

TEB MOTOR VEHICLE 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 hand Türk Ekonomi Bankası A.Ş., Branch, which will be hereinafter referred to as the "Bank", and on the other hand "Credit Customer and Sureties", whose names and surnames, signatures and legal(notification) addresses are assigned on the last page, have agreed upon this credit facility agreement on the following terms and conditions, and also Parties agree, acknowledge and undertake that provisions of this agreement below shall be applicable to this Motor Vehicle Loan Credit Facility.

Article 2: Right to Withdrawal

AS PER THE NO. 6502 ACT ON THE PROTECTION OF CONSUMER, THE CUSTOMER IS ENDOWED WITH THE RIGHT TO WITHDRAW FROM THE CREDIT FACILITY WITHIN 14 (FOURTEEN) DAYS, WITHOUT BEING OBLIGED TO RAISE ANY GROUND OR TO PAY ANY PENALTY, PROVIDED TO APPLY TO THE BANK'S BRANCHES, CALL CENTERS OR INTERNET BRANCH. DETAILS WITH REGARD TO USE OF THE RIGHT TO WITHDRAW IS REGULATED IN 22ND ARTICLE OF THIS AGREEMENT.

Article 3: Terms and Conditions for Extension

The Credit Limit consists of the extended credit (principal), credit interest, RUSF (Resource Utilization and Support Fund), BITT (Banking and Insurance Transactions Tax) and costs. Credit Customer and Sureties agree, acknowledge and undertake to pay motor vehicle credit extended by the Bank, under the terms of this agreement and on the maturity date stated in Repayment Plan, which is an integral part of the agreement, and in installments. In case the maturity date of payment is not a working day, then the payment shall be made on the next working day following the maturity date.

For equal installment repayment plans, a year is 360 days, for flexible installment repayment plans, the interest is calculated by taking one year as 365 days. (Annual contractual Interest rate = Monthly Contractual Interest Rate x 12).

Principal	
Maturity (in months)	
Monthly Contractual Interest Rate (%)	
Annual Contractual Interest Rate (%)	
Monthly Default Interest Rate (%)	
Annual Default Interest Rate (%)	
Monthly Discounted Interest Rate (%) (For campaigns)	
Annual Discounted Interest Rate (%) (For campaigns)	
BITT Rate (%)	
RUSF Rate (%)	
Effective Annual Interest Rate / Annual Cost Rate (%)	
Total Amount of Credit	
Total Cost of the Credit	

Article 4: Interest, taxes and costs

Changes in B.I.T.T and R.U.S.F rates of monthly installments in favor or against the Credit Customer shall be reflected on the Credit Customer and Sureties as of the date of such change, and Repayment Plan shall be rearranged accordingly without need for any further notice. Rearranged Repayment Plan shall be deemed as an integral part of this agreement.

In case an exemption from BITT and/or RUSF is applied, the exemption applied from BITT and/or BSMV shall be valid until the real property, which is granted as a security, is sold. In case this real property is sold to a third party during the credit

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facility term, this exemption terminates as of the date of sale, and a new repayment will be issued with BITT and/or BSMV after such date of sale.

The Credit Customer and Sureties, in case there are installments they did not paid, agree to pay to the Bank upon the first request, in cash and at once, any kind of costs and other similar expenses to be made by the Bank for the notifications and notices to be sent them due to unpaid installments.

The Credit Customer and Sureties agree and undertake that Notary Fees shall be paid by them when required.

EXPENSE NAME	EXPENSE AMOUNT (TL)
Credit Allocation Fee	
Expertise Fee**	
Mortgage Establishment Fee**	
Insurance Charges***	

** This fee is charged for credit facilities secured by mortgage.

*** Insurance charges are not included in the Effective Annual Interest Rate/ Annual Cost Rate calculation.

Article 5: Value Date

The Credit Customer and Sureties agree, acknowledge and undertake that the date, on which credit amount is disbursed to the Credit Customer, is the "value date", and that said date is considered by the Bank for interest accruals.

Article 6: Authorization for Collection from Credit Account

The Bank, within the frame of the Repayment Plan and on the maturity date of each installments consisting of principal, interest, funds and expenditure tax, is entitled to collect installments from the Customer's account payable held with the Bank, if any, and to debit such account with the amount collected.

