unsecure and save personal information without authorization (failing to ensure connection of "https" format and/or not having minimum security level of 128 bites SSL) and computers and connection points in the public places (computers at internet cafes and unsecure wireless access networks).

5.1.2. The Bank shall give a password exclusive to the Customer and fulfill the instructions given by the Customer using his own password without the need for searching the identity of the person through any of the banking services unit and fulfill e-mail instructions sent by the Customer in a secure medium without the need for waiting for a written instruction. In case of joint accounts, each person may have individual password or joint password.

5.1.3. In case of change of the mobile phone number of the Customer, informed to the Bank for the use of the Alternative Distribution Channels and in case of theft or loss of the SIM Card of the Customer's mobile phone, then the Customer is required to immediately notify the Bank.

5.1.4. The Customer gives his consent to disclosure to the Bank of the information on mobile phone number - used by the Customer to access in the services and applications rendered by the Bank for the mobile phones - for use as a security item enabling identification of the Customer benefiting from the aforesaid applications via mobile operator systems of which it is the customer.

5.1.5. The Customer hereby consents that all the information given on the preliminary application screen would be transmitted to the third parties, being other parties to the mobile signature application.

5.1.6. The Bank may determine the highest transaction amounts during the day and/or transaction basis and upper limits with regard to transfer of the Customer's assets to other accounts separately for each Alternative Distribution Channel and change the same upon announcement, if required.

5.1.7. The Customer hereby agrees and consents that the Bank shall take all the measures it deems necessary for efficient performance of the service and all the communications by and between the Bank and the Customer might be recorded by any auditory and visual systems.

5.2. ATM Transactions

5.2.1. The Customer may carry out banking transactions, permitted by the Bank, through ATMs of the Bank without any card by using his mobile signature.

5.2.2. In case of cash withdrawals with an identifying number (card number, customer number, ID Card number, mobile telephone number etc.) which enables cash withdrawals without any Bank Card/Credit Card or physical card, the value date shall be the same business day; in case of depositing transactions, the value date shall be the business day following the transaction date.

5.2.3. The Customer hereby agrees that in the event that overpayment to the Customer is noticed and detected in any way by the Bank, the Customer shall return the surplus and pay default interest to be accrued from the transaction date until the return date at the interest rate applicable to the short term credits by the Bank at that time.

5.3. Internet and Mobile Banking

5.3.1. The internet banking is a transaction possibility offered to the Customer for connecting to the Bank via internet by means of technologically improved equipment and for giving instructing via internet and performing and inquiring transactions on his accounts and other transactions - to be offered by the Bank subsequently - by using customer/user name, password and other security items transmitted exclusively to the Customer by the Bank or sent to the Customer through SMS or other means by the Bank.

5.3.2. The Customer hereby agrees that in case the Customer is allocated a special device by the Bank to send a password to the Customer each time, in case the Customer loses the device or the device is stolen, the Customer shall immediately notify the Bank for cancelation and shall not hold in any case the Bank responsible for any transaction held via the Internet and transactions held on the account of the Customer from the date of theft/loss until the date of cancellation and shall not raise any claim or right against under the titles of pecuniary and non-pecuniary damages.

5.3.3. The Bank's offering the Customer Internet and/or Mobile Banking Services to the Customer shall not constitute any undertaking to the Customer on supply of hardware and software.

5.4. Telephone Banking

5.4.1. The services hereunder may also be offered to the Customer through telephone. The Bank is entitled to change the existing telephone numbers and announce a new telephone number by appropriate means and methods. The Customer consents that the Bank takes any and all necessary measures to ensure efficient performance of the services and the communications by and between the Bank personnel and the Customer shall be recorded by any kind of records.

5.4.2. The Customer hereby authorizes the Bank to perform the transactions, subject matter of the instruction, such as money order, wirement to his own accounts and third parties upon the instructions to be given verbally by the Customer on the phone.

5.4.3. The Bank is entitled not to start the transaction in case of failure to make a reliable and sounder telephone conversation.

6- PROVISIONS ON REPO (REPURCHASE) AND REVERSE REPO (REVERSE REPURCHASE)

Transactions of commitment of repurchase ("repurchase") or purchase by the Bank from the Customer with a commitment of resale ("reverse repurchase"), shall be subject to the communiqués and instructions of the Banking Regulation and Supervision Agency ("BRSA").

7- TERMINATION OF AGREEMENT AND CLOSING OF ACCOUNT

7.1. The Customer may terminate this Agreement by serving a 1 (one) month prior written notice without being obligated to show any reason. In case of termination of this Agreement by the Customer, the Customer undertakes to close all of his/her accounts held with the Bank. The Customer's request for closing shall include all products provided by the Bank including bank card, credit card/s and all other products of the Bank. At the expiry of the 1 (one) month period following the Customer's termination notification, all accounts of the Customer will be closed and all products provided to the Customer will be cancelled by the Bank without any further document or request. The accounts opened for the purpose of consumer loans extended to the Customer and their repayment are not under the scope of this Agreement; and they will remain open until the consumer loan outstanding risk is closed. The Bank may terminate this Agreement by serving a 2 (two) months' prior written notice without being obligated to show any reason. In case of termination of this Agreement by the Bank, the Customer undertakes to close all of his/her accounts held with the Bank. In case the accounts are not closed, the Customer accepts that all of the remaining balance of the accounts may be subject to set off for the mandatory costs arising from the products provided by the Bank; that he/she will not raise any objection to that regard; that the bank card and credit cards will also be closed and all products provided to the Customer will be cancelled by the Bank at the expiry of this period.

7.2. Where the Customer fails to fulfill his obligations hereunder, or where the identification procedure required to be completed within the framework of the related laws and regulations in force could not be performed due to the suspicion on the adequacy and accuracy of the identity details, or where the Customer fails to provide the documents/information/statements the Bank requires or will require from the Customer under the scope of local or international liabilities, or where the Customer provides such documents/information/statements in a missing/erroneous/misleading way; or where the Customer does not inform the Bank within the period set forth and in writing in case any change occurs in such documents/information/statements; where the Customer fails to pay his debts arising out of any transaction or any product or service offered under this Agreement or any other debts; or where the Customer is subject to legal proceeding by the Bank for any other transaction or by third parties; or in cases of claim of bankruptcy, postponement of bankruptcy, concordat against the Customer or in case of any violation by

the Customer of the related laws and regulations in force; or where the Customer abuses the services rendered by the Bank hereunder; or where the Customer obstructs services offered by the Bank in an unbearable manner or where the riotous acts or behaviors continue towards the Bank; or where the products/services/accounts are not used for a period of 5 (five) years as of the last transaction date or where the balance remains below the minimum balance specified by the Bank or for any other just reasons including but not limited to the aforesaid reasons, the Bank, by a notice to the Customer, may close the accounts of the Customer held with the Bank, terminate the products/services offered hereunder, declare the debts of the Customer due and payable and claim for payment of the debt together with all the ancillary payments accrued thereon, and unilaterally terminate the Agreement..

7.3. In case the Agreement is terminated by one of the Parties or ended for any reason, all the debts shall become due and payable including future installments not due yet, and the entire debt shall immediately be paid in cash by the Customer without any need for further notice; all the responsibilities of the Customer regarding the payment of the principal, interests, commissions, fees and other ancillary items shall remain in force until the payment of the debt in full. The relevant provisions of the Agreement shall remain in force until the receivables of the Bank are fully recovered.

7.4. In case of a Customer request for preliminary injunction and precautionary assessment from the legal authorities due to Customer's debts hereunder, the Bank is authorized to fulfill such request without being obligated to provide security. However, if any security is requested by the courts, any and all commissions and charges arising out of the letters of guarantee shall also be paid by the Customer.

7.5. The Customer hereby agrees that in case the branch with which the Customer's account is opened is closed or transferred to another Branch upon notification of the Customer, the Bank shall be authorized to transfer the balance to a new account to be opened under a new account number in the name of the Customer with the branch where the accounts are transferred and that this new account shall be subject to the provisions of the Agreement under the same terms and conditions.

