

PRODUCT INFORMATION FORM FOR PRATİK HESAP

Balance of the demand deposit account in TL, termed and named as Pratik Hesap ("Account") remaining after deduction of the amount reserved for cash requirements will be invested daily into a B-Type Cash Management Short-Term Notes and Bonds Fund ("Fund"). When the Fund is changed by the Bank, such change will be communicated by the Bank to its Customers through an announcement in its Website. Where the remainder in a customer Account proves to be insufficient for all the transactions to be conducted on that account, the required amount will be taken from the balance invested in the Fund.

Where the remainder in the account after the fund is broken off is still insufficient for the transaction(s), and where the Customer has a Kaynak Hesap (overdraft deposit account) linked to his/her bank account, the difference between the required amount and the amount liquidated from the Fund is financed from the Kaynak Hesap.

The amount to be reserved for liquidity purposes (amount that will not be invested in the Fund) will be determined by the Customer at the end of this Agreement. This reserved amount may not be less than 2,500 TL (Two Thousand Five Hundred Turkish Lira).

- Where the account balance is in excess of 2,500 TL (Two Thousand Five Hundred Turkish Lira), the system, sparing a minimum of 2,500 TL, will invest that amount to the Fund every work day at 9:15, 11:15, 13:15, 15:15, 18:15 and 20:15 hours. Amounts that arrive in the Account later than 20:15 will not be invested in the Fund with a secondary transaction. Fund purchase transactions will not be performed at 18:15 and 20:15 hours on Fridays.
- Where the account balance is less than 2,500 TL (Two Thousand Five Hundred Turkish Lira), the system will liquidate and reinvest in the Fund every five minutes, drawing the required minimum amount so as to keep the reserve at 2,500 TL. As the Fund purchase/sale transactions are closed between 16:00 and 17:15 hours, there will be no intervention in the Fund during those hours.
- The system will automatically break the fund every workday at five-minute intervals for all debit movements and payments (EFT, remittances, automatic and regular payments, investment transactions, check payments, credit card payments, private credit installment payments, insurance payments, remittance commissions, safe-deposit box fee, cash withdrawal from ATMs, expenditures through POSs by debit cards, etc.).
- Where the Account and Fund balances prove insufficient for a transaction, and the Customer owns a Kaynak Hesap (Overdraft Deposit Account) linked to his/her Bank Account, the difference will be paid by withdrawal from that Overdraft Deposit Account.

The bank statement fee for the Source Account (Overdraft Deposit Account) will be collected only if the deposit account attached to Practical Account has sufficient funds. The Fund will not be liquidated, and the Overdraft Deposit Account will not be used to collect the statement fee.

Expenses involved in a Practical Account are given below. Any changes that may occur may be learned via our branches, www.teb.com.tr, website or telephone banking 0-850-200 0 666.



Turkish Economy Bank
Trade Registration No: 189356,
Mersis No: 0876004342000105
TEB Kampüs C ve D Blok Saray Mah.
Sokullu Cad. No:7A - 7B Ümraniye/
İSTANBUL www.teb.com.tr

Daily Management Fee : 0.006%

Yearly Management Fee : 2.19%

I accept having taken a hand delivered copy of this information form.

Name Surname and Signature of the Bank Officers:

Direktör

Direktör

If you approve this Form after reading it, please sign this form issued in 2 (two) originals and keep 1 (one) copy.

Customer Name and Surname:

Republic of Turkey Foreigner Identity Number:

Date:

Signature: