

TEB CONSUMER LOAN AGREEMENT

Türk Ekonomi Bankası A.Ş.

Trade Registry No: 189356 Mersis No: 0876004342000105 TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad. No:7A - 7B Ümraniye/İSTANBUL www.teb.com.tr 0850 200 0 666

Article 1: Parties, Subject and Scope

On one side Branch of Türk Ekonomi Bankası A.Ş. that hereinafter will be referred to as "Bank" and on the other side "Credit Customer and Guarantors", whose names, surnames, signatures and residence (notification) addresses are written on the last page, have executed an agreement under the following terms and conditions and agreed, declared and undertaken that the following provisions shall be effective for this Consumer Loan.

Article 2: Right of Withdrawal

THE CUSTOMER IS ENTITLED TO WITHDRAW FROM THE CREDIT(LOAN) BY APPLYING TO THE BANK'S BRANCHES, CALL CENTER OR INTERNET BRANCH WITHIN 14 (FOURTEEN) DAYS WITHOUT PRESENTING ANY REASON AND PAYING ANY FINE AS PER THE PROVISIONS OF THE LAW NO. 6502. ON CONSUMER PROTECTION, DETAILS ON EXERCISING THE RIGHT OF WITHDRAWAL ARE PROVIDED IN ARTICLE 22 BELOW.

Article 3: Lending Conditions

Credit Limit is composed of facilitated credit (principal amount), credit interest, R.U.S.F. (Resource Utilization Support Fund), B.I.T.T. (Banking and Insurance Transactions Tax) and expenses.Credit Customer and Guarantors hereby agree, declare and undertake to pay the Consumer Loan that they have received from the Bank under the following terms and conditions in accordance with the provisions of this agreement and in installments and on the due dates specified in the Payment Plan, which forms an integral part of this agreement.If the payment date corresponds to a banking holiday, the payment shall be made on the next business day.

One year is deemed as 360 days for credit paid back in equal installments and as 365 days for credit paid back in flexible installments and interest is calculated accordingly (Annual contractual interest rate = Monthly contractual interest rate x 12).

Principal	
Maturity period (in months)	
Monthly Contractual Interest Rate (%)	
Annual Contractual Interest Rate (%)	
Monthly Default Interest Rate (%)	
Annual Default Interest Rate (%)	
Monthly Discounted Interest Rate (%) (in Credits on Campaign)	
Annual Discounted Interest Rate (%) (in Credits on Campaign)	
BITT Rate (%)	
RUSF Rate (%)	
Annual Effective Interest Rate / Annual Rate of Cost (%)	
Total Credit Amount	
Total Cost of Credit	

Article 4: Interests, Taxes and Expenses

Any positive or negative change that may occur in R.U.S.F. and B.I.T.T. rates, applicable for monthly installment amounts, shall be paid by Credit Customer and Guarantors without any notice and a Payment Plan shall be rearranged accordingly. Such rearranged Payment Plan shall be accepted as an integral part of this agreement. If RUSF and/or BITT exemption is applied to Credit Customer, such applied RUSF and/or BITT exemption is valid until the sale of the immovable property included in the guarantee. If the immovable property is sold to a third party during the credit, such exemption is ended as of the date of sale and a new payment plan is issued by applying RUSF and/or BITT to the remaining credit installments.

Credit Customer and Guarantors agree to pay to the Bank any expenses and similar costs of notices and warnings to be issued by the Bank to them due to any unpaid installment in cash and lump sum upon first request.

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Credit Customer and Guarantors agree and undertake that, if necessary, they will also pay any public notary expenses.

CHARGE	CHARGE AMOUNT (TL)
Credit Allocation Fee	
Expert Fee **	
Fees for Establishment of the Lien**	
Insurance Expenses***	

** It is collected in mortgage backed credits.

***Insurance expense is not included in the calculation of Annual Effective Interest Rate / Annual Rate of Cost.

Article 5: Value Date Application

Credit Customer and Guarantors agree, declare and undertake that the date on which the credit amount was paid to Credit Customer is the "value date" and this date is taken into consideration by the Bank in the interest accruals.

Article 6: Authority to Collect from Credit Account

If Credit Customer holds an account at the Bank, the Bank is authorized to collect the installment from this account and to record the collected amount as a debit to the account on the due dates of each installment, which is composed of principal, interest, fund and excise tax.

Article 7: Early Payment

Credit Customer may make early payment as described below in paragraphs (a) and (b) of this article.

a) Early Payment of Part of Credit Debt Before Due Date

Credit Customer may pay one or several undue installments before the due date. In such case, the discount required by the The Law No. 6502. on Consumer Protection and relevant legislations, is applied by taking the payment date of Credit Customer and the amount paid early into consideration.

b) Early Settlement of Entire Credit Debt Before Due Date

Credit Customer may settle the credit by paying the entire credit debt early.

i) In case the early payment for entire credit is made on an installment date, the due installment payment as well as the principal debt of the remaining installment amounts and, if any, all interests, taxes, duties and other similar legal liabilities that have not been collected until that date are collected.

ii) If early payment of the entire credit is made between two installments, the amount of interest accrued to the principal for the period between the date of the last paid installment and the date of early payment, the principal debt of the remaining installment amounts as of the date of last paid installments and, if any, all interests, taxes, duties and other similar legal liabilities that have not been collected until that date are collected. However for credit in which all or some of the interest has been collected in advance from the consumer, if the entire credit is paid early, necessary interest refunding is made based on the contractual interest rate by taking the early payment date and the amount paid early into consideration.

Article 8: The Bank's Liability for Goods and Services Received Under Tied Credits

Tied credit agreement is an agreement in which the consumer loan is given to fund supply of a certain good or service and in which these two agreements objectively form an economic union.

In tied credits, if goods or services are not delivered or performed or if they are not delivered or performed as required and if Credit Customer exercises its right to withdraw from the sales agreement or to apply a discount on the sales price, the vendor, the provider and the Bank are jointly liable. If Credit Customer exercises its right to apply a discount on the sales price, the tied credit is reduced proportionally and the payment plan is changed accordingly. If Credit Customer exercises its right to withdraw from the agreement, the vendor, the provider and the Bank are jointly liable for returning the payments made until that date. However, the Bank's liability is limited to the amount of utilized credit and it is effective for one year starting from the delivery date of goods or performance date of services specified in the sales agreement or tied credit agreement in case the goods could not be delivered or services could not be performed, or starting from the actual delivery date of goods or actual performance date of services in case the goods were delivered or services were performed.

Credits that were utilized through the payment by the Bank of the price of goods or services specified by the Credit Customer without any agreement between the Bank and vendor or provider for supply of a certain goods or services are not considered as tied credits.

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Article 9: Provisions on Maturity and Default of Credit Debt

Installments under the provisions of this agreement, which are indicated in the Payment Plan attached hereto, become payable on their due dates without requiring any further notice.

If Credit Customer fails to pay at least 2 (two) consecutive installments, the Bank shall submit a maturity warning by granting a period of 30 (thirty) days starting from the date of default. If the debt is not paid within this period, the Credit Customer agrees, declares and undertakes that all of his/her debts and liabilities arising out of this agreement, particularly all of the undue installments, shall become payable without requiring any further notice of the Bank and he/she shall be liable to pay all of his/her debts, including the principal amount and accessory payments other than the interests accrued to such payable installments, in cash.

If Credit Customer fails to pay all of his/her debts together with the accrued default interests within the period given as described above, the Bank may initiate legal proceedings against Credit Customer in order to collect all of its receivables.

Credit Customer and Guarantors agree, declare and undertake that if they fail to completely or partially pay their debts arising from this agreement on the payment dates in accordance with the attached Payment Plan, then they shall pay unpaid debts together with a default interest, equal to thirty percent (30%) higher than the monthly contractual interest rate, agreed in Article 3 above, which will be applied throughout the maturity period.

The parties have agreed that if credit with discounted interest is used (except campaign sales) and all debts of the Customer have become immediately payable and in default, a default interest to be calculated according to the interest rate stated in the "Monthly Contractual Interest Rate (%)" section of the table given in Article 3 above shall be paid. The parties have agreed that if credit with "0" or discounted interest is used under campaign sales and collaboration agreements with vendors and all debts of the Customer have become immediately payable and in default, a default interest to be calculated according to the interest rate stated in the "Monthly Contractual Interest Rate (%)" section of the table given in Article 3 above shall be paid.

Credit Customer and Guarantors agree, declare and undertake that if one or several installments in the Payment Plan are paid later than their due date and the Bank accepts these payments, this shall not mean that the Bank has waived from its right to declare its receivables as immediately payable and its right to claim default interest and accessory payments accordingly and the same shall not abolish the right for legal and penal proceeding of the Bank by taking legal actions. **Article 10: The Bank's Right of Pledge and Retention and Assignment of Receivables**

The Parties have agreed that all receivables, rights and accounts of Credit Customer and Guarantors that have arisen and will arise shall be pledged to the Bank in return for their credit debts. If Credit Customer is in default or the legal condition to exercise the right of clearing, offsetting and retention occurs, the Bank's right of retention, clearing and offsetting on the specified assets shall be available.

Article 11: Utilization of Credits against Security Interests

Credit Customer may establish a mortgage on real estates not owned by him/her with the Bank as a guarantee for the consumer loan to be received from the Bank under this agreement and may pledge motorized vehicles, deposit accounts in Turkish Lira (including salary accounts), foreign currency accounts, gold, cash in Turkish Lira and/or securities and capital market instruments similar to foreign currencies or assign any of his/her receivables to the Bank.

Credit Customer and Guarantors agree, declare and undertake that if they fail to fulfill their liabilities arising out of this agreement in accordance with the terms of this agreement, the Bank may initiate legal proceedings for these guarantees.

If the Bank's right of receivable on the securities pledged and/or real estates mortgaged as a guarantee of consumer loan is ended in order for dissolution of its receivables arising out of this agreement, Credit Customer and Guarantors agree, declare and undertake that the liability to follow up the procedures for releasing the pledge and/or the mortgage shall belong to Credit Customer and Guarantors.

Credit Customer and Guarantors agree, declare and undertake that if Credit Customer is notified that the guarantees cannot meet the liabilities arising from the agreement, they shall provide additional securities, real estates or any other guarantees to the Bank for the difference within 3 (three) days following the notice.

Article 12: Authority to Sell

Credit Customer and Guarantors and third person(s) that has/have provided a certificate of pledge hereby undertake that their guarantees can be sold and liquidated, if their guarantees are sold and the sales price is not enough to settle the Bank's receivables together with the principal amount and interests, they shall pay the difference to the Bank in cash and lump sum.

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Credit Customer shall not have any right to claim and request that certificates of pledge cannot be sold or they can be sold at a later time and under more convenient conditions.

Article 13: Venue of Sale

Credit Customer and Guarantors and third person(s) that has/have provided a certificate of pledge hereby agree, declare and undertake that the Bank is authorized and entitled to sell the pledges under the certificate of pledge at the markets and other venues that are equivalent to the stock exchanges of Turkey and, if necessary, to transfer and sell them in foreign countries and cause them to be sold therein when they exercise their ex officio right to sell them that was granted by Credit Customer and/or their right to sell them that they have obtained through legal means.

Article 14: Loss

Credit Customer and Guarantors and third person(s) that has/have provided a certificate of pledge agree and undertake that the Bank shall not be held liable for damages that might occur in the pledged property whether it is insured or not due to force majeure events, such as earthquake, flood and other similar natural disasters, and incidents such as theft, revolution, fire, lost, etc.

Article 15: Mortgage Guarantee

Credit Customer and Guarantors hereby declare and agree that they have established a mortgage at a (contractual) interest as agreed in Article 3 above in favor of Bank at the first degree or at any other degree and in any order that is acceptable by the Bank with the right to benefit from that mortgage freely until the release of the mortgage is notified by the Bank on the below written immovable property, which will be considered as a guarantee of all amounts that they are indebted to the Bank under this agreement, including the principal amount of credit used from the Bank, contractual and default interests and any taxes, duties, levies and execution and judicial expenses arising out of this credit.

Land Registry Details of Immovable Property:

HOLDER'S NAME & SURNAME:

Province:		Sub-Province:	
Neighborhood/Village :		Section No.:	
Plot No.:		Block No.:	
Land Share:		Independent Section:	

Article 16: Liquidation of Mortgage

If the receivable under this agreement becomes payable, the Bank may sell the mortgaged immovable property in accordance with the provisions of Law on Execution and Bankruptcy and completely collect its receivables. The Bank may either apply legal proceedings through execution or liquidation of the mortgage in order to collect its receivables.

Article 17: Renting Out the Immovable Property

Credit Customer hereby agrees, declares and undertakes that if he/she rents out its mortgaged real estate to third parties, he/she waives from his/her right to register the rental agreements to the land registry and his/her rights stated in Article 132 of the Law on Execution and Bankruptcy.