8- LAW NO. 6493 ON PAYMENT AND SECURITY SETTLEMENT SYSTEMS, PAYMENT SERVICES AND ELECTRONIC MONEY INSTITUTIONS AND PROVISIONS OF THE RELATED LAWS AND REGULATIONS

8.1 Payment services to be offered by our Bank are listed in this article. Entire of these services is also offered in convertible foreign currency in which the Bank opens accounts. Terms set forth in this Agreement but not defined specifically shall have the meaning given under the Law and Regulation on Payment and Security Systems, Payment Services and Electronic Money Institutions.

8.1.1. EFT, wirement made by Credit Card and Credit Card payment transactions

8.1.2. All the necessary transactions for depositing cash to the payment account, withdrawal from the payment account and operation of the same

8.1.3. All the money transfers of the Customer including transfer of the fund in the Customer's payment account with the Bank, direct debt system transactions including one-time transaction, payment transactions carried out by debit card or any other similar instrument as well as regular payment order (wirement, EFT, quick money transfer etc.)

8.1.4. Issuance and acceptance of the payment instrument

8.1.5 Payment transaction for which the consent is given through any informatics or electronic communication device such as internet banking, telephone banking etc. and made by the Customer to an informatics or electronic communication operator acting as intermediary for the service or goods provider

8.1.6 Services for intermediation of the invoice payments (payments in consideration for the services to satisfy the needs such as electricity, telephone, water, natural gas as well as tax, duty, charge and social security premium payments and related fines)

8.2. In order to perform the payment services listed in Article 8.1 of this Agreement, the information required by the Bank from among the information is provided by the Customer.

Receiver's name, surname and commercial title, Turkish ID Number (TCKN), Foreign Identity Number (YKN), Tax ID No (VKN), Account Number (IBAN), Customer no or user code, Credit Card number, contact details (telephone, e-mail etc.), receiver bank's name, branch or bank's branch code, receiver address information, subscriber/installation number for invoice payments, tax ID no (VKN), registry no for Social Security Premiums, transaction no., currency, who will pay the correspondent bank charges, document evidencing the nature of the payment

8.3. When the order/instruction relating to performance of the payment transaction by the Customer is transmitted to the Bank or approval is given by means of remote access devices, the Bank shall be deemed to have been authorized.

8.4. The transaction might be withdrawn by the Customer after authorization of the Bank as long as the transaction is not performed. However, in case of payment transaction performed by the way of direct debit system such as regular payment instructions, the Customer may cancel the payment order until the close of business on the business day before the due date of the relevant payment.

The Customer may authorize the Bank on the payment order by 04.00 p.m. on the business days. Any authorization made after this time may be performed on the next business day. Payment orders, given after 04.00 p.m and demanded to be performed on the same day, shall be subject to the fee set forth in Türk Ekonomi Bankası A.Ş. Charge, Commission and Fee List, being an annex hereto and integral part hereof. In case currency of the payment order is not TRL, the working hours of the receiving country and international commercial rules should also be taken into account by the Customer. If it is agreed that the payment order would be transacted on an agreed date or at the end of any specific term or on the day

when the Customer authorizes the Bank to decide on the funds relating to the payment, the day agreed for the payment is considered as the time of receipt of the payment order. In case the agreed day is not a business day, the payment order shall be considered to take been received on first following business day.

The Bank may refuse any payment order given by the Customer, if required. In this case, the Bank shall inform the Customer of its reason for refusal until the close of business following receipt of the payment order at the contact details saved in the Bank's system. In case the Bank refuses the payment order or instruction on the payment order is incorrect and/or incomplete, the Customer shall be informed on how the incorrect and/or incomplete instruction shall be corrected using the contact details saved in the Bank's system until the close of business on the day following the receipt of the payment order.

8.5. The Customer may learn spending limits, with regard to the payment order given by him, at the web site www.teb.com.tr.

8.6. Exchange rates of the Bank at the time of transaction are applied by and between the Bank and the Customer. Changes in the exchange rates applied by the Bank are immediately applied without any notice to the Customer.

8.7. The fees required to be paid by the Customer for the payment service to be rendered by the Bank are set forth in Türk Ekonomi Bankası A.Ş. Expense, Commission and Fee List and Fundamental Banking Products Information Form, annexes hereto and integral parts hereof. In case the Customer requests from the Bank further information or frequent information or transmission of the information by different way with regard to the payment services offered to the Customer by the Bank, a fee is charged by the Bank pro rata to the cost of the relevant transaction if permitted by the related laws and regulations.

8.8. In case of use of the payment service through a device and/or application, technical specifications and other features the device is required to have are additionally stated by the Bank in the Conditions of Use of the relevant device/application.

8.9. The Bank informs the Customer in writing or by remote communication means, on the payment transactions, carried out by the Customer or on the payment made to the Customer upon the request of the Customer on transaction basis after the transaction or latest monthly if requested by the Customer.

8.10. The Bank may deliver the Customer one copy of this Agreement upon request. The Customer may also get this Agreement from the Bank's official web site www.teb.com.tr.

8.11. The Customer is required to keep in safe Payment Instrument (card, mobile phone, password and similar personal devices) used by him to transmit payment order and to take measures, preventing third parties to use this information. The Customer hereby agrees that in case the relevant Payment Instrument is lost by the Customer or stolen, he shall promptly request from the Bank to cancel the same; he shall not hold the Bank responsible for any and transactions to be carried out via Internet or through his account in the days elapsed from date of lost/theft until he date of cancellation; and he shall not raise any claim or right against the Bank under pecuniary or non-pecuniary damages. In case the Customer unfairly uses the Payment Instrument used by him to give payment order, the Bank shall be entitled to immediately close the Payment Instrument for use. The Customer hereby agrees that in case of any loss of the Bank arisen out of unfair use, the Customer shall be obligated to pay such loss of the Bank.

8.12. In cases of fraud, occurrence of any event creating suspicion of unauthorized use, notification to the Bank by the Customer of loss or theft of the Payment Instrument and in case of unauthorized use against the Customer's will immediately and within no later than twenty four hours by any communication mean, the Bank shall cease use of the Payment Instrument. When the reason for cease of the Payment Instrument disappears, the Bank allocates a new Payment Instrument to the Customer or allows the use of the relevant Payment Instrument. The Customer is obligated to take necessary measures for his personal security information relating to the Payment Instrument and to use the same in compliance with the conditions of use.

8.13. In case the Customer ceased the use of the Payment Instrument, the Bank shall not send a new Payment Instrument to the Customer without the request of the Customer. The Bank shall prevent third parties to access in the personal security information of the Customer and take necessary security measures.

8.14. As soon as the Customer becomes aware of any unauthorized or incorrect payment transaction, he shall immediately notify the Bank and request from the Bank to correct the payment transaction. The correction request shall in no case exceed thirteen months as of the date of performance of the Payment Transaction.

8.15. The Customer hereby agrees that in case the lost or Stolen Payment Instrument is used or the Payment Instrument is used by the others due to failure to keep the personal security information confidential, the sender shall be responsible for any loss arisen out of unauthorized payment transactions up to one hundred fifty Turkish Liras of the illegal use, performed within the last twenty four hours before notification to be made by the sender. The Customer may not be held responsible for the payment transactions not authorized by himself.

8.16. Where the Customer uses the Payment Instrument fraudulently or fails to fulfill its obligations regarding secure use of the same intentionally or negligently, he shall be held responsible for entire loss arisen out of unauthorized payment transaction.

8.17. The Customer shall be responsible for loss, theft of the Payment Instrument, failure to take necessary measures relating to performance of any transaction that is held beyond his will despite his awareness, failure to freeze the accounts or failure to close the Payment Instrument for use.

8.18. The Bank is responsible against the Customer for transfer of the payment transaction to the payment service provider of the receiver in accordance with the payment order. If the amount of the payment order is TRL, the Bank shall transfer such amount to the account of the receiver's payment service provider within no later than four business days as of the date of receipt of the payment order. Where the amount of the payment order is foreign currency or the receiver's payment service provider is resident abroad, the Bank shall transfer the same to the account of the receiver's payment service provider within no later than ninety (90) business days. However, in case of any delay caused by the correspondent bank, the Bank shall not be responsible.

8.19. The Bank shall immediately return any unrealised or incorrectly realised portion of the payment transaction and in case of set-off of such amount from his payment account, he shall complete the account by payment.

8.20. The Bank shall be responsible for indemnification of the interests and fees obligated to be incurred by the Customer as a result of failure by the Bank to complete the payment transaction of the Customer or in case of incorrect performance of the same, except the default or mistake of the Customer.

8.21. The Bank shall notify the Customer of any changes relating to payment systems hereunder 30 days before. The Customer shall be entitled to terminate this Agreement without any cost by the completion of the aforesaid thirty days. The Customer, failed to object within such period, shall be considered to have accepted the changes.

9- PROVISIONS ON FEES, COMMISSIONS, INTERESTS, TAXES AND EXPENDITURES

9.1. The Customer shall pay the Bank account management fee set forth in the Information Form delivered to the Customer against signature on the date of execution hereof and updated by the Bank each calendar year for each of the account - including Credit Account/Credit Card Account opened with the Bank - in the currency of the relevant account.

9.2. The Bank shall notify its changes anticipating increase at the rate specified by the related laws and regulations or below rate within one calendar year, in the fees, expenses and commissions, set forth in the Information Form transmitted to the Customer by the Bank on the date of execution hereof by the Customer, by an effective way at least 30 days prior to the change. Upon this notification, the Customer is entitled to withdraw from the use of the relevant product or service until completion of 15 days after commencement of the new period. In case of exercise such withdrawal right, the Bank shall not request any additional interest or fee from the Customer for the new period. The Bank is entitled to discontinue the relevant service offered to the Customer, using the right of withdrawal. The Bank shall additionally get the consent of the Customer for any amendments, which anticipate increases in fees -, charges and commissions higher than the rate anticipated by the relevant laws and regulations.

9.3. The Customer shall pay any and all fees, commissions and expenditures as well as Source Utilization Support Fund (SUSF) and Banking Insurance and Transactions Tax (BITT) including the account management fee with regard to the accounts and transactions subject matter hereof as well as other taxes funds, charges and other legal deductions and insurance premiums. The Customer is also responsible for the expenditures of any notices and notifications and postage to be made relating to obligations of the Bank hereunder and/or any and all banking products, services and transactions or to be served against the Bank and all the costs and expenditures to be incurred by the Bank with regard to the execution proceedings and actions for collection of the receivables arisen out of the Agreement as well as interests to be calculated at the default interest rate set forth herein for the term between the date of payment of the same to the courts and execution offices until collection of the same as well as attorney fees to be calculated at the rates set forth in the Minimum Attorney Fee Tariff and expense taxes and the prison tax related to the same.

9.4. The Bank is authorized to ex officio collect any and all commissions, fees, taxes, insurances, expenses and its other receivables arisen out of the products, transactions and services hereunder from the Customer's account related to the transaction or any other deposit account of the Customer with the Bank, if there is not adequate balance in the relevant account or the transaction is not connected to any account. In case the collection is required to be made from an account opened in any currency other than the currency of the receivable, any amount in the account shall be converted to the currency of the receivable and the Bank's exchange rates shall be applied on the date of transaction during the conversion and taxes regarding Foreign Exchange buying-selling transactions shall be attributed to the Customer. Additionally, the Bank reserves its rights to buy or sell liquid funds and/or short term bonds/notes to collect its receivables hereunder and to exchange/set-off amounts converted to cash as described above from its receivables.

9.5. In case of inadequate balance in the Customer's deposit accounts, the Customer shall immediately and fully pay these amounts in cash upon the first request by the Bank. The Bank shall collect the aforesaid amounts from the Customer by debiting the same to the Overdraft Deposit Account of the Customer upon the instruction of the Customer.

9.6. The Customer hereby agrees to pay the Bank's receivables arisen out of the transactions and services hereunder upon the first written request by the Bank. Otherwise, the Customer hereby agrees to pay a default interest to be accrued for the period starting from the date of default over an interest rate equal to the then-current highest credit interest rate applied by the Bank plus 25% thereof.

9.7. In case the Customer demands optional notifications, the customer agrees to pay optional notification fee/fees.

10- COMMON PROVISIONS

10.1. The Customer hereby agrees irrevocably that the Bank has the right to wirement, clearing, set-off and retention on deposit or time deposit, due or undue deposit accounts (Turkish Lira or Foreign Exchange) of the Customer opened or to be opened subsequently with the headquarters or branches of the Bank in the country and abroad (including his own shares in the joint accounts), receivables of the Customer due to the Bank, arisen or to arise out of the Agreement and/or any other reason, blocked accounts, all kinds of receivables, safe deposit boxes and all kinds of valuable assets and papers, cash, shares and notes, bonds and bills of lading, promissory notes given for collection, checks and other valuable papers in the cash boxes or credit accounts and wirements made or to be made in favor of the Customer as to cover the debt, and that the Customer pledges to the Bank all the amounts in whatsoever form to cover all the debts to arise, and that the Bank is authorized to ex officio collect its receivables by setting off adequate portion of the same from the debt, and that the Foreign Exchange accounts are also subject to definite buying transactions under the same provisions. The Customer hereby agrees that the Bank is authorized to exercise its rights hereunder on the rights and obligations before the Bank and set forth above until fully payment of the debts of the Customer to the Bank. The Customer shall not transfer or assign to third parties the receivables on which the Bank has the right to pledge and which are given above without the consent of the Bank.

10.2. Unless a written notification is made to the Bank stating death of the Customer and the documents required by the Bank are submitted, the Bank shall in no case be responsible for the sums withdrawn and transactions conducted by using the Customer's password within the scope of the banking services hereunder after the death of the Customer.

10.3. An account might be opened for the Customer, below the age of 18 (eighteen) under the guardianship of his parents provided that his parent shall undersign the Agreement for and on behalf of the child in the capacity of parent and the Bank shall deem appropriate. While the marriage is going on, both the mother and the father might transact on the account opened in the name of the child and in the capacity of parent. In case of death of any of the parents, the surviving parent and in case of divorce, mother or father getting the custody upon court decision might transact on the account opened in the name of the child. The parent acting for and on behalf of his/her child hereby agrees and acknowledges that the obligations hereunder shall also be effective for himself/herself in the same manner. However the Bank is not liable to offer the banking/capital market services not related to the account opened in the name of the child. The parent hereby agrees and undertakes that the password given by the Bank with regard to the account opened in the name of the child shall only be used by himself/herself and in case of transaction carried out by the way of use of the same by the child or any third party, the Bank shall not be held responsible and the Parent himself/herself shall be responsible for the transactions conducted by the child.

10.4. Trustee is obligated to act in compliance with the related laws and regulations during account transactions, present its certificate of authorization issued upon court decision and obtain permission from the relevant court if required by the Bank/. The trustee acting for and on behalf of the Customer accepts that the obligations of the Customer hereunder shall also be effective and binding upon the trustee exactly in the same manner and shall ex officio be responsible for the transactions conducted by the trustee itself beyond its authority.

10.5. The Customer hereby agrees that in case of salary payment to himself through the Bank and in case of any dispute between the related persons and/or institutions and the Customer arising out of the amounts informed to the Bank, nature and amount of the deductions made from the salary or for any reason, the Bank shall not be considered a party.

10.6. The Bank/Intermediary Institution shall not be responsible for any and all loss and consequences of any loss, delay, default, misunderstanding, misleading or repeated notice occurred during utilization of postage services, telegram, telephone or other communication or transportation and communication means or particularly during communication or transportation unless the Bank/Intermediary Institution shall have gross fault or negligence.

10.7. In case the Bank obligates the Customers to make available deposits or investment funds over a specified limit with the Bank to offer specific products and services to the Customers, the Bank shall notify the Customers of such requirements before offering the relevant products/services. In case of failure in fulfillment of the requirements notified at the time of request for the relevant products/services or during the term of utilization, the Bank may abstain from offering the relevant product/service or return of the relevant product/service or benefit hereof and may discontinue offering such services. The Bank is entitled to modify the requirements relating to these services and if the Customer has the possibility to lose its right based on such requirements, the Bank may serve a notice to the Customer and request from the Customer to arrange his existing entities according to the new limit before the date of modification. If the Customer does not intend to arrange his entities to cover the new limit, the Bank may cease the relevant product or service.

10.8. The Bank may announce the relevant products and services rendered under this Agreement and annexes hereto in medium such as Bank internet website, boards of the Branch, internet website screens, ATMs, account statements according to the nature of the relevant product and service.

10.9. The Customer hereby agrees and undertakes that the following address is his legal notification address for notices and notifications to necessarily be served by the Bank; the notices and notifications to be made to these addresses shall be deemed to have been made to the Customer himself; he shall notify any change in this address to the Bank within no later than fifteen days after the date of change; and in case of failure in notification of the change to the Bank, the notices and notifications to be made to the former address shall bear the consequences of a valid notification. The Customer additionally agrees to immediately notify in writing the Bank of any change in his mobile phone electronic mail address and all the other contact details saved in the records of the Bank in order to ensure delivery of notifications on the identification, service interruptions and banking products.

10.10. Orders for foreign currency and capital market instrument buying and selling transactions to be given by the Customer by fax, telephone, electronic mail or other electronic means hereunder shall be considered to have been sent by the Customer and stated the real will of the Customer, even if they are not in written form. In case of disputes between the Bank and the Customer arisen hereunder, books, documents, computer and voice records as well as microfilms of the Bank, international card institutions in electronic medium - as long as these are related to the transactions - shall constitute legal evidence and be binding upon the Parties within the scope of Article 199 of the Turkish Civil Procedural Code. The Customer may only prove his objections against the records of the Bank only by a written instrument and this Agreement constitutes a legal evidence agreement. The Customer hereby agrees that any and all foreign currency buying and selling transactions, rep/ reverse repo and similar transactions to be entered with the Bank hereunder, investment transactions made by the use of password / passwords given to the Customer via Alternative Distribution Channels offered on the date hereof or to be offered subsequently, execution of agreements, amending agreements, any and all other transactions including tests, statements, necessary applications, approvals and undertakings shall be effective and binding as per the laws and regulations of the BRSA and CMB; and the electronic records kept by the Bank with regard to these transactions to be made via Alternative Distribution Channels shall constitute legal conclusive evidence between the parties hereto as per the first paragraph of Article 193 of the Civil Procedural Code No. 6100.

10.11. Instructions by Facsimile

10.11.1. In case the instructions which are signed by the authorized personnel of the Customer are transmitted to the Bank by facsimile, the Bank is entitled to consider the document as original at its own discretion and is authorized to fulfill the instruction without the need to wait.

10.11.2. The Customer hereby agrees that the Bank may not transact the order for the transaction security if it suspects of the order or unless it receives confirmation to eliminate such suspect; and that in case of any difference between the instruction transmitted to the Bank by facsimile and the original document transmitted for confirmation purposes after the completion of the transaction, first arrived instruction by facsimile shall be taken into consideration.

10.11.3. The instructions shall be transmitted to the Bank from the fax number stated under this Agreement or notified in writing to the Bank. In case of change in the fax number, the Customer shall immediately notify this change to the Bank in writing. The Bank may not take into consideration the instructions transmitted from any fax number different than the one stated to the Bank. The fax message sent to the Bank shall include commercial title of the Customer (name-surname in case of a real person), telephone number to which the fax machine is connected as printed thereon. The fax messages, not including these details thereon, may not be transacted by the Bank. Original document, transmitted by facsimile, shall be sent to the Bank as soon as possible, stating that this document is for confirmation only.

10.11.4. The Customer shall take necessary measures for transmission of instructions by facsimile to the Bank by only its authorized personnel. All the pages of the instruction transmitted by facsimile shall be signed by the authorized personnel of the Customer.

10.11.5. When the Bank receives a facsimile instruction of the Customer, it shall compare the signatures thereon in reasonably careful manner, and if deems appropriate, it shall transact the instruction without the need to wait for the written confirmation.

10.11.6. The Bank shall not be responsible for the consequences of signature similarities, undetectable at first sight, for consequences of falsification and fraudulent, for failure or breakdown of general or special communication means of the Bank and the Customer, for inadequate information transmitted by facsimile, for transmission of false, missing or deficient information, for repeated transactions conducted based on confirmation letters sent by the Customer without annotation of "for confirmation only" and for the faults of the component banks and third parties.

10.11.7. The Customer hereby agrees that the Bank may send the Customer informatory and marketing messages including multimedia messages in the form of SMS, MMS (Multimedia Messaging Services), photo, animation etc. through electronic mail or similar communication means.

10.11.8. The Customer hereby agrees that the Bank may partially and/or entirely transfer and assign all the rights and obligations hereunder; and during such transfer or assignment, the Customer himself may submit all the information and documents to be requested by the assignee and/or official and/or private authorities, real persons and/or legal entities.

10.11.9. The Customer hereby agrees that the relations between the Customer and the Bank shall be subject to the provisions of this Agreement and the Turkish Laws and in case of disputes, Central Courts and Execution Offices in the place where the relevant Branch of the Bank with regard to the disputed transaction or account is located shall have jurisdiction.

10.12. Protection of Personal Data

10.12.1. Beside the mandatory information that must be collected from the Customer, Türk Ekonomi Bankası A.Ş. as the Data Processor processes only the personal information it deems necessary to provide the best service and product it has targeted and to the extent allowed by the legal regulations.

10.12.2. The Bank may collect the personal data from written, verbal and electronic mediums, third parties and public authorities; and it may share the personal data, to the extent allowed by the personal data protection legislation, with domestic and foreign direct and indirect

affiliates, its main shareholders, program partners with whom it concluded an agreement, third parties with whom it has a co-branding cooperation; and with other persons and organizations to whom the disclosure is necessary in order to provide the banking services; and other persons and organizations to whom the disclosure is allowed as per the legal regulations.

10.12.3. Concerning their personal data, the Customer may exercise the following rights by applying to the Bank:

- To learn whether any personal data is being processed or not,
- To request information about processing, if any personal data has been processed,
- To learn the purpose of processing of the personal data and whether such data is being processed in line with its processing purposes or not,
- To have information about the third parties located in the country or abroad to whom the personal data is transferred,
- To request for the correction of the personal data in case such data has been deficiently or incorrectly processed,
- To request the erasure or destruction of personal data,
- To request the notice of correction, erasure, destruction made on the personal data, to the third parties to whom such personal data are transferred,
- To object to the unfavorable results made exclusively through the analyze of such data via automatic systems,
- To claim for indemnification of any damage incurred as a consequence of illegal processing of personal data.

10.12.4. The Customer acknowledges and accepts that banks have the obligation to keep records and documents related to transactions with their customers for a certain period in accordance with the legal regulations; and that in case the Customer requests his/her personal data to be deleted or destroyed or anonymized, such request may be executed by the Bank only after the expiry of the period set by the legal regulations; and that nevertheless during this period, his/her personal data will not be processed by the Bank and will not be shared with third parties except for obligations arising from contracts and national and international legal regulations.

11- ANNEXES OF THE AGREEMENT

This Agreement consists of 11 articles. The Customer should take delivery - against signature - of one copy of each product information forms relating to the products to be benefited by the Customer with the Expense, Commission and Fee List and overview the same diligently. The expenses, commissions and fees, set forth in the aforesaid annexes, may be revised from time to time as per the related laws and regulations. One copy of each of the other annexes other than the application form shall be delivered to the Customer within the scope of the products and services to be used by the Customer.

11.1. Application Form

11.2. Türk Ekonomi Bankası A.Ş. Expense, Commission and Fee List

11.3. Fundamental Banking Product Information Form

11.4. Letter of Consent for Disclosure

11.5. Information For Person Deemed Resident In The United States Of America

11.6. Tax Residency Self-Certification Form