Article 7: Early Payment

The Credit Customer, may realize early payments under the following terms and conditions stated in the paragraphs (a) and (b) of this article.

a) Early Payment of a Portion of the Credit Facility Outstanding Prior to Maturity Date:

The Credit Customer may realize one or more payments for undue installments. In this case, required discounts shall be implemented on the basis of the date on which the Customer realizes the payment and the amount he/she paid, within the frame of Law No. 6502 on Consumer Protection and applicable legislation.

b) Early Payment of the Total Credit Facility Outstanding Prior to Maturity Date:

The Credit Customer may early close the loan by paying total credit facility outstanding.

i) If early payment of the total credit facility outstanding is being made on the due date of installment; principal of the remaining installments and interests not been collected as of such date, if any, and taxes, fees and other similar legal liabilities shall be collected with due installment amount.

ii) If early payment of the total credit facility outstanding is made between the due dates of two installments; interest amount accrued to the principal for the period between the date on which the last installment in the repayment plan is paid and the date on which the early payment is made, and principal of the remaining installments as of the date of last installment paid and interests not been collected as of such date if any, and taxes, fees and other similar legal liabilities shall be collected. However in credit facilities, where total interest or a portion of it is collected from the consumer in advance, if total credit facility outstanding is early paid, then the required refund of the interest shall be made over the rates of contractual interest based on the date on which early payment is made and the amount that is early paid.

Article 8: Liabilities of the Bank in terms of Goods and Services Purchased by Using Tied Loan

A tied loan agreement is an agreement, where consumer credit facility extended exclusively for financing an agreement with regard to purchase of specific goods and services, and where these two agreements form, from an objective point of view, a commercial unit.

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In tied loans, the seller, the supplier, and the Bank, in case of the fact that the goods and services has not been duly delivered or performed, or has not been delivered or performed at all, shall be jointly held liable if the Credit Customer exercises his/her rights either to withdraw from the sale/purchase agreement or to request discount on the purchase price. In case the Credit Customer exercises his/her right to request discount on the purchase price, tied loan amount shall be decreased at that rate and repayment plan shall be changed pursuant thereto. In case the Credit Customer exercise his/her right to withdraw from the sale/purchase agreement, the seller, the supplier and the Bank are jointly held liable for the refund of the payment, which has been made until that day. However, in case either the goods are not delivered or the services are not performed, such liability of the Bank is capped to the extended credit facility amount and limited with one year as of the contemplated delivery date of the goods or performance date of the services as determined either in the sale/purchase agreement or in the tied loan agreement; and if either the goods are delivered or services are performed, the liability of the Bank is capped to the extended credit facility amount and limited with one year as of the either the date of delivery date of the goods or performance date of the services.

In case the value of goods or services chosen by the Credit Customer is paid by the Bank, then, the Credit Facilities made available thereby and without an agreement between the Bank and the seller or the supplier regarding the purchase of specific goods or services, shall not be deemed as tied loan.

Article 9: Provisions with regard to Acceleration of the Credit Outstanding and Default

The installments given in the Repayment Plan attached to this agreement, shall become due and payable on the date of payment without the necessity of any further notice.

In case minimum two (2) consecutive installments are not paid on due date, the Bank shall send an acceleration notice to the Credit Customer and give a period of 30 (thirty) days for payment as of the default date. If the debt is not paid within this period, the Credit Customer acknowledges, agrees and undertakes that any and all obligations and liabilities arising from this agreement, particularly the installment which have become due and payable yet, will become due and payable without the necessity of further notices by the Bank; and that he/she shall be liable for paying the principal and all ancillary amounts.

In case the Credit Customer fails to pay his/her outstanding together with default interests accrued, within the period given to him/her, the Bank may initiate legal proceedings against the Credit Customer for the collection of all of its receivable.

The Credit Customer and Sureties acknowledge, agree and undertake that in case they fail to totally pay their debts arising out of this agreement on due date pursuant to the Repayment Plan attached to this agreement, they shall pay the default interest, which is to be accrued during the entire acceleration period and corresponds to thirty percent (30%) more of the monthly contractual interest rate determined in 3rd Article of this agreement, together with unpaid debts.

The Parties have agreed that in case a credit facility is extended with a discounted rate (excluding campaigns) and the Credit Customer defaults with the acceleration of all outstanding, the Credit Customer shall pay the default interest that will be calculated over the "Monthly Contractual Interest Rate %" defined in the table given in article 3. The Parties have agreed that in case a credit facility is extended with "0" or discounted interest rate under the scope of campaign sales and cooperation agreements concluded with seller companies, and the Credit Customer defaults with the acceleration of all outstanding, the Credit Customer shall pay the default interest that will be calculated over the "Monthly Contractual Interest Rate %" defined in the table given in article 3.

The Credit Customer and Sureties acknowledge, agree and undertake that the payment of one or more installments after the due date and the acceptance of such payments by the Bank shall not impact or avoid the acceleration of the outstanding by the Bank, or request by the Bank of the default interest and ancillary payments, or the Bank' rights to start civil or penal actions to legal proceedings.

Article 10: The Bank's Rights of Pledge, Lien; and Transfer of the Receivable

The Parties have agreed that any and all receivables then due and to be due in future, rights and accounts of the Credit Customer and Sureties are pledged to the Bank as the security of the credit outstanding. The Bank has the right of retention, lien, and set off over these assets in case the Credit Customer is in default or at any time legal conditions for exercising the right of lien, retention or set off are met.

Article 11: Extension of the Loan against Collateral

The Credit Customer may establish mortgages in favor of the Bank also on houses he/she does not own and may establish pledges on motor vehicles, Turkish Lira Deposits (including salary accounts), foreign exchange deposit accounts, gold,

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collaterals similar to cash Turkish Lira and/or foreign exchange, and capital market instruments, or may assign its receivables as a security for the Motor Vehicle Loan extended to him/her within the scope of this agreement.

The Credit Customer and Sureties agree, acknowledge and undertake that, in case they fail to perform their obligations arising out of this Agreement within the scope of rules stated in this agreement, then the Bank may initiate legal proceedings with regard to the collaterals stated above.

In case the Bank's rights over the pledged movables and/or mortgaged immovables terminate due to the exercise of such rights and liquidation of such collaterals, the Credit Customer and Sureties accept and undertake that they will be held liable for the release of such pledge and/or mortgage.

In case the Credit Customer is notified that the securities became insufficient to cover the debt arising out of this Agreement, the Credit Customer and Sureties agree, acknowledge and undertake to provide any and all and any type of additional collaterals such as movable or immovable within 10 (ten) days following the receipt of such notice.

Article 12: Power to Sale

The Credit Customer and Sureties and third parties who submit a pledge document accept and undertake that the collaterals may be turned into cash by the sale of those, and they undertake to pay at once and in cash any remaining balance in case the sale price does not cover the Bank's receivable consisting of the principal and the interest. The Credit Customer shall not be entitled to raise any claim on the ground that the pledge documents are not sold or could have been sold at a more suitable time with more appropriate terms.

Article 13: Place of Sale

The Credit Customer and Sureties and third parties who submit a pledge document accept and undertake that the Bank is entitled to transport the pledges to other places in Turkey or even to other countries deemed more suitable in terms of market and exchange price, and to sell or to make sold the collaterals while exercising its power to sale granted directly by the Credit Customer and/or by law.

Article 14: Damages

The Credit Customer and Sureties and third parties who submitted a pledge document, agree and undertake that the Bank, in the events of earthquake, flood and other similar disasters and force majeure, shall not be held liable for the damages may occur due to conditions such as robbery, sedition, fire and loss; whether the pledge is insured or not.

Article 15: Mortgage as Security

The Credit Customer and Sureties, agree and accept and he/she hereby establishes mortgage of 1st rank or at a rank to be accepted by the Bank, vested with the right to benefit from the free rank and valid until the release of the mortgage is requested by the Bank, over the following real property which will be the security of the principal of the credit disbursed by the Bank under this agreement, the contractual and default interests, all taxes, duties, charges, execution and judicial expenses, costs and all debts to the Bank pursuant to this agreement where the (contractual) interest rate defined in article 3 of this agreement will apply.

Real Property's Details:

OWNER'S NAME SURNAME:

City:		District:	
Ward :		Plot No.:	
Parcel No.:		Map Block No.:	
Land Share:		Independent Section No:	

As long as the Bank has any outstanding, the Bank may reject the Credit Customer's demands on partial refund of some collaterals provided by the Credit Customer.

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In case the Credit Customer is notified that the real properties on which mortgage has been established became insufficient to cover the debt arising out of this agreement, the Credit Customer and Sureties accept and undertake to provide any and all additional collaterals of any type such as movable or immovable within 3 days following the receipt of such notice.

Article 16: Liquidation of the Mortgage

In case receivables subject to this agreement are accelerated, the Bank may totally collect such receivables by proceeding with the sale of the mortgaged property pursuant to the provisions of the Execution and Bankruptcy Law. The Bank may initiate legal proceedings for execution for lien as well as legal proceeding for liquidation of the mortgage.