Article 18: Devaluation of Immovable Property

If the value of the mortgaged immovable property is decreased without any failure of its owner, Credit Customer shall not be allowed to collect the compensation arising out of such decrease as required by Article 867 of Civil Code without prior consent and approval of the Bank. The Bank, at its discretion, can collect the aforesaid compensation from the organization or person that will make the payment without requiring the consent of Credit Customer and deduct such amount from the debt of the Credit Customer even though it is not yet due.

Article 19: Controlling the Value of Immovable Property

The Bank is authorized to determine, inspect and assess the value of mortgaged immovable property every year or on any date at its discretion and, if necessary, to request new guarantees that will be found suitable in terms of value and quality based on the value to be calculated according to its methods. Valuation of the immovable property shall be performed by real estate valuation experts, who have real estate valuation expertise licenses and are found suitable by the Bank.

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Article 20: Expropriation of Immovable Property

If the immovable property is expropriated, Credit Customer agrees and undertakes that expropriation fee shall be effective in replacement of the mortgaged immovable property, the Bank shall be authorized to collect the expropriation fee from relevant public entity and deduct the amount from all liabilities and debts of Credit Customer.

Article 21: Valuation of Immovable Property

Credit Customer hereby agrees, declares and undertakes that the Bank is authorized to assess the value of immovable property that forms the subject matter of this agreement through real estate valuation experts to be found suitable by the Bank and in cases that are found necessary by the Bank. Credit Customer agrees, declares and undertakes to pay the fees and costs of such valuation procedures in cash and lump sum.

Article 22: Terms and Conditions for the Exercise of the Right of Withdrawal

In cases where the Customer that exercises his/her right of withdrawal, the Customer must repay the principal amount together with contractual interest to accrue from the date of extension to the repayment of the principal sum within 30 (thirty) days, at the latest, as of the date on which the notice of withdrawal is submitted to the Bank. If payment is not made within 30 (thirty) days, the Customer is considered not to have withdrawn from the credit(loan). The Bank may claim the contractual interest that has accrued throughout the period stated in the first sentence above and the expenses that had been paid to a public entity or organization or to a third party from the Customer, who exercised his/her right of withdrawal.

If another service is provided to the Customer under this agreement and the Customer exercises its right of withdrawal from the credit within 14 (fourteen) days according to the provisions of the Law No. 6502. on Consumer Protection, the agreement pertaining to the service is terminated too.

Article 23: Insurance Provisions

An insurance related to the credit is not made unless a explicit request is made through the written or permanent data storage provider of Credit Customer. If insurance is requested by Credit Customer, the insurance policy can be issued either by the insurer, for which the Bank acts as an agency, or any other insurer that Credit Customer prefers and this coverage provided by such insurer shall be accepted by the Bank. However this insurance must be in harmony with the credit issue and its amount must be in parallel with the remaining amount and maturity period of the debts.

If Credit Customer prefers to have insurance, the Bank shall be registered to the insurance policies as loss payee. If any insurance related risk occurs, the compensation to be paid by the insurer shall initially be deducted from the Bank's credit receivables as the Bank shall be registered as loss payee.

Details of Insurance under the Agreement:

Type:	Coverage Amount:	Insurer:	Policy No:	Start Date:	Ending Date:

Article 24: Liability of Guarantors

The guarantors having undersigned this Agreement hereby accept to stand as an "Ordinary Guarantor". Guarantors are liable for the debts of the Customer arising out of this Agreement to the Bank only up to the limit of personal guarantee stated herein.

The Bank and Ordinary Guarantors agree, declare and undertake that:

- As per article 584 of the Turkish Code of Obligations, the spouse's consent is required to be obtained by the guarantors and submitted to the Bank by no later than the date of execution of the personal guarantee contract;
- As per article 585 of Turkish Code of Obligations, the Bank cannot initiate any legal proceeding against the guarantor unless it applies to the debtor, however:
 - If a final insolvency certificate is received against the debtor as a result of legal proceedings initiated by third parties;
 - If it becomes impossible or significantly difficult to initiate legal proceedings against the debtor in Turkey;
 - If the bankruptcy of debtor is decided;
 - If a duration for arrangement with creditors is granted to the debtor, the Bank may directly apply to the guarantor;
- As per article 592 of the Turkish Code of Obligations, the Bank will deliver the promissory notes and provide all information as and when required for use of the underlying rights by the guarantors upon payment of debts, and will further deliver to the guarantors all pledges and other guarantees that are existing as of the date of execution of the personal guarantee contractor or may have been provided later by the main debtor, or will take necessary actions for transfer of the same to the guarantors, but if and to the extent the Bank has other receivables as well, as the rights of lien and pledge of the Bank are privileged and preferred, the Bank may, at its discretion, not affect the deliveries and transfers referred to in this Article until full settlement of all debts owed to the Bank;

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d. As per article 598 of the Turkish Code of Obligations, this personal guarantee is provided indefinitely, and a personal guarantee given by a natural person will automatically terminate as of the end of ten years starting from the date of execution of the personal guarantee contract, and the term of personal guarantee may, not earlier than one year prior to the end of validity of personal guarantee, be extended for a new term of maximum ten years upon a written statement of the guarantors given in the format stipulated in the personal guarantee contract, and in the case of a personal guarantee given by a legal entity, this term of ten years will not be applied;

e. With respect to the credit facilities made by the Bank available to the Customer, the Guarantors shall be responsible and liable towards the Bank for all and any debts and obligations arising out of this agreement, depending on the type and format of such credit facilities;

f. If and when any one of the borrowers or other guarantors is adjudged bankrupt, or his properties are registered in the bankrupt's estate, or has applied for postponement of bankruptcy or for composition with his creditors, or dies, the Guarantors will immediately inform the Bank of such event as soon as such event enters into their knowledge, in order to enable the Bank to protect its own rights;

g. The Guarantors shall not take any actions at any time during the validity of their personal guarantees hereunder which may lead to fall of the total value of their existing personal and real properties below the maximum sum of guarantee given in this Agreement either truthfully or unrevealingly and by collusion or by admitting untrue debts and claims, and shall not destroy or eliminate their properties, shall not dispose of them with or without consideration in such manner to damage the Bank, shall not transfer the ownership of them to third parties, and not encumber them with pledges, mortgages or other rights in kind in favor of third parties, shall not do anything which may reduce the value of them, and not artificially diminish their assets; and

h. The information declared by the Guarantors in Application Form about themselves is true.

Article 25: Provision of Information About Credit Customer and Guarantors by the Bank to Required Entities and Authorities

Credit Customer and Guarantors agree and consent that the Bank may disclose the information related to credit relationships between them to persons and entities that the Bank might see suitable in case of necessity.

Credit Customer and Guarantors agree and declare that the Bank is authorized to request and receive information and documents about them from public and private natural persons and legal entities in case of necessity and the Bank is also authorized to provide information and documents about them to public and private natural persons and legal entities.

Article 26: Validity of Bank Records

The Customer and Guarantors hereby acknowledge and accept that in all kinds of disputes that may arise between them and the Bank, the books and records, copies of microfilms and microfiches, documents containing information derived from electronic or magnetic media and CD ROM and camera recordings, telephone voice records, computer and similar other records and ATM recordings of the Bank, whether supported by substantiating documents or not, shall be considered and treated as valid evidences pursuant to Article 193 of the Code of Civil Procedures.

Article 27: Changes in Documents Presented by Credit Customer

Credit Customer agrees and undertakes to notify the Bank in written about any change, which might occur in the documents that have been presented to the Bank during the execution of this agreement, within 15 (fifteen) days following that change.

Article 28: Legal Proceedings, Judicial Expenses and Attorney's Fee

Credit Customers and Guarantors (provided that their liability is limited with the surety) agree and undertake that in case the Bank is required to initiate a legal proceeding at courts and execution offices in order to collect the debts arising out of this agreement, all expenses that may incur from such legal proceedings and principal amount, interests and any other expenses as well as Attorney's Fee amounting to 10% of the debt and applicable excise taxes and prison duty to be paid by the Bank and all other duties and taxes and applicable excise taxes shall be paid by them to the Bank.

Article 29: Legal Residences of Parties

Credit Customer and Guarantors hereby agree, declare and undertake that they have indicated the address, written next to their names and signatures below, as their legal residence in order to receive notices to be submitted by the Bank for performance of this agreement, the notices to be submitted to this address shall be deemed as duly served to them, in case their legal residence is changed, they shall immediately notify the Bank about their new address via registered and returned mail, public notary, registered electronic mail system by using secure electronic signature or by delivering the new address document personally in return for a signature and all notices to be submitted to their previous addresses until the change notice is submitted shall be deemed as valid and duly served. The Customer also agrees and declares that if the Bank has a MERNIS ID and the Customer has a KEP address, all notices to be submitted by the Bank to this KEP address in addition to notice address(es) to be notified to the Bank shall be deemed as valid.

Article 30: Jurisdiction and Governing Law

In case of any dispute that may arise out of this agreement, the laws of Turkish Republic shall be applied and the Courts and Execution Offices of İstanbul Çağlayan Courthouse shall have the jurisdiction to settle such disputes. However, authorization of the Courts and Enforcement Proceedings located in the place stated above shall not eliminate the jurisdiction of general courts.

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Article 31: Applicable Provisions

The credit, limit of which is determined above, is governed by the provisions of this agreement. If there is not any provision in this agreement, the provisions of regulations and other internal statutes of the Bank shall be applied and in case there is no provision in such regulations, the supplementary provisions of legislations pertaining to banking transactions and applicable banking practices shall be applied. Credit Customer cannot transfer or assign its rights and liabilities arising out of this agreement and its attachments to third persons without consent of the Bank.

Article 32: General Provisions

Conditions to Receive Credit: Criteria such as economic condition, documentable income, credit request reason, and guarantee type of the customer are decisive factors in facilitating credit to the customer in accordance with the Bank's credit facilitation policies that are revised at any time.

Credit Customer is entitled to receive a copy of credit agreement free of charge at any time within 1 year following the execution date of the agreement. When an account linked to the credit agreement is opened and if Credit Customer is only making credit related transactions from this account, no fee or expense shall be collected from this account, including account maintenance fee and accounts without any balance shall be closed after the credit is completely paid back.

The personal guarantees to be received as a guarantee of consumer loan to be received by Credit Customer from the Bank under this agreement shall be considered as ordinary surety under any name. Unless otherwise required by other applicable legislations, personal guarantees given by counter party for receivables of Credit Customer shall be considered as joint sureties.

Compound interest shall not be applied in any transaction made according to this agreement, including the event of default. Credit Customer may apply to Consumer Court, Consumer Arbitration Committee or Consumer Arbitration Committee of Turkish Banks Association for disputes that may arise from this agreement.

This agreement is composed of thirty two (32) articles and eight (8) pages and it is signed by and between the Parties on / /

Credit Customer's Name & Surname:

Address:

Phone and Other Contact Details:

Signature:

CUSTOMER'S STATEMENT:

I hereby declare, agree and undertake that all terms and conditions of this Consumer Loan Agreement that I have signed with your Bank and all issues written therein have been negotiated mutually with me, all terms and conditions of Consumer Loan Agreement are clear and understandable, and I have signed this agreement by being aware of my rights and liabilities arising out of this Consumer Loan Agreement. I hereby declare and agree that I have received a copy of this Agreement and the Payment Plan and List of Expenses, Commissions and Fees, attached thereto.

Customer states in their own handwriting: "I have personally received a copy of the agreement and its attachments".

Credit Customer's Name & Surname :

Signature :

Annex: 1- Payment Plan

Annex: 2- List of Expenses, Commissions and Fees

TÜRK EKONOMİ BANKASI A.Ş.

Direktör


Direktör


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NATURAL PERSON GUARANTOR	
Note: All fields below relating to the guarantor must be completed <u>by the guarantor in handwriting</u> .	
Guarantor's Name/Surname	
Address of Guarantor	
Bail Limit	In figures, In letters,
Date of Guarantee	
Signature	
CONSENT OF SPOUSE OF NATURAL PERSON GUARANTOR	
I hereby irrevocably declare and agree that I consent that my spouse, named, can guarantee an amount, equal to (in letters.....) of the credit that was or will be facilitated to the credit customer, named, by your Bank based on this Consumer Loan Agreement.	
Name/Surname:	
Date:	
Signature:	

NATURAL PERSON GUARANTOR	
Note: All fields below relating to the guarantor must be completed <u>by the guarantor in handwriting</u> .	
Guarantor's Name/Surname	
Address of Guarantor	
Bail Limit	In figures, In letters,
Date of Guarantee	
Signature	
CONSENT OF SPOUSE OF NATURAL PERSON GUARANTOR	
I hereby irrevocably declare and agree that I consent that my spouse, named, can guarantee an amount, equal to (in letters.....) of the credit that was or will be facilitated to the credit customer, named, by your Bank based on this Consumer Loan Agreement.	
Name/Surname:	
Date:	
Signature:	

I hereby kindly request from your Branch to collect the installments of Consumer Loan, which I received on .../.../..... and which is monitored through the account number, from my demand deposit account in Turkish Lira, no. that is kept at your Bank, to which my salary is deposited, on the due dates written in the credit reimbursement plan without requiring an order to be issued every time.

Customer with Salary Agreement: