



Türk Ekonomi Bankası A.Ş.

Trade Registry Number: 189356

TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad. No:7A - 7B Ümraniye/ İSTANBUL

[www.teb.com.tr](http://www.teb.com.tr)

## Consumer Loan/Private Workplace Credit Product Information Form

Product Name	Consumer Loan*/Private Workplace Credit
Installment Period	
Loan Amount	

### TOTAL FEES, EXPENSES AND COMMISSIONS TO BE CHARGED:

NAME OF EXPENSE	INTEREST RATE	EXPENSE AMOUNT	EXPLANATION
Interest Rate (Monthly)*	.....%		Interest is subject to 15% VAT and 5% BITT.
Filing Expense		TL	
Commission (over the amount of loan)		TL	
Valuation Fee**		TL	
Mortgaging Fee**		TL	
Insurance Expenses		TL	
Change in Repayment Schedule Fee		TL	
Interest Rate upon Default (Monthly)	.....%		

\*The consumer credit to be loaned by the Bank to finance an urgent need of the customer is a fixed interest loan termed as Consumer Credit/Private Workplace Credit enacted during the signing of a Fixed Interest Consumer Credit Agreement/General Credit Agreement ("the Agreement") where the interest rate determined by the mutual consent of the Bank and the Customer may not be changed. The distribution of the annual interest rate, the annual cost ratio debt to principal amounts and ratios along with interest and other expenses are given in the repayment schedule delivered to the Customer as an annex to the Agreement.

\*\* The mortgaging fee is collected for the asset backed credits.

### INSURANCE PURCHASE

Where the Customer requests to purchase life insurance and private accident insurance from the Bank at the time of loan withdrawal, the policies for such insurances will be prepared separately, and their premiums will be collected from the customer. Existing insurance policies of the customer, in order to be integrated to a particular loan, should be compatible with the credit agreement of said loan.

Where a consumer credit backed by a motor vehicle as collateral is used, the mandatory traffic insurance and the optional comprehensive insurance policies will be prepared separately and the Bank will collect their premiums. Existing insurance policies of the customer, in order to be integrated in this particular loan, should be compatible with the credit agreement.

### DELAY NOTIFICATION AND NOTIFICATION FEES

The Bank will collect delivery expenses in reporting a probable event of default via letter, SMS, e-mail, telephone or public notary services. Fees will be subject to the rates valid as of the date of reporting.

### TAXES AND FUNDS PAID TO THE GOVERNMENT

The amount of expenses, fees, and commissions is subject to a 5% Banking and Insurance Transactions Tax, and the amount of commissions classified as interest is subject to an additional 15% Resource Utilization Support Fund.

### COLLECTION METHOD:



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This will be collected by means of collection in cash, or withdrawal from the account or, depending on the Customer's wish and upon acceptance of the Bank, by debiting to his/her credit card or else, by collecting from the limit of the customer's overdraft deposit account.

Further information in addition to what is provided in this form is available in the Agreement, and the Bank has presented you with a copy of this form as an appendix to the Consumer Credit Agreement or General Credit Agreement so as to allow you to review it and demand a detailed explanation for items that are found moot.

#### **DELINQUENCY / DEFAULT CLAUSE**

Where the Customer partially or totally fails to perform the payment of his debts originating from the loan in accordance with the Repayment Schedule, he/she may be subject to disburse, for the default period, a default period interest corresponding to 30% over and above the yearly (contractual) interest rate quoted in the Agreement together with the amount of unpaid debt, in addition to the payment of all related expenses.

This form is issued in 2(two copies). Upon reading and accepting the conditions and information presented in this form, please sign and keep 1(one) copy in your possession.

**Customer Name and Surname**

**Republic of Turkey Foreigner Identity Number:**

**Signature:**

**Date:**