Article 17: Assignment and Leasing of the Mortgaged Real Property

The Credit Customer, in case he/she leases his/her mortgaged property to third parties; agrees, acknowledges and undertakes that he/she waives his/her right to register the lease agreement to land registry and his rights included in the content of Article 132 of Execution and Bankruptcy Law.

Article 18: Devaluation of the Mortgaged Property

If the value of the mortgaged property is decreased without any fault of the owner, the Credit Customer may not collect the indemnity that should be paid as per the article 867 of the Civil Code without the acknowledgment and permission of the Bank. The Bank, at its own discretion, may collect or set off from outstanding such indemnity from the institution or person who will pay, without permission of the Credit Customer even if maturity date has not expired.

Article 19: Control of the Value of the Real Property

The Bank is entitled to check, control and assess or make it assessed each year or at any time, at its own discretion, the current status of the mortgaged property; and to request new collaterals, if it deems necessary, meeting the value and quality conditions to be determined by the Bank, based on the new value to be assessed. The value assessment of the real property shall be conducted by licensed real property assessment experts and to be determined by the Bank.

Article 20: Expropriation of the Real Property

The Credit Customer accepts and undertakes that in case of expropriation of the mortgaged property, the expropriation fee shall replace the mortgaged property and may be collected by the Bank from the relevant public body; and then it may be set off from all obligations and outstanding of the Credit Customer.

Article 21: Value Assessment of the Real Property

The Credit Customer agrees, acknowledges and undertakes that the Bank is entitled, when it deems necessary, to conduct value assessment for the real property subject to this agreement, through the real property assessment experts to be determined by the Bank. The Credit Customer agrees, acknowledges and undertakes to pay at once and in cash the fee and expenses arising out of the value assessment process.

Article 22: Terms and Conditions for Exercise of Right to Withdraw

In case the Customer who exercised its right to withdraw has already been disbursed, the Customer must repay the principal and the interest to be accrued from the disbursement date until the actual repayment date, within 30 (thirty) days following the day on which the withdrawal statement has been sent to the Bank. In case no payment is done within 30 (thirty) days, it will be deemed that no right to withdraw is exercised. The Bank is entitled to request from the Customer who exercised its right to withdraw, the contractual interest accrued in the period stated in the first sentence of this clause and the expenses paid to public institutions or third parties.

In case another service is performed to the Customer in relation with this agreement, then the agreement with regard to such service shall either terminate if the Customer exercises his/her right to withdraw from the credit facility within 14 (fourteen) days pursuant to Law on Consumer Protection no. 6502.

Article 23: Insurance Provisions

No insurance agreement may be concluded without the express demand of the Credit Customer given in writing or through a permanent data register mean. If the Credit Customer is willing to conclude an insurance agreement, the Credit Customer may execute that agreement either with the insurance company which the Bank is an agent of or another insurance company the Credit Customer will choose; and such insurance coverage shall be accepted by the Bank. However the said insurance coverage must be aligned with the subject of the credit facility and, for fixed sum insurances, it must be aligned with the outstanding and maturity of the credit.

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If the Credit Customer is willing to conclude insurance agreement the Bank shall be the loss payee in the insurance policies. In case the risk subject to insurance occurs, the insurance indemnity to be paid by the insurance company shall be first set off from the Bank's credit facility outstanding due to the Bank being the loss payee.

Details of the Insurance Subject to this Agreement:

Type:	Amount of Coverage:	Insurance Company:	Policy No:	Start Date:	End of Term:

Article 24: Responsibilities of the Sureties

The sureties whose signatures are assigned at the end of this Agreement accept to grant "Ordinary Surety". The Sureties are liable towards the Bank for the Customer's debts to be arising from this Agreement and the limitation is capped with the surety limit set forth in the Agreement. The Sureties agree and undertake that ordinary surety, provided to be within the limits of surety amount, also covers principal and contractual interests, all present and future default interests, funds, commissions, any kind of costs, taxes and duties, additional amounts that may arise due to increase in foreign exchange rates, costs of legal proceedings and attorney fees.

The Banks and the Ordinary Sureties agree, acknowledge and undertake that;

- a. The consent of the spouse as required by the article 584 of the Turkish Code of Obligations must be provided and submitted to the Bank by the sureties until the conclusion of the surety agreement at latest;
- b. Pursuant to article 585 of the Turkish Code of Obligations, the Bank may not initiate execution proceedings for the surety unless the Bank has recourses to the debtor; however the Bank may initiate legal action directly to the surety in cases where;
 - Definite proof of insolvency is issued for the debtor as a result of the legal proceedings initiated by the third parties,
 - Legal proceedings against the debtor becomes impossible or substantially difficult in Turkey,
 - The debtor is declared bankrupt, or
 - The debtor has granted a period for settlement with its creditors;
- c. The Bank, pursuant to article 592 of the Turkish Code of Obligations shall deliver to the sureties who have paid the debt the promissory notes that will enable the surety to exercise the rights assigned by those, and other pledges and collaterals granted by the debtor at the time of surety has been given or after, and shall provide the information required for that purpose and to carry out the operation required for their transfer; however if the Bank has any other outstanding, due to the priority of the Bank's right of pledge and lien, the transfer and delivery stipulated in this clause might not be performed until the outstanding is fully paid up;
- d. Pursuant to article 598 of the Turkish Code of Obligations, this surety is granted for an unlimited period, the personal surety granted by a real person will automatically terminate at the expiry of ten years as of the conclusion of the surety agreement; the surety term may be extended for a period of ten years utmost by the written statement of the sureties meeting the formal prerequisites of the surety agreement and provided that such statement is given at latest one year before the end of term of the surety agreement; the ten years' period is not applicable in case the surety is granted by a legal entity;
- e. The sureties are liable towards the Bank for the credit facility extended to the Customer regardless the qualification and extension method of the credit, and for any and all issues stipulated in the Agreement;
- f. To enable the Bank to protect its rights, the sureties shall immediately inform the Bank in case of bankruptcy of the credit customers and/or one of the sureties, or the fact that their assets are registered, of a request for suspension of bankruptcy or settlement with creditors or their death;
- g. The sureties undertakes that during the term of the surety, they will not take any action which may devalue their movable and immovable assets as not to cover the maximum amount of liability they undertook in the Agreement through real or collusive transactions, or by admitting unfounded indebtedness; they will not destroy or throw away their properties, not transfer with or without charge their assets, they will not establish pledge, mortgage and similar rights in rem over their assets in favor of third parties; and they will not take any action which may decrease their value;
- h. The sureties represent and warrant that the information stated in the Application Form is true and accurate.

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Article 25: Disclosure of Information by the Bank to the Institutions and Authorities that will be deemed appropriate by the Bank

The Credit Customer and Sureties agree that the Bank may disclose, when the Bank deems required, the information related with the credit relationship between them and the Bank to the persons and institutions that will be deemed appropriate by the Bank.

Article 26: Bank Records Prevailing

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

Article 27: Changes in Documents Submitted by the Credit Customer

The Credit Customer agrees and undertakes to inform the Bank of any change that may occur in the documents, which had been already submitted at the execution of this Agreement, within fifteen (15) days following the date of such change.

Article 28: Legal Proceedings Expenses, Judicial Expenses, and Attorney Fees

The Credit Customer and Sureties (provided that the sureties' liability is capped with the surety amount) agree and undertake in advance that in case the Bank becomes obliged to initiate legal proceedings before courts and execution offices for collection of their debts arising out of this Agreement, then they shall be liable to reimburse to the Bank all expenses and the Attorney Fee that is 10% of the total outstanding including principal, interests and all kind of expenses plus the income tax to be levied thereon, as well as prison charge and other fees and taxes to be paid by the Bank, plus the income tax to be levied thereon.

Article 29: Legal Addresses of the Parties

The Credit Customer and Sureties agree, acknowledge and undertake that, the following addresses given next to their names and signatures are their legal address for the notifications that will required to be delivered to them to fulfill the issues stated in this Agreement, and that any notice to such address shall be deemed to have been duly delivered, and that in case of change in their legal address they shall inform the Bank immediately of the new address via registered return receipt requested mail, or via Notary Public, or through registered electronic mail system by using secure electronic signature, or by hand against signature, and that until such notification, notices to their former address shall be deemed to have been duly delivered. The Customer agrees and acknowledges that, in addition to the notification addresses of which the Bank is/will be informed by the Customer, the Bank may send notices to his/her MERNIS address and KEP address, if any, and those notifications shall be deemed as valid.

Article 30: Jurisdiction and Governing Law

Any kind of disputes shall be governed by the Laws of the Turkish Republic, and İstanbul Çağlayan Courts and Execution Offices shall have jurisdiction in resolution of all such disputes. However, submission to the jurisdiction of above-stated Courts and Execution Offices shall not eliminate the jurisdiction of general courts.

Article 31: Applicable Provisions

The credit facility the limit of which is determined above is subject to the provisions of this Agreement. The provisions of the Bank's internal regulations and other local legislation shall apply in case of lack of any applicable provision in this Agreement; if there is not any applicable provision in the internal regulations either, the complementary rules in the legal legislation and banking customer shall apply.

The Credit Customer may not assign or transfer his/her rights and liabilities to a third party without the consent of the Bank.

Article 32: General Provisions

Terms and Conditions with regard to Extension: Criteria like the Customer's financial situation, certifiable earnings, reason of the credit facility request and security structure etc. shall be substantial on credit facility allocation to the Customer.

The Credit Customer has the right to receive a copy of this Agreement free of charge at any time during the first year following the execution date of the house financing agreement. In case an account related with the loan agreement is opened, and if only transactions related with the credit facility have been conducted by the Credit Customer, no fee or

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expense including account operating fee shall be collected from such account; and the accounts which has no positive balance shall be closed when the credit facility is totally repaid.

These personal securities received as a security for the motor vehicle loan that the Credit Customer will be extended by the Bank, shall be deemed as ordinary surety regardless its name. Personal securities provided by the counterparty with regard to the Credit Customer's receivables shall be deemed as a joint security unless otherwise is provided in other laws. The Credit Customer and sureties agree, acknowledge and undertake these issues.

No compound interest, even in the event of default, shall be applied for any transactions made pursuant to this Agreement.

With regard to any dispute arising out of this agreement, the Credit Customer may make his/her applications regarding such dispute to Consumer Courts, Arbitration Committee for Consumer Problems or the Banks Association of Turkey Arbitration Panel.

This agreement consists of thirty-two (32) articles and nine (9) pages, and is executed on by and between the Parties on .../.../....

Credit Customer's Name-Surname:

Address:

Telephone Number and other Contact Details:

Signature:

CUSTOMER STATEMENT:

I hereby state, agree and accept that the terms and conditions of this Motor Vehicle Loan Agreement, which I have executed with your Bank, and issues stated in the provisions have been mutually negotiated with me, and that all the terms and conditions of the Motor Vehicle Loan Agreement is clear and understandable, and that I executed the Motor Vehicle Loan Agreement by acknowledging the rights and liabilities arising out of it. I acknowledge and agree that I have received one copy, for each, of the Agreement and the Repayment Plan enclosed thereto and the Charge, Commission and Fee List.

The Customer will write by hand in this section "I have received one copy of this Agreement and its appendixes by hand."


Credit Customer's Name and Surname:

Signature :

Appendix 1 – Repayment Plan

Appendix 2 - Charge, Commission and Fee List

TÜRK EKONOMİ BANKASI A.Ş.

Direktör


Direktör


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REAL PERSON SURETY

Not: The followings sections with regard to the Surety must be filled by hand by the Surety.

The Surety's Name/Surname	
The Surety's Address	
The Limit of Guarantee	in Figures, in Words
Date of Guarantee	

Signature

CONSENT OF SPOUSE OF REAL PERSON SURETY

I hereby irrevocably declare and acknowledge that I consent for my spouse to be a surety to the amount of(in Words.....) for the credit facilities to be or have made available to the Credit Customer by the Bank pursuant to this Auto Loan Agreement.

Name/Surname:
Date:
Signature:

REAL PERSON SURETY

Not: The followings sections with regard to the Surety must be filled by hand by the Surety.

The Surety's Name/Surname	
The Surety's Address	
The Limit of Guarantee	in Figures, in Words
Date of Guarantee	

Signature

CONSENT OF SPOUSE OF REAL PERSON SURETY

I hereby irrevocably declare and acknowledge that I consent for my spouse to be a surety to the amount of(in Words.....) for the credit facilities to be or have made available to the Credit Customer by the Bank pursuant to this Auto Loan Agreement.

Name/Surname:
Date:
Signature:

I kindly request that the installment amounts of the Motor Vehicle Loan I have been extended on the date of .././.... and which is related with the account no., will be collected by your Branch without any further instruction, each time on the date of maturity and as indicated in the repayment plan from my Turkish Lira deposit account held with your Bank under No. and to which my salary is deposited.

TEB Salary Customer: