

**RETAIL BANKING
SERVICE AGREEMENT
CUSTOMER COPY**

Customer Number :

Customer Name-Surname / Trade Name:

RETAIL BANKING SERVICE AGREEMENT

Purpose and Scope:

This Retail Banking Service Agreement (Agreement) has been entered into by and between Türk Ticaret Bankası A.Ş. (the Bank) and the Customer named below subject to the following terms and conditions. The definitions and terms used in this Agreement and their explanations are set out below.

Bank: refers to Türk Ticaret Bankası A.Ş.

Customer: refers to the person(s) in whose name(s) an account is opened and who is/are authorized to manage these accounts, give instructions regarding savings, exercise the rights specified in this Agreement jointly and/or by proxy, and use the Debit Card provided by the Bank, and who declare(s) their name, address, and T.R. ID No information during the digital account opening process and confirm(s) this Agreement.

Agency: refers to Türk Ticaret Bankası A.Ş. and its branches, authorized under agency agreements made with authorized institutions as per applicable legislation.

Contact Phone: refers to the mobile phone number that belongs exclusively to the Customer and is used by the Customer, to which the passwords for Türk Ticaret Bankası Card, Electronic Banking channels, and existing or new products and services are sent.

Contactless Card: refers to a card readable by Contactless Card Readers via an antenna, allowing transactions to be performed within the legal limits set by authorized institutions through remote scanning, as requested by the cardholder.

Card: refers to a credit card, debit card, or prepaid card as defined by the Law on Bank Cards and Credit Cards.

Debit Card Limit: refers to the maximum limit for cash withdrawals, purchases, and cash payments via POS that the Debit Cardholder can make using the Debit Card.

SMS OTP: refers to a one-time password sent via the short message service provided by electronic communication operators.

Electronic Banking: refers to all kinds of electronic distribution channels, including internet banking, mobile banking, telephone banking, open banking services, ATM, and kiosk devices, allowing customers to perform or instruct banking transactions remotely.

Internet Banking: refers to a distribution channel enabling customers to access services offered by the Bank through a web page under the Bank's trade name, organization, or any name whatsoever, regardless of the device or platform, to view, modify their personal or financial data, or conduct transactions that may incur financial liability.

Mobile Banking: refers to a specialized internet banking channel enabling customers to conduct banking transactions via the Bank's mobile application installed on devices such as smartphones or tablets.

Telephone Banking: refers to a distribution channel allowing customers to perform banking transactions using a phone line, Voice Response System, or customer representative.

Customer Contact Center: refers to the contact center through which customers can reach customer representatives via remote communication tools.

Additional Card: refers to a debit card issued for an additional account linked to the main account of the bank customer to which the main debit card is associated.

Order: refers to the notifications from the Customer(s) to the Bank regarding the purchase, sale, custody, collection of dividends and interest, and redemption of debt securities, related to capital market instruments. These notifications must, as a rule, be in writing, but may also be made verbally or via Electronic Banking or similar tools if accepted by the Bank.

Order Transmission Intermediary: refers to Türk Ticaret Bankası A.Ş. and its branches, acting as intermediaries for transmitting capital market orders, under agreements with authorized institutions as per CMB regulations.

Expenditure Document (Slip): refers to a document issued by the Merchant for goods/services purchased with the Debit Card, detailing the transaction amount, number and amounts of installments (if any, for Overdraft Accounts with installment applications), and confirmed by the Cardholder entering a password (or signature if password entry is not possible), containing a payment commitment.

Permanent Data Storage Device: It refers to text messages, emails, internet, disks, CDs, DVDs, memory cards, and any other tool or media enabling information sent or received by the Customer to be recorded and copied unchanged in a way that allows the Customer to examine this information for a reasonable period of time in accordance with its purpose and that allows this information to be accessed exactly as it is. The types of permanent data storage devices accepted by the Bank for communication may vary, and these types are specified to Customers through relevant agreements or other means.

Cash Withdrawal: Per the legislation, cash withdrawals made via the Bank's ATMs, Merchants offering cash payment, other banks' ATMs within agreements established in Türkiye, and foreign banks' ATMs connected to Visa International and MasterCard International payment systems are considered cash withdrawals unless otherwise notified by the Bank.

POS (Point of Sales): refers to an electronic device that reads the information recorded as magnetic or chip on the card, electronically receives authorization via a connection with the computer system of the bank or financial institution with which the Merchant is affiliated, produces sales or credit documents, and processes payment during POS transactions.

Capital Market Instruments: refers to government bonds, treasury bills, private sector bonds, commercial papers, and similar debt instruments, asset-backed securities, partnership shares, depositary receipts for shares, investment fund units, and similar securities within the scope of Capital Markets Law No. 6362 and other capital market instruments determined by the Capital Markets Board, including derivative instruments and investment contracts.

Remote Communication Tool: Refers to any tools or media, such as letters, catalogs, telephones, faxes, radios, televisions, electronic mail messages, the internet, and short message services, that allow the establishment of a contract without physical interaction.

Merchant: refers to natural persons or legal entities, firms, or workplaces that have signed a Merchant Membership Agreement with International Card Organizations and/or the Bank, and that sell goods and/or services to the Cardholder or provide cash to the Bank cardholder based on the authorization granted by the Bank.

ATM: refers to an electronic transaction system that enables both the automatic withdrawal of cash and the execution of some or all other banking transactions.

ATM Receipt: refers to the document provided by the ATM to the transactor, giving details about the transaction conducted.

BKKKK: refers to the Law on Bank Cards and Credit Cards numbered 5464, including amendments or any law replacing this law.

Stock Exchange: Refers to Borsa Istanbul (BIST) and includes other securities exchanges established and to be established in accordance with the law.

Borsa Istanbul Precious Metals and Precious Stones Market: refers to the section within Borsa Istanbul A.Ş. where transactions related to precious metals and precious stones are conducted.

BITT: refers to the Banking and Insurance Transactions Tax.

Receipt: refers to the form issued by the Bank for transactions conducted.

Instant and Continuous Transfer of Funds (FAST): refers to the infrastructure that enables 24/7 money transfers between banks.

Account: refers to Turkish Lira, Foreign Currency, Gold, Precious Metals, and Securities accounts opened in the Customer's name.

KEP (Registered Electronic Mail): refers to a secure electronic mail service that ensures sender and recipient identities are known, and the sending time and content are unchangeable, carrying legal validity in case of disputes.

RUSF: refers to the Resource Utilization Support Fund.

Credit Card: refers to the cards issued by the Bank to the Cardholder within the credit limit set by the Bank, equipped with a magnetic strip and/or chip, offering the Cardholder opportunities to make cash and/or installment purchases from Merchants in Türkiye and/or abroad, purchase services, earn discounts, withdraw cash from authorized units or automatic teller machines (ATMs), and conduct transactions online, through e-commerce, mail/telephone orders, and other non-face-to-face methods, even without signing a sales document.

CBRT: refers to the Central Bank of the Republic of Türkiye.

BRSA: refers to the Banking Regulation and Supervision Agency.

Customer Number: refers to the number generated by the Bank, unchangeable by the Customer, and used to identify the Customer's accounts at the Bank.

Automatic Payment: refers to the automatic transfer of invoice amounts from institutions contracted with the Bank to the institution's account on the due date, based on the written instruction given to the Bank (Automatic Institution Payment), or to automatic transfers to another account within the Bank or to an account at another bank (Regular Payment).

Digital Password: refers to the information generated by the Bank for the Customer's access to Internet Banking, Mobile Banking, and the Customer Contact Center, which the Customer has the right to change periodically.

Card Password: refers to the personalized number issued by the Bank to Debit/Credit Card holders, used to conduct transactions at ATMs and POS terminals.

TKHK: refers to the "Law on the Protection of the Consumers" and its amendments, or any law replacing it. **Card System Institution:** refers to institutions (e.g., MasterCard International, Visa International, Troy) that establish debit or credit card systems and authorize issuing cards or making merchant agreements according to the system.

International Valid Card: refers to a card issued by the Bank for use both within and outside the borders of the Republic of Türkiye.

Common ATM: refers to the payment systems of which the Bank is a member.

Terms in the "PROVISIONS ON PAYMENT SERVICES" section of this Agreement but not specifically defined shall have the meanings set forth in the Law and Regulation on Payment and Securities Settlement Systems, Payment Services, and Electronic Money Institutions.

BANKING SERVICE AGREEMENT

1. BASIC PROVISIONS

1.1. Information

1.1.1. Customers are entitled to obtain a copy of the Agreement signed at the branch where their account is held. A copy of the Agreement can also be obtained from www.turkticaretbankasi.com.tr.

1.1.2. The provisions of the Agreement apply to all accounts opened and to be opened in the name of the Customer at all branches of the Bank and to all transactions with the Bank. Unless a new Banking Service Agreement is concluded, the parties agree that the provisions of this Agreement shall also apply if more than one Deposit Account of the same or different type is held or opened with the Bank and that these provisions shall continue to govern the renewal of such accounts.

1.1.3. Any agreements, commitments, instructions, and forms not included in this Agreement but concluded by the Customer for the performance of relevant banking services by the Bank are considered an integral part of the Agreement.

1.1.4. The Customer's conclusion of the Agreement does not obligate the Bank to provide all banking services under the Agreement unless other conditions required by the Bank are met. The Customer agrees and represents that the Bank is entitled to offer some or all of the products, refuse their availability, liquidate accounts, and terminate the Agreement. Even if the Bank allows the Customer to benefit from some or all of the products under this Agreement, the Bank may, at its discretion, cease providing such benefits. Special written agreements between the Bank and the Customer remain valid, and certain transactions shall be subject to special conditions determined by the Bank and the Customer in addition to the terms of this Agreement and established banking practices.

1.1.5. The provisions of this Agreement shall apply to accounts opened and to be opened under the Agreement, as well as to all new products and transactions not regulated in the Agreement but applied by the Bank or to be implemented by the Bank in the future and used by the Customer.

1.1.6. Upon signing the Agreement, an account shall be opened under the Customer Number assigned to the Customer. All subsequent accounts shall be operated under this Customer Number.

1.2. Customer's Obligation to Cooperate

1.2.1. The Customer agrees and warrants to act in compliance with this Agreement and applicable legislation, and in case of any breach detected by the Bank, the Bank may close the Customer's accounts by giving written notice and terminate the Agreement.

1.2.2. All Customers are required to provide the documents requested by the Bank within the framework of the applicable legislation. If the documents are in a foreign language, the Bank may request notarized translations of these documents or, at the Customer's expense, or have them translated ex officio.

1.2.3. The Customer is obligated to ensure the accuracy and completeness of the information provided to the Bank in order to use the services under the Agreement and to promptly notify the Bank in writing of any changes to this information, such as changes in telephone number, title, marital status, restrictions, authority/authorization changes, or revocation of power of attorney, and submit the necessary supporting documents.

1.2.4. The Bank may request the Customer to indicate or prove the source of the money, negotiable instruments, and other assets deposited by the Customer for all transactions.

1.2.5. Pursuant to the provisions of the "Regulation on Measures for Prevention of Laundering Crime Revenues and Financing of Terrorism," the Customer agrees to provide all kinds of identification documents, information, and confirmation required by the Bank regarding the transactions to be made by the Customer under this agreement. The Bank may ask the Customer to present a Turkish ID card/national identity card or another valid official identification document for each transaction. The Bank may also request information and documents about the purpose of opening the account at the time of account opening.

1.2.6. The Customer is obligated to submit the Customer Information Form attached to the Agreement and the valid identification documents requested by the Bank. The Bank may also request other documents in accordance with Law on Prevention of Laundering Proceeds of Crime No. 5549 and applicable regulations. If any information provided to the Bank changes, such information must be reported to the Bank immediately and within 15 (fifteen) days of the change. Otherwise, the Bank shall not be liable.

1.2.7. In accordance with the regulations of the Financial Crimes Investigation Board, the Customer agrees to confirm to the Bank that the address information declared to the Bank is accurate and to confirm that the address provided during or before entering into a service relationship with the Bank complies with the provisions of the "Regulation on Address Registration System." The Customer is also responsible for notifying the Bank of any change of address. The Customer agrees that they bear all legal and criminal liabilities arising from failure to provide such documents and acknowledges that the Bank has the authority to terminate the business relationship, refuse transactions, and terminate existing contracts if necessary. In addition to the addresses provided by the Customer, if the Bank has an address in the Central Population Administration System (MERNIS), the Address Registration System (AKS) of the General Directorate of Civil Registration and Citizenship Affairs, or a Registered Electronic Mail (KEP) address, any notification made to one of these addresses will also be valid.

1.3. Bank and Customer Secrets

The Customer consents to the Bank's disclosure of all kinds of customer secrets, including but not limited to the Customer's identity information, address, field of activity, and any customer secrets the Bank is aware of due to the services provided under the Agreement. This consent extends to sharing such information with other parties involved in any cooperation, where the requested product/service is provided through third-party collaboration. Furthermore, the Customer agrees to the sharing of this information with public institutions and organizations.

2. ACCOUNTS

2.1. General Provisions on Accounts:

2.1.1. Without prejudice to the provisions on Time Deposits, the Customer may withdraw their deposits personally or authorize someone else to do so with instructions acceptable to the Bank. The Customer may also transfer their deposits to their own or another person's account at another bank, either in Türkiye or abroad, subject to Article 60 of Law No. 5411. These transactions may also be conducted via Electronic Banking Channels.

By signing this Agreement, the Customer may open any type of account permitted by the legislation and specified in this Agreement, subject to the Bank's approval. Account openings shall be conducted according to the procedures outlined in this Agreement and applicable legislation.

2.1.2. Amounts deposited into accounts opened under this Agreement during business hours shall have a value date on the next business day, while withdrawn amounts shall have a value date on the day of withdrawal. Amounts deposited outside of business hours shall have a value date on the following business day, and withdrawn amounts shall have a value date on the last business day before the transaction.

2.1.3. In cases where fractional numbers arise in interest calculations, decimal values between 00-49 shall be rounded down, while those between 50-99 shall be rounded up. (Example: 1.2549 becomes 1.25; 1.2550 becomes 1.26)

2.1.4. If the Customer requests account closure, they shall be required to pay the Banking and Insurance Transactions Tax and any other legal obligations on the date of closure.

2.1.5. Deposit accounts shall be blocked in accordance with the provisions of applicable legislation regarding pledges, liens, transfer, offset, and the powers and obligations imposed by other laws (such as legal notices for attachment, injunction, etc.).

2.1.6. Unless otherwise requested in writing, the Bank shall not send the Customer a monthly account statement regarding the creditor working accounts.

2.1.7. Unless otherwise agreed, the Bank's foreign currency buying and selling rates (TRY/FCA) at the time of the transaction shall be applied for converting amounts in the Customer's Turkish Lira or foreign currency accounts. Depending on the type of account, the rules applicable to time or demand deposit accounts shall apply to accounts opened in foreign currency.

2.2. Insurance of Deposits

The sum of the principal amount of savings deposit accounts in Turkish Lira, foreign currency, and precious metals opened in the domestic branches of a bank operating in Türkiye and authorized to accept deposits in the name of natural persons (excluding those subject to commercial transactions other than cheque issuance) and the interest rediscounts related to these accounts, up to the official amount determined by legal regulations, is covered by insurance under the regulation on insured deposits and premiums collected by the Savings Deposit Insurance Fund for each natural person.

2.3. Statute of Limitations on Deposits, Trusts, and Receivables

All types of deposits, participation funds, trusts, and receivables, including stocks and bonds in the Bank's custody, investment fund participation certificates, amounts in deposit accounts opened for customers who have been issued checkbooks even if the checkbooks have not been delivered, money transfer fees, interest accruing until the end of the statute of limitations on deposits, receivables, and deposits, and dividends related to participation accounts, shall be subject to the statute of limitations if not claimed within ten years from the date of the last request, transaction, or any written instruction from the right holder.

In such cases, the Bank shall notify the Customer by registered mail with a return receipt by the end of January of the following calendar year that any deposits, trusts, and receivables exceeding the amount set by legal regulations and belonging to the Customer will be transferred to the Savings Deposit Insurance Fund (SDIF) if not claimed within one calendar year. The Bank shall publish these deposits and receivables as a list on its website for four months starting in February. Additionally, the Bank shall announce the publication of these lists on its website for two days by February 15th in two of the top five newspapers, as listed by the Press Advertisement Agency, using the same agency. The lists published on the Bank's website shall be sent simultaneously to the Banks Association of Türkiye (BAT) and the SDIF. The BAT and the SDIF shall publish these lists on their websites in a consolidated format by the end of May. Any deposits and receivables that are not claimed by the Customer or their heirs by June 15th shall be transferred by the Bank, along with accrued interest, to the SDIF's account at the Central Bank of the Republic of Türkiye (CBRT) or other banks designated by the SDIF Board by the end of June. These amounts shall be credited to the SDIF as revenue as of the transfer date. The statute of limitations for the contents of safe deposit boxes begins from the date of the last rental payment or the last opening of the box. For accounts opened for minors with payments restricted to them, the statute of limitations begins when the individual reaches adulthood. For accounts blocked by authorized authorities, the statute of limitations is suspended from the date of the block and resumes once the block is lifted.

2.4. Demand Deposit Accounts

2.4.1. A Demand Deposit Account is an account where the amounts deposited can be withdrawn by the Customer at any time without any predetermined maturity. The Bank has discretion over whether or not to pay interest on such accounts. If interest is paid on Demand Deposit Accounts, it will be added to the principal at the end of the year. Should the interest rate on the account change due to legislation or the Bank's policies, the new interest rate shall apply from the date of the change without notice. The Customer may withdraw funds from Demand Deposit Accounts upon request, subject to the relevant legislation concerning pledges, liens, assignments, set-offs, and other powers and obligations set forth by law.

2.4.2. If a demand deposit account is opened in connection with a fixed-term credit agreement and the Customer only performs transactions related to the credit from this account, no fees or charges shall be applied to the account. Unless the Customer requests otherwise in writing, the account shall be automatically closed upon full repayment of the credit. However, if the Customer uses the account for other banking transactions unrelated to the loan, the Bank may charge other fees specified in the Agreement due to the account's use. In such cases, the account shall not be closed upon full repayment of the credit unless otherwise requested by the Customer.

2.5. Time Deposit Accounts

2.5.1. A time deposit account is a type of account where the principal, which is not less than the amount announced by the Bank, is accrued interest at the rate applied by the Bank over a predetermined maturity. If there is a request to withdraw money from a time deposit account before maturity, the Bank, without prejudice to obligations arising from the legislation, is authorized to either apply interest on the withdrawn amount and/or the remaining balance or apply the interest rate for demand deposit accounts or any other rate it deems appropriate. It may also set different rates depending on the time of withdrawal and/or the amount withdrawn from the account. The Bank reserves the right not to open a time deposit account for amounts below the announced threshold.

2.5.2. The Bank may apply a variable interest rate for Turkish Lira deposits with maturities longer than three (3) months and/or for foreign currency deposits with maturities longer than six (6) months, in accordance with applicable legislation.

2.5.3. For time deposit accounts, the applicable interest rates, which will not exceed the maximum amount and rates determined by the type of account and applicable legislation, are announced and remain unchanged until the end of the maturity period.

2.5.4. If a time deposit account is not closed by the end of the working hours on the maturity date, and the Customer's new maturity date falls on a weekend holiday, the account shall be renewed with a new maturity and at the interest rate valid on the renewal date, provided that the Customer has instructed to

extend the maturity to the first business day. If the Customer has not given any instructions regarding the renewal, the account shall be renewed with the same maturity and at the interest rate valid on the Bank's renewal date.

2.5.5. The provisions regarding the maturity and notice periods agreed upon between the Customer and the Bank are reserved.

2.5.6. Upon the renewal of time deposit accounts, unless the Customer raises an objection, the Agreement concluded by the Customer shall also be considered renewed. The Customer's right to demand payment from the Bank shall be calculated based on the interest rate on the maturity date of the account.

2.5.7. For withdrawals from accounts with maturities of one (1) year or more and savings accounts, in accordance with the "Decree of the Council of Ministers Amending the Decree on Deposit and Loan Interest Rates, Participation Accounts Profit and Loss Participation Rates and Other Benefits to be Provided in These Transactions Including Special Current Accounts and the legislation amending this Decree," the Bank may adjust the interest rates applicable to such withdrawals, provided that it notifies the depositor 10 days in advance, including through electronic means, in accordance with the limitations on interest payments in the relevant regulations.

2.5.8. Interest shall be calculated according to the Bank's current practices on the value date and accrued at maturity. The Bank is authorized to change interest rates at any time and unilaterally, provided it announces such changes in the Branch hall and on the website. The revised interest rates shall apply to the new maturity period for time deposits.

2.6. Foreign Currency Deposits

2.6.1. The Customer agrees that any loss incurred due to the exchange of two different foreign currencies during transfer transactions between Demand Deposit Foreign Currency Accounts shall be borne by the Customer. The Customer also agrees that exchange rate differences arising from these transactions, as well as the Turkish Lira (TRY), amounts corresponding to the loss, and the Banking and Insurance Transactions Tax (BITT) resulting from this loss, shall be recorded as a debt to the TRY or Demand Deposit Foreign Currency Accounts at the Bank.

Additionally, if the Customer issues a check drawn on a Demand Deposit Foreign Currency Account denominated in a foreign currency with varying exchange rates, the Customer agrees that any exchange rate differences arising from the conversion process shall be deducted from the Demand Deposit Foreign Exchange Account. In this case, the Customer is deemed to have accepted in advance that all potential losses and differences shall be collected from their account.

2.6.2. The Bank is not obliged to make payments in a currency other than the one in which the account was opened and reserves the right to reject such requests. However, if the Customer instructs a transfer or EFT/remittance from their TRY Account to their Foreign Currency Account, the Bank's foreign exchange selling rate at the time of the transaction shall be used for conversion.

Furthermore, in cases of conversion between foreign currencies (including transfers between foreign currency accounts and EFT/transfer instructions), the Bank's foreign currency parity rate at the time of the transaction shall be used as the basis. In such cases, the Customer is deemed to have accepted all risks and potential losses arising from changes in exchange rates. These explanations provide detailed information about the risks and the Bank's rights during foreign exchange transactions.

The Bank is entitled to charge commissions and fees applicable on the date of the conversion transaction when converting from one currency to another.

2.6.3. The Customer may access foreign currency account balances only by issuing a check drawn on the Bank or by written instruction. The amount specified in the check or instruction must be in the same currency as the account. However, the Bank reserves the right, in accordance with the relevant provisions, to issue checks or make remittances in a currency other than the currency of the account. In such cases, the Customer is deemed to have accepted all risks and potential losses arising from changes in exchange rates.

These explanations provide detailed information about the risks and the Bank's rights during foreign exchange transactions.

2.7. JOINT ACCOUNTS

a) Joint Accounts Used by a Single Authorized Person (Single Use)

Each account holder, as a joint creditor, may independently make any and all transactions on the Joint Account Used by a Single Person with the Bank, including withdrawing the deposits and/or securities in this account, in whole or in part, with their signature alone. The Bank shall be released of any liability to the other account holders to the extent of any payment or instruction made to any of them based on this authorization, and corresponding debits to the account will be valid. The account partners agree, represent, and warrant that when any of the account holders use the products and services specified in this Agreement, as well as future products and services offered by the Bank, the other account holders shall have no right to object. Any transaction carried out by one account holder shall be binding for all of them, and they shall be jointly and severally liable to the Bank for the products and services outlined in this Agreement or those to be offered in the future, as well as any transactions conducted on the account or any debts arising from such transactions.

For the transfer of the account to another Bank branch, the application of just one account holder shall suffice, and the joint account holders accept the consequences of such a transfer in advance.

b) Joint Accounts Used Together by All Account Holders (Joint Use)

Account holders may only make transactions on Joint Accounts with the joint decision and signatures of all account holders.

Transferring an existing account to another branch or adding a new partner to an existing account can only be done with the unanimous decision and written consent of all account holders.

c) Common Provisions Regarding Joint Accounts

In Single Use accounts, another person may join the existing account upon the written application of any account holder, while in Joint Use accounts, the written application of all account holders is required. However, the person to be added must sign all documents and agreements required by the Bank. The account holders hereby accept in advance all consequences and liabilities arising from transactions made by the new participant in relation to this account from the date the Bank receives the registered letter or written instruction. If one account holder wishes to withdraw from the account, they must notify the Bank in writing that they waive all claims arising from this account in favor of the other account holders.

If one or more account holders take legal or execution action against another, and the Bank is duly notified by the relevant authorities of an interim injunction or attachment order, the Bank shall halt any payments from the account. Account holders may not prevent payments to others from the account by simply notifying the Bank without resorting to such legal remedies.

If a third-party creditor of any account holder places an interim injunction on the account, no payment shall be made to any of the account holders up to the amount of the interim injunction. If a lien is placed on the account by a third-party creditor of any account holder, the lien shall be applied to the account holder's share up to the lien amount.

If the joint account holders have not informed the Bank of the proportion of their shares in the account that will apply in the event of death, by way of a jointly signed declaration either at the time of account opening or later, their shares shall be considered equal.

In the event of the death of an account holder, they agree that any liability arising in relation to tax authorities or the heirs of the deceased due to payments made by the Bank shall be their responsibility.

The Bank's sending of a receipt or letter to just one of the joint account holders regarding transactions made on the joint account shall be considered sufficient notification for all account holders.

2.8. CHILD ACCOUNT

A custodial account is opened for the customer if the parent (or both parents, in case of joint custody) signs the agreement on behalf of the child as the legal guardian, and the Bank approves. Unless there is a written instruction to the contrary, the mother or father may independently carry out transactions from the child's account while the marriage continues. In the event of the death of one parent, the surviving parent, or in the case of divorce, the parent awarded custody by the court, may conduct transactions on the child's behalf. The parent acting on behalf of the child agrees and warrants that the obligations set forth in the agreement shall be equally valid and binding for them. However, if the Bank, at its discretion, permits

access to the account opened in the child's name through electronic banking channels, it is agreed that security elements such as passwords, passcodes, etc., shall be used exclusively by the child. The Bank shall bear no responsibility for transactions carried out by the child or a third party, and the child shall be held accountable for all such transactions.

3. CHECKING ACCOUNTS

3.1. Provided that the Bank determines the Customer is not prohibited from using checks and that the Customer's financial and social status is deemed satisfactory, the Bank may open a checking account under the following terms. The Customer shall use the check sheets in compliance with the Turkish Code of Commerce, the Check Law, and the applicable regulations.

3.2. The Customer must issue checks with an indelible pen. Otherwise, the Customer agrees that the Bank shall not be liable for any damages that may arise.

3.3. While the Bank has the authority to verify the identity of the check bearer at the time of payment and presentation, the Bank shall not be held liable for failing to exercise this authority, the manner in which it is exercised, or any forgery or falsification of the check bearer's identification document, except in cases of gross negligence.

Any checks deemed unsuitable for use or canceled by the Customer, and any unused checks or checkbooks when the account is closed must be immediately returned to the Bank by the Customer in writing.

3.4. The Customer shall bear any losses arising from incorrect issuance of checks or checks that are misused in any manner. In case of loss or theft of the entire checkbook or any check leaf, the Bank shall not be responsible for any payments made until a court injunction or cancellation order is submitted to prevent payment of the lost or stolen check. The Customer agrees that without a final court ruling and the physical return of all check leaves, checks cannot be canceled, and the account linked to the checkbooks cannot be closed.

3.5. If checks that have not been signed by the Customer or have never been used are disposed of without the Customer's consent, the Customer must immediately notify the Bank, providing reasons in order to prevent their payment to the bearer. If the Bank receives a court or prosecutor's injunction not to pay the check, it shall block the amount of the check until the matter is resolved. If the Bank deems the check or the bearer's identity suspicious during payment, the Bank is authorized to withhold payment of the check amount.

3.6. If the Bank utilizes the Clearing House system for the collection of checks without physical delivery, the rules of the Clearing House shall apply.

3.7. If the Customer's checks are not covered, the Bank is not obligated to search the Customer's other accounts at the Bank to determine whether funds are available. However, if sufficient funds exist in another account, the Bank is authorized to transfer or not transfer funds at its discretion.

3.8. The Customer agrees in advance that if checks being collected through the Bank's other branches or correspondents, or returned due to non-collection, are lost in the mail or other transportation, the Bank shall not be held liable for any reason. The Customer shall file the necessary cancellation lawsuit and irrevocably waive all claims and legal rights against the Bank in this regard.

3.9. The Customer agrees, represents, and warrants that, to cover the guaranteed amount of "Blocked/ Guaranteed Checks" received from the Bank and to ensure their payment by the Bank, a portion of the demand deposit account balance equivalent to the guaranteed amount of the check sheets shall be pledged to the Bank. As such, the money in the account shall be blocked, and this pledge shall remain in place until the Customer returns all checks received from the Bank. The Bank is authorized to increase the guarantee limit, make payments above this limit, and raise the blocked amount as needed. The Customer must promptly deposit the required amount determined by the Bank in cash upon the Bank's request. The Customer agrees and represents that the transaction made with the Bank during the delivery of the checkbook constitutes a non-cash credit agreement. In cases of insufficient funds in the account, each check leaf presented shall be considered as credit usage, and the Customer shall repay the amount, together with interest, taxes, expenses, and all other legal attachments, at the highest interest rate applied by the Bank to short-term loans from the date of payment until full repayment.

3.10. If the Bank utilizes the Clearing House system for the collection of checks without physical delivery, the rules of the Clearing House shall apply.

4. BILLS OF EXCHANGE GIVEN FOR COLLECTION

4.1. The Bank shall credit the amount of the bills of exchange deposited with it for collection to the Customer's account after final payment and collection.

4.2. The Customer shall be liable for any postal delays or losses that are not due to the Bank's fault during the delivery of the bills/policies or checks to the addressee/correspondent bank(s), or their return to the relevant Branch. The Customer shall also be responsible for any missing legally required elements in the bills/policies or if there are 15 (fifteen) days or fewer left until maturity on the date of delivery to the Bank. The Customer agrees that the Bank shall not be responsible for failing to file protests due to insufficient time between the delivery and maturity dates, where bills/policies must be collected via correspondent banks. Additionally, the Bank shall not be liable for the failure to process checks delivered for collection if the legal mandatory elements are missing or the endorsement is incomplete.

The Bank shall be considered to have fulfilled its responsibility by sending the bill of exchange to its branch or correspondent. The Bank may send checks and/or bills of exchange by regular mail or by any other method it deems appropriate. The Bank shall not be held responsible for any losses or delays in transit.

4.3. The Customer agrees to pay the costs related to the bills of exchange given for collection in advance; otherwise, the Bank shall not be liable for the non-performance of the collection/testing process. The Customer agrees that, regarding bearer checks or bills/policies given for collection, the amounts collected shall be credited to their account, while commissions, expenses, and other deductions will be debited.

5. PROVISIONS REGARDING GOLD DEPOSIT ACCOUNT

5.1. Under the terms of this Agreement, the gold that may be accepted by the Bank into the Gold Deposit Accounts of the Türk Ticaret Bankası consists of gold that meets the standards defined in current and future applicable legislation and is traded in international markets. This includes gold bearing the stamp of refineries listed by the Republic of Türkiye's Ministry of Treasury and Finance, and gold produced and stamped by refineries to be established in Türkiye, which meet international standards and have received a certificate of conformity from the Treasury or certified gold produced by refineries with which the Bank has an agreement.

5.2. The Customer may open such gold accounts by physically delivering gold that meets the above qualifications to the Bank, and/or in accordance with their instruction. These accounts can be opened as time or demand deposits, with gold of at least 995/1.000 purity. The Bank may pay interest on these accounts at rates freely determined by the Bank at its discretion, with the interest being monitored as gold in the accounts. The Customer agrees, represents, and warrants to present the passbook for all transactions related to the account at Bank branches. In case of any discrepancy between the passbook records and the Bank's records, the Bank's records shall prevail.

5.3. The Bank reserves the right to accept or reject gold of different qualities, as permitted or will be permitted by legislation, into gold accounts.

5.4. The Customer may monitor the gold accounts opened under this Agreement via the internet or other electronic media, provided that the necessary documentation is supplied. The Customer may also give instructions via such media regarding the sale of gold in the account to the Bank and/or the purchase of gold from the Bank.

5.5. Türk Ticaret Bankası Gold Deposit Account can be opened as time and demand deposits.

a) Interest accrued on time deposit accounts at a rate determined ex-officio by the Bank shall be tracked in gold in the account. Accordingly, the interest on time deposits shall be calculated in gold at the end of the term and added to the principal amount.

b) The Bank shall be authorized to pay the principal and accrued interest in the account to the Customer, in whole or in part, in Turkish Lira or foreign currency equivalent on the actual payment date by purchasing the gold. The amount of the principal and interest, including interest fractions, to be paid from the account shall be calculated based on the Bank's gold purchase price on the actual payment date.

c) If the Customer decides to close the time deposit account at the end of the term, the Bank shall be authorized to purchase the gold in the account and pay the equivalent amount in Turkish Lira or foreign currency, calculated based on the Bank's gold buying price on the actual payment date.

d) The Customer agrees and warrants in advance that the Bank may unilaterally decide whether or not to accept the delivery of gold if third parties wish to deposit gold into the Customer's gold account at the Bank.

5.6. Interest to be Applied to Time Deposit Türk Ticaret Bankası Gold Deposit Accounts:

The Bank shall apply the current interest rate determined by the Bank to the creditor balances of the accounts, as permitted by the legislation. Interest shall be calculated in accordance with the Bank's value date practices. The Bank reserves the right to change the current interest rates at any time and in any manner it deems appropriate. Changes in the current interest rates may apply to the credit balances of the accounts as of the date of the change. Even if the variable interest rates are lower than before, the Bank retains full discretion over whether or not to apply the interest rates to the creditor balances of the existing accounts.

5.7. Provisions Applicable to Demand Deposit Türk Ticaret Bankası Gold Deposit Accounts:

a) The Bank shall be authorized to purchase gold and pay its equivalent in Turkish Lira or foreign currency on the actual payment date. The amount to be paid will be calculated based on the Bank's gold buying price on the actual payment date.

b) If the Customer decides to physically withdraw the gold from the account, the Bank shall be authorized to purchase the gold and pay the equivalent amount in Turkish Lira or foreign currency, calculated based on the Bank's gold buying price on the actual payment date.

5.8. Rules Applicable to Gold Remittances:

If the Customer instructs a wire transfer to be debited to the custody or Türk Ticaret Bankası Gold Deposit Account at the Bank, or to be set off against any gold receivable existing at the Bank, the following provisions shall apply:

a) The Customer shall notify the Bank in writing of wire transfer orders. This written notice shall clearly and comprehensively specify the beneficiary of the transfer, the beneficiary's full address, the purity grade of the gold to be transferred, the quantity, total gross bar weight, and the communication method (letter, telegram, telex, fax, telephone, or "International Funds Transfer" online) to be used for the transfer.

b) The Bank shall not be held liable for any damages arising from the communication method used, including delays, loss, misunderstandings, etc. The Customer shall bear all damages arising from these reasons.

c) In gold wire transfers, the Bank's liability ends when the transferred gold is physically delivered by the Bank, or when the transfer amounts are sent to the correspondent responsible for delivering to the remittee if the transfer is made through a correspondent. If the remittance amounts are seized for the remittee's debts and levied as execution, the Customer agrees not to make any claims or demands against the Bank or its correspondents.

d) The Bank reserves the right to send wire transfers via other communication methods than those specified by the Customer in cases of communication failures.

5.9. Gold Delivery to the Customer:

The Customer agrees and warrants to comply with the Bank's rules for the delivery and receipt of gold in their gold account registered with the Bank. The delivery will be made by the Bank on the date and in the manner determined by the Bank. Physical delivery may be made by branches authorized by the Bank. The Customer agrees to make an appointment with the Bank at least 3 (three) business days in advance for the delivery of the gold in the account, to fully comply with the working hours, delivery and acceptance days and hours determined by the Bank, and not to make any additional requests contrary to these provisions.

6. PROVISIONS REGARDING SSI SALARY ACCOUNTS

6.1. The Customer agrees, represents, and warrants that if the deposit account, in which the Social Security Institution (SSI) pension, income, and monthly payments are deposited at the Bank, remains inactive for 12 (twelve) months, the amounts requested by the SSI and deposited into this account shall be transferred to the SSI Account as a lump sum refund within the framework of the Protocol concluded between the SSI and the Bank, and in accordance with the applicable legislation.

6.2. Pursuant to the Protocol on SSI Income/Pension Payments, the Customer irrevocably agrees, represents, and warrants that any instructions provided for banking transactions other than withdrawals from tellers/ATMs (such as automatic payments, standing orders, or internet banking) shall not be considered as transactions. The Customer acknowledges and agrees that they are aware of this and consents to the return of the amounts deposited in an account without activity for 12 months (no withdrawals from tellers/ATMs) to the Social Security Institution. The Customer further agrees, represents, and warrants that they shall not raise any claims or objections to the Bank regarding the amounts returned to the Social Security Institution under the terms of the Protocol.

6.3. The Customer irrevocably agrees, represents, and consents that the Bank is authorized to settle, set off, and collect all amounts demanded by the SSI from the Bank on their behalf or that the Bank is obliged to pay to the SSI, together with interest, from their time/demand TRY, FX deposit accounts, foreign exchange, securities, investment, and other accounts, without the need for written approval, warning, or notice, in accordance with the provisions of the Social Security Legislation and the SSI Income/Pension Payments Protocol, and further that the Bank shall have the right and authority to perform transactions within the scope of Article 6.1. for the collections to be made from accounts other than the demand TRY account, and the Bank shall have the right and authority of clearing, offsetting, pledge, and lien on all accounts, rights, and receivables held with the Bank for this purpose.

7. INTERNATIONAL TAX COMPLIANCE LEGISLATION (FATCA - CRS)

The Customer agrees, represents, and warrants to provide any information and documents, including but not limited to those related to tax residency in any country other than the United States or Türkiye, that the Bank may request under FATCA (Foreign Account Tax Compliance Act), relevant international agreements and regulations ("Bilateral Agreement"), and the OECD Common Reporting Standard ("CRS"). The Customer further agrees, represents, and warrants to accurately and completely sign the required tax forms and, in the event of any changes, to submit updated information and supporting documents to the Bank within 30 (thirty) days.

The Customer consents that the Bank may share, upon request, all information and documents, including any customer-related details such as account number, identity information, and address, with all authorized persons and/or institutions under applicable legislation and international information-sharing agreements, including but not limited to the Turkish Revenue Administration, as well as domestic and foreign competent tax authorities.

If the Customer has a tax-related connection with the United States or is a tax resident in a country other than Türkiye under the CRS, or if the Customer claims no connection with the United States or any country other than Türkiye despite such a connection, they agree to immediately notify the Bank and sign the relevant declaration, form, or other document. The Customer further agrees, represents, and warrants that they are obliged to inform the Bank within 30 (thirty) days in the event of any changes in the specified circumstances.

The Bank shall not be liable under any circumstances for any damages, including deductions due to additional withholding taxes applied to the Customer's payments if the requested information and documents are not submitted to the Bank within the reasonable or legal deadlines. The Customer agrees, represents, and warrants that they are responsible for any and all damages arising from failure to fulfill their obligations under this article, and agrees to immediately indemnify the Bank for any damages incurred due to such failures.

8. PROVISIONS ON PAYMENT SERVICES

a) General Provisions on Payment Services

8.1. The payment services provided by our Bank in accordance with the Law on Payment and Securities Settlement Systems, Payment Services, and Electronic Money Institutions, and applicable legislation are listed below. All these services are offered in the convertible foreign currency in which our Bank opens an account:

- Issuance or acceptance of personalized payment instruments, such as cards, passwords, mobile phones, etc.
- Depositing money into the payment account, withdrawing money from the payment account, and carrying out all transactions necessary for the operation of the payment account.
- All money transfers, including fund transfers from the Customer's payment account with the Bank, direct debit transactions (including one-off transactions), and regular payment orders (such as wire transfer, EFT, International Funds Transfer, fast money transfer, etc.).
- Issuance or acceptance of the payment instrument.
- Payment transactions where the Customer consents to make the payment via any IT or electronic communication device, and the payment is made to the party providing goods or services, with an IT or electronic communication operator acting as an intermediary.
- Services for the intermediation of bill payments (such as payments for utilities like electricity, telephone, water, and natural gas), taxes, duties, fees, social security premium payments and related penalties, university payments, visa/consulate payments, legal game of chance payments, apartment/site/professional chamber/cooperative dues payments, regular payments, rent payments, insurance payments, donation payments, etc.

8.2. The Customer provides the information requested by the Bank (recipient name, surname, and title information, Turkish Republic Identification Number (T.R. ID No), Foreign Identification Number (F. ID No), Tax Identification Number (Tax ID No), account number (IBAN), customer number or user code, credit card number, contact information (telephone, e-mail, etc.), recipient bank name, branch, or bank branch code, recipient address information, subscriber/installation number for bill payments, Tax Identification Number (Tax ID No) for tax payments, registration number for SSI payments, transaction amount, currency, information on who will bear the correspondent cost, payment instrument, and method.

8.3. The Bank is considered authorized when the instruction regarding the execution of the payment transaction by the Customer is received by the Bank, or when approval is given through remote communication tools.

8.4. After the Bank is authorized by the Customer, the transaction may be reversed as long as it has not been executed by the Bank. However, in payment transactions made through direct debit methods such as automatic payment orders, the Customer may withdraw the payment order no later than the end of the business day preceding the due date of the relevant payment.

8.5. The Customer must forward other bank account payment orders sent to the Branch by no later than 16:30. For other bank account payment orders submitted after this time, the Customer may authorize the Bank to execute the transaction for the next day if requested by the Customer. The Customer must submit money transfer payment orders intended for foreign transfers to our branches by 16:30 at the latest. If it is agreed that the payment order will be executed on a specific day, at the end of a specific period, or on the day when the Customer places the funds at the Bank's disposal, the agreed day for the payment is deemed to be the time of receipt of the payment order. If the agreed day is not a business day, the payment order is considered received on the first following business day.

8.6. The Bank may refuse to execute a payment order issued by the Customer if deemed necessary. In such cases, it shall notify the Customer of the reason for the refusal by the end of the business day following the receipt of the payment order, using the Customer's contact details registered with the Bank. If the payment order is rejected due to incorrect and/or incomplete instructions, the Bank shall inform the Customer, via the registered contact details, by the end of the next business day, specifying how the errors causing the refusal can be corrected.

8.7. The Bank shall publish the limit amounts related to the payment orders on www.turkticaretbankasi.com.tr.

8.8. Since the fees the Customer must pay for the payment service to be provided by the Bank are for non-continuous transactions and services, such as money transfers, bill payments, and similar instant transactions, the fee information for these shall be displayed to the Customer on the relevant channel before the transaction is carried out and shall be collected after obtaining their approval. The Customer can also access the fee information regarding these transactions at www.turkticaretbankasi.com.tr. If the Customer requests additional information, more frequent updates, or information to be delivered through a different method regarding the payment services received from the Bank, a fee proportional to the cost of this request may be charged.

8.9. If the payment service is used through a device and/or application, the technical and other features required for the device/application are specified by the Bank separately in the terms of use of the relevant device/application.

8.10. The Bank informs the Customer about the payment transactions related to payments made by or received by the Customer, based on the Customer's transaction-specific request, either via remote communication tools or in writing, after the transaction or, upon a separate request by the Customer, on a monthly basis at the latest.

8.11. The Customer must follow the precautions outlined in the "Provisions on the Debit Card" section of this Agreement to ensure the security of the payment instrument when using the debit card for payments and must act in accordance with these provisions in the event of loss, theft, or unauthorized use of the payment instrument.

8.12. For payments made via electronic banking channels, the Customer must comply with the precautions outlined in the "Provisions Regarding Electronic Banking" section of this Agreement to securely store the payment instrument and must follow these provisions in case of loss, theft, or misuse of the payment instrument.

8.13. The Customer must immediately notify the Bank, and no later than within twenty-four hours, via any communication channel, in the event of fraudulent use of the payment instrument, an incident raising suspicion of unauthorized use, loss, or theft of the payment instrument, or if they become aware of a transaction carried out against their will, and must close the payment instrument for use. When the reason for closing the payment instrument is eliminated, the Bank shall provide the Customer with a new payment instrument or reopen the existing one for use. The Customer is responsible for taking necessary measures to protect the personal security information related to the payment instrument and must use the payment instrument in accordance with its terms of use. After the payment instrument is closed for use by the Customer, the Bank will not send a new one without the Customer's request. The Bank ensures that no third party, other than the Customer, accesses the personal security information and takes the necessary security measures.

8.14. The Customer must notify the Bank without delay as soon as they become aware of an unauthorized or incorrectly executed payment transaction and request its correction. In any case, the request for correction may not exceed thirteen months from the date of the payment transaction.

8.15. The Customer acknowledges that if a lost or stolen payment instrument is used, or if the payment instrument is used by others due to improper safeguarding of personal security information, they shall be liable for up to one hundred and fifty Turkish liras for any unlawful use that occurs within the twenty-four hours prior to notifying the Bank. The Customer cannot be held responsible for payment transactions that they have not authorized. However, the Customer shall be liable for the full amount of the damage caused by any unauthorized payment transaction if the Customer fraudulently uses the payment instrument or negligently or intentionally fails to fulfill their obligations regarding the safe use of the payment instrument. Additionally, the Customer shall be held responsible for any damages resulting from the use of the payment instrument if they fail to take necessary measures after becoming aware of an unauthorized transaction, fail to freeze the payment account, or fail to close the payment instrument for use.

8.16. The Bank shall be responsible to the Customer for transferring the payment transaction to the recipient's payment service provider in accordance with the payment order. The Bank shall transfer the amount of the payment transaction to the recipient's payment service provider's account no later than four business days after receiving the payment order. If the recipient's payment service provider is located abroad, the Bank instructs its correspondent to transfer the payment transaction amount to the recipient's payment service provider's account within two business days, excluding holidays of the Bank, the Bank's foreign currency correspondent, and the recipient's payment service provider. The Bank shall not be responsible for any delays caused by intermediaries or the recipient's payment service provider.

8.17. If the payment transaction is not completed or is executed incorrectly, the Bank shall promptly refund the unrealized or incorrectly realized portion to the Customer and, if the amount has been deducted from the payment account, restore the account.

8.18. The Bank shall be responsible for compensating the interest and fees the Customer is required to pay due to the Bank's failure or incorrect execution of the Customer's payment transaction, except in cases where the error or defect is attributable to the Customer.

8.19. The Bank shall notify the Customer 30 (thirty) days in advance of any changes to the "Provisions Regarding Payment Services" section of this Agreement. The Customer shall be entitled to terminate this Agreement without any charge until the end of the 30 (thirty) day period. A Customer who does not object within this period is considered to have accepted the changes.

8.20. The Bank's exchange rates at the time of the transaction shall apply between the Bank and the Customer. Changes in the exchange rates applied by the Bank shall take effect immediately without any prior notification to the Customer.

b) Provisions on Remittance, Transfer, and Electronic Fund Transfer (EFT)

8.21. Wire transfers, EFTs, transfers, and automatic transfers requested by the Customer by debiting the Customer's accounts at the Bank or by offsetting against any receivables of the Customer at the Bank shall be processed by the Bank under the following conditions:

a) The Customer agrees and warrants full responsibility for these transactions, acknowledges that withdrawal from these transactions is impossible after completion, and waives any right of objection or claim against the Bank. The remitter (transferer) cannot claim that their right to recourse from the remittance has been eliminated, and they shall be liable for any payment made by the Bank to the remitee in cash or in the account after the remitter issues the transaction instruction. However, this notice does not create an obligation for the Bank to pay the remittance amount and does not imply the acceptance of such remittances by the beneficiaries. Should the form of notification be interpreted in a manner that imposes liability on the Bank, the liability shall rest solely with the Customer.

b) The Bank shall not be liable for any delays, disruptions, or losses resulting from technical issues, communication failures, or similar reasons in transactions conducted under this Agreement unless the Bank is at fault. The Bank shall not be a party to any demands for delay interest, penalty interest, or disputes that may arise between the Customer and other parties due to these reasons, and all such responsibility shall belong to the Customer. The Customer acknowledges that the Bank holds no liability for the failure, partial execution, cancellation, or loss of transactions caused by technical failures beyond the Bank's control in the transactions to be realized with all kinds of services/products to be made available for use within the scope of this Agreement and that the Bank is obligated to monitor the results of its transactions. In the event of a technical failure, the transactions shall be carried out after the issue is resolved.

c) The Bank's responsibility shall terminate upon the remittance being paid to the remitee, the EFT being sent to the relevant bank, and the completion of the transfer.

8.22. International Funds Transfer requests made via fax must also be confirmed by a signed letter or an encrypted International Funds Transfer message or fax from a correspondent accepted by the Bank. The Bank shall carry out the duly executed payment instructions through its foreign branches or correspondents.

8.23. It is essential that remittances are sent without any conditions or additional explanatory information, except when required by law. For remittances received by the Bank, any conditions or explanations included by the remitter do not make the Bank a party to the relationship between the involved parties. The Bank is under no obligation to fulfill, verify, or monitor the remittance explanations or conditions.

8.24. The Bank's responsibility for the remittance transaction shall cease once the remittance amount is paid to the remittee.

8.25. Wire transfers made to the Customer's account or deliveries by third parties may be accepted by the Bank without notice to the Customer, either credited to an existing account or to one opened on behalf of the Customer. The Bank shall not be involved in any disputes that may arise between the Customer and third parties as a result of transfers or deliveries sent to the account by third parties in this manner.

8.26. In order for the Bank to ensure that the services subject to foreign currency transfers are concluded properly, the Customer consents to the Bank giving/notifying the Bank's account number and address information to these institutions upon the request of the bank/financial institution of the final beneficiary as well as the correspondent banks and other banks/financial institutions that act as intermediaries in the transfer transaction, which the Bank has instructed for the execution of the transfer transaction.

8.27. If the Bank sends a written notice regarding a transfer amount to be received on behalf of the Customer or credited to their account(s), the Bank may return the transfer upon the request of the remitter for any reason until the notice date or the date the account is credited in the case of account transfers. However, in the event of errors such as transfers belonging to another person or duplicate transfers mistakenly notified, the Bank may correct these transactions at its own discretion without needing the Customer's consent. If the Customer uses the transferred amount without notifying the Bank, even though they know or should have known it does not belong to them, they are obligated to return the relevant amount to the Bank with interest, calculated based on the overdraft deposit interest rate for the days and amount until that date.

The Bank shall be liable only to the extent of its own fault, if any, in cases where transfers cannot be made on time, are delayed, or are not received at all due to a systemic or technical malfunction. The Bank shall not process a transfer if the account specified in the Customer's transfer instruction is unavailable. The Customer is responsible for any non-acceptance of wire transfers and EFTs by the beneficiaries for any reason and for the unavailability of their account for wire transfers, transfers, or EFTs. The Customer agrees and represents that they cannot claim recourse without the consent of the remitees when using any service or product made available under this Agreement and that if the beneficiaries do not accept the transaction, the Bank shall be authorized to refund these amounts to the Customer's account at the Customer's expense. If there is no balance in the relevant account for the transaction amount, commission, expenses, and taxes, the transaction shall not be completed, and the Bank shall not be held responsible for any consequences that may arise.

8.28. If the Customer fails to collect the transfer amount within three (3) days of receiving notice from the Bank regarding the transfer or if no notice is given for any reason, the Bank may return the transfer to the sender.

c) Provisions Regarding Automatic Transfer and Automatic Payment

8.29. In line with the instructions transmitted by the Customer to the Bank via the Invoice Automatic Payment Application Form and Undertaking (or through the amendment form to be submitted to the Bank later), the invoice amounts shall be collected from the account/Credit Card specified by the Customer on the due date, in accordance with the principles outlined in this section, and transferred by the Bank to the accounts of the institutions/organizations with which the Bank has entered into an agreement.

8.30. The Customer may also carry out the invoice payment transaction by visiting any branch of the Bank to execute the transactions that the Bank has an agreement for collection and has announced it mediates. In such cases, invoice payment transactions shall be performed based on the information provided by the Customer to the branch prior to the transaction.

8.31. In the event that the agreements between the Bank and the relevant contracted institutions and/or organizations are terminated for any reason, payment instructions shall no longer be executed after

notification of this situation has been sent to the Customer's registered mobile phone via SMS or email address.

8.32. The Bank may terminate the services provided under this Agreement in full or in part by notifying the Customer's registered mobile phone via SMS or email address in advance.

8.33. Once the Customer completes the Bill Payment Application Form and Undertaking for the invoice requested through the automatic payment order and submits it to the Bank's branch, the Bank shall process the form and register it in the system. As different working conditions may be set for invoice payments based on the institutions/organizations, the Customer shall be responsible for monitoring whether the invoice payment has been completed after issuing the instruction to avoid any issues. The Bank shall not be liable for unpaid invoices resulting from disruptions caused by the working conditions of the institutions/organizations after the instruction has been given.

8.34. The Customer agrees and warrants that any issues related to duplicate payments arising from the Customer paying invoice amounts through another institution while the Bank also collects the invoice amount from the account, shall be resolved between the invoice-issuing institution and the Bank, and that the Bank shall not be a party to or responsible for any disputes between the Customer and the third party (the invoice-issuing institution) due to invoice payments made by the Customer.

8.35. The Customer may carry out the invoice payment transaction at any of the Bank's authorized branches within the hours determined by the Bank on the last payment day. If the Customer has an automatic payment instruction on their account at the Bank, the payment shall be transferred to the account of the relevant institution if there is sufficient balance in the account during the scanning of the account specified in the Bill Payment Application Form and Undertaking on the last payment day.

8.36. If the balance in the account from which the payment will be made is insufficient to cover the invoice amount, the invoice may not be paid, even partially, in line with the protocol principles between the Bank and the institution. If multiple invoices have the same due date, the invoices shall be processed systematically in the order they appear. The Bank shall not be responsible for the non-payment or incomplete payment of invoices due to errors or malfunctions caused by the institution.

8.37. If, during the invoice payment process, there are insufficient funds in the account the Customer has designated for payments, the Bank shall not be obligated to transfer funds automatically from other accounts by checking other accounts for automatic payment/invoice amounts.

8.38. Invoice payment transactions under this Agreement shall be carried out in accordance with the provisions of the protocol between the Bank and the relevant institution. Payment requests that do not comply with these protocols shall not be fulfilled, and the Bank may not accept previous-period invoice debts except for timely payments of invoices related to normal and periodic usage. Furthermore, payments for non-standard usage debts, such as transfer fees, deposits, relocation fees, and other similar debts, may not be accepted by the Bank if they are not regulated under the protocols between the Bank and the relevant institution.

8.39. The Bank shall not be responsible for any consequences resulting from incorrect or incomplete information provided by either the Customer or the institution to the Bank regarding the account number, subscriber number, or other details.

8.40. The Bank may charge fees or commissions for payment transactions such as invoices or transfers at the rates provided in the relevant Information/Request Forms or through other methods specified by the legislation on the transaction date.

8.41. If the Customer, due to any error, pays an invoice or makes a payment exceeding the account balance when the account is insufficient, the Customer is obliged to immediately repay this amount to the Bank due to unjust enrichment. Otherwise, the Bank reserves the right to collect the said amount, along with default interest at the Central Bank of the Republic of Türkiye's advance interest rate until the date of payment, from the Customer's rights and receivables at the Bank, pursuant to the Bank's rights under the Agreement, set-off, clearing, and pledge.

8.42. The Customer consents to the Bank obtaining and using the information and documents, or copies thereof, related to the Customer from the institutions specified in the “Bill Payment Application Form” and, if necessary for the proper execution of the services subject to the automatic payment application, to notify the relevant public or private, natural person or legal entities of the Customer’s account information or personal data.

8.43. Unless the Customer informs the Bank of any cancellation or change in the automatic payment information, the Bank shall continue to process transactions in line with the existing instructions and information, and the Bank shall not bear any liability for such transactions.

8.44. The Bank shall be liable only to the extent of its own fault, if any, in cases where transfers cannot be made on time, are delayed, or are not received at all due to a systemic or technical malfunction. The Bank shall not process a transfer if the account specified in the Customer’s transfer instruction is unavailable.

9. THIS PROVISION APPLIES TO THE PERIODIC PAYMENT RELATIONS BETWEEN THE BANK AND THE CUSTOMER AND THE PERIODIC PAYMENT SERVICES PROVIDED OR TO BE PROVIDED BY THE BANK, INCLUDING:

All types of EFT, wire transfers, and credit card debt payment transactions, depositing money into the payment account, withdrawing money from the payment account, and all transactions necessary for managing the payment account, transferring funds in the Customer’s payment account at the Bank, direct debit transactions (including one-time transactions), payment transactions made with a payment card or similar instrument, and all money transfer transactions, including standing payment orders (such as wire transfers, EFT, International Funds Transfer, etc.). This also includes the issuance or acceptance of the payment instrument, payment transactions where the Customer’s consent to make the payment transaction is given through any information or electronic communication device such as internet banking, telephone banking, mobile banking, etc., and the payment is made by the Customer to the party providing goods or services, an information or electronic communication operator acting as an intermediary, and services for bill payment mediation (covering payments for services like electricity, phone, water, natural gas, taxes, fees, social security premiums, and related penalties).

All of the payment services listed above shall be provided in Turkish Lira and in foreign currencies recognized by the Central Bank of the Republic of Türkiye in which the Bank holds accounts.

The Bank’s exchange rates at the time of the transaction shall apply to transactions between the Bank and the Customer. Any changes in the Bank’s exchange rates shall be applied without notice to the Customer. The Bank shall be deemed authorized to execute the payment transaction once it receives a written instruction from the Customer or when approval is given via remote communication tools. The transaction can be revoked after the Bank’s authorization as long as it has not yet been executed by the Bank. However, for periodic payment instructions, the Customer may revoke the payment order by the end of the business day preceding the due date at the latest. The Bank may charge the Customer the fee specified in the Basic Banking Product Information Form attached to this Agreement for revoking the payment order. The Customer agrees, represents, and warrants that the Bank is not responsible for any duplicate payments in cases where the Customer makes external payments for transactions with an automatic transfer order and that the Bank is authorized to withdraw any funds mistakenly paid from the Customer’s account at any time without the right to object.

The Customer agrees, represents, and warrants that the Bank shall not be liable for any delays, disruptions, or losses due to insufficient funds in the account designated for the automatic payment transactions, the existence of a lien or injunction on the account, the refusal of money transfers by beneficiaries for any reason, or due to technical or communication-related reasons. Nonetheless, if any transactions are completed within the scope of the automatic payment application for any reason, the Bank retains the right and authority to unilaterally cancel the transactions if it identifies an error before the payment is made to the beneficiary. If the payment is made before the error is detected, the provisions of this Agreement shall apply to the amount and transaction from the transaction date. Furthermore, the Bank has full discretion over whether to fulfill instructions, such as money transfers, International Fund Transfers, EFTs, etc., even if such instructions were given for cash transactions. Acceptance of cash by the Bank shall not imply acceptance of the instruction, and the date of error shall be considered the date of default.

10. PROVISIONS ON DEBIT CARDS

Debit cards refer to debit cards (“Debit Card”) issued in the name of the Customer, valid domestically and/or internationally (as amended and/or updated), as defined in the Law on Bank Cards and Credit Cards dated February 23, 2006, and numbered 5464, or in any legislation that may replace or supplement this legislation. For the Bank to issue the Debit Card to the Customer, the Customer must hold a “Demand Deposit Account” and/or a “Demand Deposit Foreign Exchange Account” with the Bank.

The Customer’s liability shall begin as soon as the card is in their possession, or, in the case of cards without a physical presence, as soon as the card number is known. The signature panel on the back of the Bank Card must be signed by the Customer immediately upon receipt of the Bank Card; otherwise, the Bank shall bear no liability for any disputes that may arise.

Upon notification by the Customer of loss or theft, the card shall be canceled by the Bank.

The Customer agrees, represents, and warrants that if the canceled card is found and reinstated, they shall be responsible for all transactions made with the Debit Card during the period between the notification of loss and the reinstatement of the card.

The ownership of the Debit Card belongs to the Bank, and the Bank may request the return of the Debit Card, confiscate it, choose not to renew an expired card, or cancel the card and terminate its use if the Customer breaches the provisions of this Agreement.

The Customer agrees, represents, and warrants that if the Debit Card and a copy of the Agreement are delivered to them or to third parties authorized to receive notifications on their behalf, as per the provisions of Notification Law No. 7201, the Debit Card and the copy of the Agreement shall be considered delivered. The Bank shall not charge any fees for the Customer’s transactions of depositing money into their own account, checking the balance, or withdrawing money within the limit determined by the Bank from the Bank’s ATMs. However, the Bank may charge fees for domestic and international transactions conducted through the ATMs of other banks, as announced on the Bank’s website. The Customer agrees, represents, and warrants to pay such fees or commissions upon request. Additionally, the Customer agrees that if the transaction takes place abroad, currency conversion fees may apply, and the Bank may revise such fees and commissions. The Bank also reserves the right to collect any fees or commissions paid to the Interbank Card Center or international organizations from the Customer.

10.1. The Cardholder shall be able to withdraw and deposit cash from ATMs of card system institutions or other common use systems, make purchases, and perform cash withdrawals at Point of Sale Terminals (POS), as well as benefit from Electronic Banking Channels and perform banking transactions in line with the principles outlined in the Agreement by using their PIN (Personal Identification Number) and their card. The PIN may be pre-issued by the Bank during or after the card request, or the Cardholder may determine it using a method defined by the Bank. The Cardholder must inform the Bank of the account they wish to link to their card, and only one account may be designated as the primary account.

10.2. The Cardholder agrees that the value date shall be the same business day for withdrawals and deposits made during the week, and the previous business day for withdrawals, and the same business day for deposits made on holidays. The Cardholder further agrees that transfers made through Electronic Banking Channels or other channels designated by the Bank shall only be processed from available funds in the account and that transactions may be incomplete or delayed due to reasons beyond the Bank’s control or any technical malfunctions, postal, telegraphic, telephone, or similar issues that cannot be attributed to the Bank. The Cardholder agrees that the Bank shall not be liable if transactions are not completed, canceled, delayed, partially paid, or lost for reasons beyond the Bank’s control or due to such technical malfunctions.

10.3. The Bank may set a “standard limit” for transactions made by the Cardholder through ATMs, POS, and other channels where the Cardholder can use the Card. The Bank may also allow the Cardholder to modify the standard limit through Electronic Banking Channels within the maximum limit set by the Bank. Furthermore, the Bank may establish a “per transaction limit” for cash withdrawals and purchase transactions made using the Debit Card. The Bank shall inform the Cardholder in advance of any changes to these limits via the Bank’s website, SMS, or other communication methods.

10.4. Upon the Cardholder’s request, the Card may be configured to allow access to all demand deposit

accounts, and the Cardholder shall be able to view and transact with all demand deposit accounts linked to the card.

10.5. The Cardholder may request additional Debit Cards for third parties, linked to their demand deposit account, through the channels designated by the Bank.

10.6. A Cardholder who holds a joint account with individual and/or sole signature authority may link their Debit Card(s) to their joint accounts under their own customer number and/or to the demand deposit account they establish and may view and transact with these joint accounts through the channels designated by the Bank. However, joint account holders with joint signature authority cannot link their Bank Cards to joint accounts.

10.7. The Cardholder must keep their password and card number confidential, securely protect both the card and the password information required for its use, and take measures to prevent this information from being accessed by others. In case of loss, theft, or learning of any unauthorized transactions, the Cardholder is obliged to immediately notify the Bank by calling the Customer Contact Center or visiting the nearest Bank Branch. The Cardholder shall be liable for any damages resulting from unlawful use within the twenty-four hours prior to notifying the Bank of the loss or theft, up to a maximum of one hundred and fifty Turkish Liras. However, if the unlawful use is due to the Cardholder's gross negligence or intent, or if the notification is not made within twenty-four hours, this limitation shall not apply, and the Cardholder shall be responsible for all transactions made within twenty-four hours before the notification due to the failure to notify. The Cardholder may request insurance for the legal liability amount arising from unlawful use within twenty-four hours prior to notification, provided the relevant insurance premium is paid. Upon the Cardholder's request, the Bank may provide insurance for this liability, calculated over the aforementioned one hundred and fifty Turkish Liras, provided the liability premium is paid. In the case of a lost and/or stolen card notification, the card shall be temporarily blocked by the Bank within the legal timeframe, and if the card is not found, it shall be canceled. Transactions conducted at merchants where purchases can immediately be converted into cash on behalf of the Customer, as well as transfers and payments from the card account to other cards or accounts, shall be considered cash withdrawals.

10.8 If transactions are made by remote scanning of cards with the Contactless Card feature, such expenditures shall be approved without the use of a signature or password. Payments made by remote scanning can occur either offline or online. A Voucher may not be issued for these transactions. The Customer is responsible for the transaction in question due to the approval given for the expenditures made.

10.9. The Cardholder agrees to use the cards in compliance with the rules set or to be set by the card system organizations of which the Bank is or may become a member, as well as with the provisions of the Agreement and agrees to be bound by the rules of these organizations.

10.10. If agreements with international card organizations or other entities are terminated or amended, the Bank may be required to change the features of the cards issued to the Debit Card/Additional Cardholder (by providing prior notice where appropriate) or close the cards for use.

10.11. The Cardholder may obtain all necessary information regarding the use of their card through the Electronic Banking Channels provided by the Bank and any future channels determined by the Bank.

10.12. The Cardholder acknowledges that the cards are the property of the Bank and that in the presence of justifiable reasons, they are obligated to return the cards to the Bank immediately. The Bank may suspend the use of the cards, and the cards may be confiscated by the Bank, ATMs, card system institutions, or Merchants.

10.13. Cards must not be used after the expiration date written on them.

10.14. The Bank accepts no responsibility, is not an intermediary, and cannot be held liable for any investigation or guarantee in the event of disputes concerning the type, quality, content, quantity, warranty, transportation, return, defect, etc., of goods purchased or services used by the Cardholder/Additional Holder from merchants. In such disputes, the instruction to the Bank not to pay the relevant merchants after signing the Voucher, entering the password into the POS device, or entering the card information into a virtual store will not be valid, and the Cardholder is required to pay the amount to the Bank.

10.15. The Customer shall not, under any circumstances, give their card and password to anyone else or allow anyone else to use them.

11. FEES, COMMISSIONS, AND TAXES RELATED TO CARDS

11.1. The Cardholder agrees and represents to pay the Bank the fees, charges, and commissions specified in this Agreement, as well as the fees and commissions determined by the Bank as stated below. All interest and fees outlined in the Agreement and its annexes, along with all applicable taxes, funds, duties, and other charges such as RUSF and BITT, shall be paid by the Cardholder separately from these amounts. No payments other than those specified in the Agreement and its annexes shall be requested from the Cardholder. The Cardholder acknowledges that the fees stated below may be increased, and new fee items may be introduced by the Bank with prior notice, in accordance with Law No. 5464 and applicable legislation. The Bank is authorized to collect the fees specified in the Agreement and its annexes by debiting the Cardholder's deposit or overdraft account, if available. The rates and amounts of the fees under this clause are included in the Basic Banking Request and Information Form, an annex that is an inseparable part of this Agreement. Fees specified in the Agreement are non-refundable once the card is issued, and partial refunds cannot be requested.

The Customer agrees that for cash withdrawals and shopping transactions made abroad, the transaction amount shall be converted into Turkish Lira at the exchange rate determined by the Bank and debited to their demand deposit account. All transaction amounts, fees, commissions, expenses, taxes, and other charges arising from the usage shall be debited to the Customer's account, and the Bank may place a block on the relevant account with a margin determined by the Bank to cover potential exchange rate differences during the provisioning process.

For purchases made from merchants operating within the borders of the Republic of Türkiye, such as international airlines, that are affiliated with a foreign bank or authorized institution, the transaction amount shall be reflected in the Cardholder's account in foreign currency, even if the expense document is in Turkish Lira, in accordance with international rules. The same principles regarding the payment of foreign usage debts shall apply.

If the Customer fails to pay the minimum amount specified in the account statement by the due date, or if the payment is below the minimum amount, the Customer agrees and warrants to pay default interest on the unpaid portion of the minimum amount from the due date until the payment date, or if not paid by then, until the next cutoff date. Furthermore, in cases where objections to credit card transactions are unjustified and the collection is delayed, default interest shall be applied from the cutoff date when the transaction was first recorded, until the date of collection.

Partial payment of the minimum payment amount before the due date shall not prevent the application of default interest to the unpaid amounts.

12. PROVISIONS RELATED TO ELECTRONIC BANKING

12.1. General Provisions

12.1.1. The Bank shall provide the Customer with a unique Digital Password and send SMS OTP/instant notifications to the Customer's mobile phone.

12.1.2. The Customer agrees, represents, and warrants in advance to protect and secure the private and confidential password provided by the Bank, or changed by them, as well as the SMS OTP/instant notification information sent by the Bank. The Customer agrees not to disclose this information to anyone or make the SMS OTP/instant notification information available to third parties, and to take all necessary precautions to prevent its use by others. The Customer further agrees that if they suspect their password and/or passwords have been learned by third parties, or if the mobile phone receiving the SMS OTP/instant notifications falls into third-party hands, they shall immediately make the necessary changes and notifications. The Customer acknowledges full responsibility for any transactions made using their password or SMS OTP/instant notifications by third parties and accepts that such transactions shall be considered to have been made by the Customer. The Customer agrees, represents, and warrants that they alone have the authority to dispose of their accounts, any transaction made via SMS OTP/instant notification and other security elements shall be deemed to have been made by the Customer, and acknowledges responsibility for any damages or losses resulting from the use of their passwords or SMS OTP/instant notifications by

others, whether knowingly or unknowingly, including any information obtained through phone tapping or other means. The Customer agrees, represents, and warrants not to hold the Bank responsible for such events under any circumstances.

12.1.3. The Customer agrees and represents that all transactions carried out within the scope of “Electronic Banking services” offered by the Bank, using the security elements provided (Digital PIN, SMS OTP/instant notification, and any other security elements the Bank may add later), shall be performed without a signature or written instruction. The Customer agrees that using the Digital PIN and SMS OTP/instant notification shall replace written instructions. They authorize the Bank to perform transactions based on verbal instructions provided via the Customer Contact Center over the phone and shall not claim later that they did not provide written documents or instructions. The Customer agrees to perform Electronic Banking Services, as well as other products and services made available by the Bank in the future, using the Digital PIN and SMS OTP/instant notification.

12.1.4. The Customer agrees and represents in advance that trace records of conversations made at the Customer Contact Center regarding banking transactions shall be recorded.

12.1.5. Only the Customer may use the Electronic Banking Channels under this Agreement. It is the Customer’s responsibility to protect the security of the passwords and other information provided by the Bank against third parties, take all necessary security measures, including antivirus programs, and exercise due care. Transactions carried out using such passwords and other confidential information via Electronic Banking Channels shall be considered as performed by the Customer and shall be binding on the Customer. Therefore, the Bank has no obligation to verify the identity of the individuals executing the transactions using these credentials. If instructions are given to the Bank to change the passwords or other confidential information, any transactions conducted through Electronic Banking Channels using the existing credentials until the time the instruction is received by the Bank shall be the Customer’s responsibility. Should the password or other confidential information be disclosed to third parties, the Customer must immediately notify the Bank to prevent unauthorized use. However, the Customer shall be liable for any damages incurred due to transactions made before such notification is received by the Bank.

12.1.6. The Bank may cancel the Customer’s password and terminate their use of the service if the Customer’s account with the Bank is closed, the Electronic Banking Channels are not used for a period of 1 year, the Customer violates the terms and conditions of this Agreement, the Customer fails to pay their outstanding debts to the Bank, or if there are justified reasons. If the card is not used for 1 year, the Bank reserves the right to collect the annual card fee from the Customer.

12.1.7. In the event of service interruptions, technical issues, or termination of services provided under Electronic Banking due to technical failures, malfunctions, or disruptions caused by factors outside of the Bank’s control such as hardware, software, or internet server failures, the Customer may conduct their transactions through the branch and/or other Electronic Banking services. The Bank retains the discretion to decide whether or not to continue providing services through banking channels.

12.1.8. The Bank, as the service provider, shall be entitled to freely determine the types and elements of banking services to be included in Electronic Banking Services. It may make necessary changes to these elements in accordance with banking practices and legal regulations and may suspend or fully terminate the service by providing notice through SMS, email, or other means.

12.1.9. Any taxes arising from transactions conducted by the Customer within the scope of Electronic Banking Services shall be automatically debited by the Bank to the deposit accounts.

12.1.10. The Customer may access all products and services offered or to be offered by the Bank through Electronic Banking Channels, within the limits and transaction hours set by the Bank in line with its technical structure and security practices.

12.1.11. In case of any disputes arising from transactions conducted through Electronic Banking Channels as per the Customer’s instructions, the Bank’s records and the values at the time of the transaction shall be considered definitive, as the transactions are executed through the Bank’s system.

12.1.12. In the event that secure Electronic Signatures, considered equivalent to handwritten signatures under the Electronic Signature Law No. 5070, or Mobile Signatures, which can be used as electronic signatures within the scope of this Law, are used in Electronic Banking Channels, the Customer agrees, represents, and warrants the following:

a) The Bank shall not be responsible for any interruptions, technical failures, incorrect transactions, or other issues that may occur in the electronic/mobile signature process provided by the Electronic Certificate Service Provider, Mobile Operator, or Mobile Signature Platform Provider.

b) In the Mobile Signature application, the code number or message specified in the signing message sent to the mobile phone registered as the Türk Ticaret Bank Contact Phone in the Bank's system must be compared by the Customer with the code number or message on the platform where the transaction is being performed.

c) The Customer consents to the sharing of all information provided to Türk Ticaret Bank on the pre-application screens for Mobile Signature usage with third parties involved in the Mobile Signature application, as required by the nature of the service.

12.1.13. The Customer is responsible for the accuracy and up-to-date status of the phone numbers provided to the Bank, especially the Türk Ticaret Bank Contact Telephone. If the Customer's Türk Ticaret Bank Contact Telephone and/or other declared phone numbers change, the Bank shall not be held liable for any damages or disruptions resulting from the Customer's failure to notify the Bank or delayed notification.

12.1.14. The Customer agrees, represents, and warrants that they are aware of all risks they may encounter while using Electronic Banking Services, and that they shall take all necessary technological security measures, including installing antivirus software on their personal computers to protect against third-party software and virus programs developed to obtain their customer numbers and passwords, and that they shall avoid using computers and mobile phones without proper security measures. Otherwise, the Customer shall be responsible for any damages incurred as a result of their negligence.

12.2. Provisions Regarding Türk Ticaret Bankası Internet Banking and Mobile Banking Transactions

12.2.1. Türk Ticaret Bankası Internet Banking: allows the Customer to connect to the Bank through channels (such as Internet Banking, Mobile Banking, etc.) that meet technical requirements, and to give instructions online using the customer/username, password/PIN provided, and the one-time password or other security elements sent exclusively to them by the Bank via devices, applications, or other technologies that comply with international security standards. It enables the Customer to carry out transactions and inquiries on their accounts as permitted by the Bank and perform other transactions that may be made available by the Bank later. The passwords agreed upon by the parties shall be regarded as confirmation/acceptance of the transactions between them under this Agreement.

12.2.2. The fact that the Bank provides Türk Ticaret Bankası Internet Banking and Mobile Banking services to the Customer does not imply that the Bank is also obligated to supply hardware or software to the Customer.

12.2.3. Banking services provided through Türk Ticaret Bankası Internet Banking shall be conducted based on the information entered into the system by the Customer. Therefore, the Bank shall not be responsible for any damages arising from incorrect data entry (such as entering the wrong amount or incorrect tax type).

12.2.4. If the Bank provides devices capable of generating one-time passwords (OTPs) and applications that can be installed on mobile phones or computers, the Customer agrees to immediately notify the Bank in case of loss/theft of the device or if the applications cannot be used due to corruption, installation failure, technical problems, or hardware/software issues. The Bank shall not be responsible for transactions made through the Customer's account until such notification is made.

12.2.5. Internet Banking and Mobile Banking allow the Customer to connect to the Bank via the Internet or mobile channels with compatible equipment, and to give instructions, make all kinds of transactions, and inquiries on their accounts, as well as perform other transactions that the Bank may make available later, using their customer number, digital PIN, SMS OTP sent to them via SMS, and other security elements provided via SMS or instant notification.

12.2.6. The Customer agrees to take necessary measures to ensure that only they transmit instructions to the Bank when using the Internet Banking and Mobile Banking services and to fully comply with the applicable legal provisions. Any transaction in Internet Banking and Mobile Banking can only be executed by correctly entering the security information provided to or created by the Customer on the relevant transaction screen. The Customer agrees that only the instructions provided using their security elements shall be carried out, the Bank shall not fulfill the instructions sent by other means, and the Bank shall not be responsible for any loss or damage caused by instructions submitted through other means or for not executing such instructions.

12.3. Provisions Regarding the Customer Contact Center

12.3.1. Services under this Agreement may be provided to the Customer through the Bank's Customer Contact Center. The Bank reserves the right to change the announced telephone numbers and shall inform the Customer of the new numbers using appropriate methods. The Customer consents to the Bank taking all necessary security measures for safe service delivery, including the recording of conversations between the customer representative and the Customer through any voice recording system. The Customer authorizes the Bank to carry out transactions such as transfers to their own accounts or to third-party accounts based on verbal instructions given over the phone.

The Bank reserves the right not to proceed with a transaction if a secure and clear telephone conversation with the Customer cannot be ensured.

12.3.2. To benefit from Telephone Banking Branch services, the Customer must call the number announced by the Bank on www.turkticaretbankasi.com.tr and other channels. If the announced telephone numbers change, the Bank shall notify the Customer of the new numbers via the Bank's website or other communication channels. The Bank shall not be liable for any damages arising from the Customer using outdated telephone numbers. The Bank may redirect customers who call Telephone Banking to branches or other channels due to technical reasons, inability to ensure transaction security or limitations on the types of transactions that can be performed.

12.3.3. If a secure and clear telephone conversation cannot be conducted with the Customer, the Bank reserves the right not to initiate or continue the transaction and to implement any necessary security measures.

12.3.4. All conversations (audio, video, etc.) between the Customer and the Bank shall be recorded to ensure service quality and reliability and to enable the Bank to take measures against any possible eventuality. The information and instructions provided by the Customer to the voice response system or customer representative during the recorded conversation shall be regarded as conclusive and binding evidence under Article 193 of the Code of Civil Procedure (CCP).

12.4. Provisions Regarding Transactions Made with Mobile Devices

12.4.1. The Bank shall be authorized to send any banking transaction information requested by the Customer using device-specific applications, SIM card menus and/or applications, or Phone Call methods from the Customer's mobile device, along with passwords to be used in Türk Ticaret Bankası Internet Banking, to the mobile phone (via short message [SMS]). Additionally, the Bank may accept requests submitted via SMS from the mobile phone number defined in the Customer's bank records to benefit from other banking services offered by the Bank, either currently or in the future, and notify the Customer about transactions via mobile phone, allowing transactions to be made based on this information. Such transactions may be carried out by the Customer instructing the Bank at any time through device-specific applications, SIM card menus and/or applications or Phone Call methods, or by giving prior instructions to the Bank for automatic transactions to be carried out on specific dates or under certain conditions.

12.4.2. For all banking transactions made via mobile phone, including those related to determining and sending passwords for Türk Ticaret Bankası Internet Banking via SMS, the Bank shall process transactions based on SMS messages received from the mobile phone number registered in the Bank's records. The Customer shall be responsible for providing the Bank with the correct mobile phone number, keeping it up-to-date, and ensuring the security of the mobile phone (including the SIM card) and messages against

third parties. In case of any change in the mobile phone number provided to the Bank, or if the SIM card is stolen or lost, the Customer must immediately notify the Bank. Otherwise, the Bank shall not be held liable for any damages resulting from unauthorized use of the SIM card by third parties or its duplication by GSM operators or others.

12.4.3. The Customer agrees that the mobile phone number information associated with the mobile phone used to access the Bank's services and applications shall be shared with the Bank through the Customer's mobile operator to serve as a security component for verifying the Customer's identity.

12.4.4. The Customer, whose mobile phone number is registered with the Bank for SMS Banking services, agrees and warrants to pay the service fees specified in the relevant Information/Request Forms or other methods stipulated by legislation at the time of the transaction. The Bank may change the SMS Banking service fee amounts and payment methods in accordance with the relevant legislation by providing notification or obtaining approval via SMS/email, or by announcing these changes on www.turkticaretbankasi.com.tr.

12.4.5. Within the scope of Türk Ticaret Bankası notification services, the Customer shall be informed about transactions that fall within the minimum transaction limits determined by the Bank. Current and detailed information regarding minimum transaction limits is available at www.turkticaretbankasi.com.tr.

12.4.6. The Türk Ticaret Bankası Messenger service requested through the Individual Product Agreement and Information/Request Form shall cover all accounts and credit cards available at the time of the Customer's request. The Customer may update these accounts and cards during the use of the product.

12.4.7. For the Türk Ticaret Bankası Messenger service, the fee determined by the Customer's mobile operator shall be charged.

12.5. Provisions Regarding ATM Transactions

12.5.1. The Customer may carry out banking transactions deemed appropriate by the Bank using cards and/or ATMs of the Bank, to the extent permitted by the Bank's systems, through cards, biometric methods, mobile devices, single-use passwords, mobile signatures, or other technological methods.

12.5.2. The Customer agrees that the amount determined by the Bank in the actual cash count shall be taken as the basis for all cash transactions made from ATMs with card or cardless/PIN transactions.

12.5.3. If the Bank determines that the Customer has been overpaid in any way, the Customer agrees to return the amount immediately upon request. Otherwise, the Customer agrees to pay default interest at the rate to be applied at the advance interest rate of the Central Bank of the Republic of Türkiye, for the days between the date of the request and the date of return of this amount.

12.5.4. The Customer agrees that the amount determined by the Bank in the actual cash count shall be taken as the basis for all cash transactions made from ATMs with card or cardless/PIN transactions.

12.5.5. Fees, Commissions, and Taxes Related to ATM Usage

The Customer agrees and represents to pay the fees, charges, and commissions specified in this Agreement and those determined by the Bank below. All taxes, funds, duties, and other charges such as RUSF and BITT applicable to the interest and fees specified in the Agreement and its annexes shall be paid separately by the Customer. No payments other than those specified in the Agreement and its annexes shall be requested from the Customer. The Customer agrees that the fees stated below may be increased by the Bank with prior notice in accordance with the applicable legislation. The Bank is authorized to collect the fees specified in the Agreement and its annexes by debiting the Customer's deposit account and overdraft account, if applicable. Fees collected for one-time, non-continuous transactions and services are displayed on the relevant channel before the transaction is performed, and after the Customer's approval is obtained. Our Customers can also obtain current fee information regarding these transactions at www.turkticaretbankasi.com.tr.

12.5.6. Cash Withdrawal/Balance Enquiry Fee from ATMs of Member Banks of the Common ATM Network: This is the transaction fee charged per transaction for the cash withdrawal/balance inquiry transactions that the Customer performs from the ATMs of the member banks of the Common ATM Network using their card. The specified fee/commission and applicable taxes shall be debited immediately from the Customer's deposit account/overdraft account.

12.5.7. The Bank may charge the Customer the fees and commissions specified and announced by the Bank for the Customer's withdrawals made with the card outside of routine transaction hours and/or business days, or for withdrawals exceeding the general limits. Fees collected for such one-time, non-continuous transactions and services are displayed to our Customers on the relevant channel, and their approval is obtained before the transaction is carried out.

12.6. Provisions Regarding Türk Ticaret Bankası Assistant Transactions

12.6.1. Türk Ticaret Bankası Assistant is a robot that can respond to questions about transactions determined by the Bank and carry out transactions such as money transfers, payments, and financial product applications, based on the instructions and approvals of the Customer.

12.6.2. Türk Ticaret Bankası Assistant Access: Türk Ticaret Bankası Assistant can be accessed through the website www.turkticaretbankasi.com.tr, Türk Ticaret Bankası Internet, Türk Ticaret Bankası Mobile, and other channels, such as the Bank's social media accounts. Except for legal obligations, the Bank shall provide the conditions and other necessary information on how to access Türk Ticaret Bankası Assistant on the website www.turkticaretbankasi.com.tr and reserves the right to freely determine and modify these conditions and other necessary information.

12.6.3. Transactions without Financial Consequences: The Customer shall be able to ask questions to Türk Ticaret Bankası Assistant without using any passwords and without going through an identity verification process. However, the answers to the questions asked to Türk Ticaret Bankası Assistant may be limited. For questions not included in the system, the Customer may be directed to the Bank's branches or other channels. The Bank reserves the right to determine which questions will be answered by Türk Ticaret Bankası Assistant and which will require the Customer to be directed to other channels such as branches or internet banking.

12.6.4. Transactions with Financial Consequences: The Customer will be able to carry out all transactions, such as money transfers, payments, and financial product applications, that have financial consequences, after logging in and completing the authentication processes using the customer/user name, password, and other security elements requested by the Bank for the specific transaction. However, the transactions that can be performed with Türk Ticaret Bankası Assistant after logging in may be limited. The Bank reserves the right to determine which financial transactions can be carried out through Türk Ticaret Bankası Assistant and which financial transactions will require the Customer to be directed to other channels such as branches or internet banking.

12.6.5. Personal Data: Without completing the identity verification process, the Bank shall only respond to the Customer's questions that do not have financial consequences (such as exchange rates and interest rates). At this stage, no personal data, including TR ID No, account number, debit and credit card numbers, debit and credit card pins, etc., shall be requested from the Customer. The Bank shall not be responsible for the Customer's sharing of personal data, even if it is not requested by Türk Ticaret Bankası Assistant.

12.6.6. Unlawful Expressions: If the Customer uses illegal or unlawful expressions during written communication with Türk Ticaret Bankası Assistant, the Bank shall take action in accordance with legal legislation.

12.6.7. Transaction Approval Process: Financial transactions made through Türk Ticaret Bankası Assistant shall be carried out based on the information the Customer enters into the system. The Bank shall present the approval/summary text of the transaction to the Customer for review before proceeding and shall not execute the transaction without the Customer's approval. The confirmation/summary text shall include all details regarding the transaction requested by the Customer. Therefore, the Bank shall not be liable for any damages resulting from incorrect information entry (such as entering an incorrect amount, selecting the wrong account, etc.) or from the Customer's incorrect approval of the confirmation/summary text, indicating consent to execute the transaction.

13. PROVISIONS REGARDING TERMINATION OF THE AGREEMENT AND CLOSURE OF THE ACCOUNT

13.1. The Bank may terminate the provisions of this Agreement related to “Payment Services” by providing two months’ notice, and other provisions of the Agreement by providing three (3) days’ notice. The Customer is entitled to cancel or terminate the Debit Card provisions at any time, as outlined in section 10, and other provisions of the Agreement with a written notice of thirty (30) days in advance. In this case, the Customer must pay all receivables owed to the Bank, including future installment expenditures related to the products covered by the Agreement, along with any applicable accessories, and close their accounts.

13.2. If the Bank is unable to fulfill its obligations under the Agreement due to the Customer’s failure to meet its obligations, if the Bank cannot conduct the identity verification required under applicable legislation due to doubts about the adequacy and accuracy of the identity information, if the Customer fails to provide the documents/information/declarations requested by the Bank within the specified timeframe in compliance with local and international obligations, or if the Customer submits incomplete, incorrect, or misleading documents/information/declarations within the requested timeframe, fails to notify the Bank in writing of any changes to these documents/information/declarations in a timely manner, acts in violation of applicable legislation, fails to pay debts arising from transactions, products, and services subject to the Agreement, or incurs debts to the Bank that are subject to legal proceedings, requests bankruptcy, postponement of bankruptcy, or declares bankruptcy or composition, or acts in violation of applicable legislation, abuses banking services, or makes it unreasonably difficult for the Bank to provide services, or in case of persistence of behaviors that may disturb the peace in the bank units, the Bank may close accounts, terminate products/services, demand full payment of the debt along with applicable accessories, cancel cards and request their return to the Bank, and unilaterally terminate the Agreement by providing notice for any justifiable reason. This includes but is not limited to, situations where the products/services/accounts covered by the Agreement are not used for thirty (30) days from the last transaction date and the balance remains below the minimum balance determined by the Bank. The Customer is obligated to return the accounts and products/services to the Bank by ceasing use of them after receiving notification from the Bank.

13.3. In this case, all of the Customer’s debts to the Bank shall become due and payable, and the Customer must pay all debts to the Bank immediately in cash and as a lump sum, including default interest accrued from the date of the relevant event until the date of actual payment, as well as RUSF, BITT, and other accessories. The Customer’s responsibilities regarding the original debt, interests, commissions, fees, and other accessories specified in this Agreement shall continue until the entire debt balance is paid. Commissions and fees for collaterals that may be required in the event of a precautionary injunction or a precautionary attachment decision by the Bank shall be borne by the Customer.

13.4. If the Agreement is terminated by either party or ends for any reason, the entire debt shall become due and payable, and the Customer must pay the full debt immediately and in cash without further notice. The Customer’s liabilities arising from the original debt, interests, commissions, fees, and all other accessories shall continue until the entire debt is paid.

13.5. If the Customer requests interim attachment and injunction from legal authorities due to debts under the Agreement, the Bank shall be authorized to take an interim attachment and injunction decision without collateral. However, if collateral is requested by the courts, the commission and all kinds of fees arising from the letters of guarantee shall be paid by the Customer.

13.6. The Customer agrees that if the Branch where the account is located is closed or transferred to another branch, the Bank shall be entitled to track the account balance in a new account to be opened under a new number in their name at the Branch where the accounts are transferred or under a new account number in the same Branch due to technical requirements and that the provisions of the Agreement shall apply to the new account under the same conditions.

13.7. If the Bank applies to the court and execution offices, the Customer declares agreement to pay all expenses incurred in this regard, as well as interest, funds, and expense taxes calculated at the default interest rate specified in this Agreement for the period from the date of deposit to the court and execution offices until their collection, 10% (ten percent) of the total debt (including expenses) specified in the

execution proceeding request, or 10% (ten percent) of the case value specified in the lawsuit petition, including attorney's fees and associated taxes.

14. PROVISIONS ON FEES, COMMISSIONS, INTEREST, TAXES AND CHARGES

14.1. The Bank is authorized to charge the Customer fees, commissions, and charges in accordance with the applicable legislation at the rates and amounts in force at the time of the transaction. This applies to the costs and commissions arising from correspondent banks to be realized through both branch and Electronic Banking channels and associated with money transfer transactions, personal loans, deposit accounts, transactions conducted from these accounts, and other transactions and services covered by the Agreement, all of which are communicated by the Bank through the relevant Information/Request Forms or other methods specified in the legislation at the time of the transaction. The Bank shall collect these amounts ex-officio from all of the Customer's accounts, including salary accounts held at the Bank. The Bank may charge the aforementioned amounts as fees, costs, and commissions separately for each transaction or product. The Customer agrees that the fees specified in this Agreement and/or its annexes may increase, unless otherwise stated, due to factors such as changes in operating expenses, regulations imposed by legal authorities, changes in costs due to technological investment expenses, or shifts in market conditions, provided that the Customer is informed/approves this increase within the framework of the relevant legislation. Within a calendar year, fees and monetary limits may be adjusted in line with the annual consumer price index increase rate announced by the Turkish Statistical Institute at the end of the previous year. Customers shall be notified in writing, through a permanent data storage device, or via a recorded telephone call at least 30 days prior to the effective date of such adjustments. Following this notification, the Customer may withdraw from the use of the product or service within 15 days of the notification date. If this right is exercised, no additional interest, fees, and/or commissions for the new period shall be charged to the Customer. If the withdrawal right is not exercised within this period, the fee adjustment shall take effect. The Bank reserves the right to suspend the disputed product or service for Customers who exercise their withdrawal rights. For adjustments exceeding the annual consumer price index increase rate announced by the Turkish Statistical Institute at the end of the previous year, the Customer's consent shall be obtained separately.

14.2. The obligation to inform regarding the fees charged for instant banking transactions and services, which are non-continuous and collected by the Bank at the time of the transaction, shall be fulfilled by providing a receipt/transaction slip at the time of the transaction or obtaining the Customer's consent in another manner suitable for the nature of the area where the transaction is performed. The right of withdrawal shall not apply to fees, commissions, and charges arising from such instant banking transactions and services.

14.3. The Bank may charge the Customer different transaction fees for EFT and Domestic/International Bank Foreign Currency Transfers (Outgoing International Funds Transfer) based on the time the transaction is initiated through the branch channel. For EFT transactions sent to our Branches after 16:00 and for Domestic/International Bank Foreign Currency Transfers (Outgoing SWIFT) initiated after 17:00, a "late transaction fee" shall be added to the previously determined transaction fee. The Customer shall be informed of the late transaction fee prior to the transaction, and the Customer's approval shall be obtained.

14.4. In addition to all fees, commissions, and expenses related to the accounts and transactions subject to the Agreement, the Customer is required to pay the Resource Utilization Support Fund (RUSF), Banking and Insurance Transaction Tax (BITT), and other taxes, funds, fees, and other legal deductions and insurance premiums arising from legislation. All expenses incurred by the Bank due to execution proceedings and lawsuits for the collection of receivables arising from the Contract, or for the collection of receivables arising from the Contract, as well as all expenses, related expense taxes, and prison fees incurred by the Bank in relation to obligations governed by the Contract and/or banking products, services, and transactions, shall also be borne by the Customer.

14.5. The Bank shall announce the fees, commissions, interest, taxes, and expense items specified in the Agreement or included in the information forms annexed to the Agreement/on the Bank's website to the Customers by publishing the amounts and/or rates on the Bank's and/or BRSA's website. The Bank shall also notify the Customer of any changes made to these amounts/rates in accordance with the principles stipulated by the legislation.

14.6. The Bank is authorized to collect commissions, fees, taxes, insurance, expenses, and other receivables arising from the products, transactions, and services subject to the Agreement from the Customer's account related to the transaction. If there is an insufficient balance in the said account, or if the transaction is not linked to any account, the Bank may collect these amounts ex-officio from all deposit accounts of the Customer held at the Bank or, upon the Customer's request, from the credit card.

14.7. If there are insufficient funds in the Customer's deposit accounts, the Customer shall pay these amounts immediately, in cash and in full, upon the Bank's first demand. The Bank may collect such amounts by debiting the overdraft account in accordance with the Customer's instructions. If the Customer's demand deposit account has no funds and/or the overdraft account limit is insufficient, and the Bank fails to fulfill the Customer's payment request within the specified timeframe, the Bank shall be entitled to settle and set off its receivables, whether due or not, with any values it possesses that have been provided as collateral or are subject to pledge and lien.

14.8. The Customer agrees to pay the Bank's receivables arising from the transactions and services covered by the Agreement upon the Bank's first written request. Otherwise, the Customer agrees to pay default interest for the days elapsed from the date of demand to the date of payment, calculated at a rate determined to be 30% higher than the interest rate applied to current short-term loans at the Bank.

14.9. The Customer shall be responsible for the payment of taxes arising from the execution of the Agreement.

15. COMMON PROVISIONS

15.1. The Customer shall be liable to the Bank for any and all receivables arising or to arise from TRY or foreign currency, time, demand, repo, and all kinds of deposits, investment (securities), gold, and other precious metal accounts, including accounts where their salary is deposited (including both their salary accounts and their own share in joint accounts). The Customer acknowledges that the Bank has the right of pledge, transfer, exchange, set-off, and imprisonment on blocked accounts, safe deposit boxes belonging to the Customer, and all kinds of values within them, including cash, shares, bonds, notes, bills of lading, drafts, cheques, and all other negotiable instruments or credit accounts, as well as the amounts of transfers received or to be received in its favor to cover the debt. The Customer agrees to pledge to the Bank the amounts of these, regardless of their form and nature, which will cover all debts that have arisen and will arise. The Bank is authorized to collect the Customer's receivables ex-officio by offsetting the part of these amounts sufficient for the debt against the debt without the need for any notice or legal remedies. For this purpose, the Customer irrevocably agrees that the Bank is authorized to convert the amounts in their accounts into the relevant currency at the CBRT exchange rates of that day, to close their time deposit accounts before maturity, to exchange gold and other precious metals at market value, and to sell securities in the relevant market. The Customer agrees to the Bank making final purchases at the foreign exchange buying rates prevailing as of that date, subject to the same provisions. The Customer agrees that the Bank is authorized to exercise the rights specified in the Agreement concerning the rights and receivables mentioned above until the debts to the Bank are fully paid. The Customer agrees that if the Bank acts on behalf of other intermediary institutions as an Order Transmission Intermediary within the scope of the Capital Markets Law, the Bank may also exercise these rights for the collection of the receivables of these intermediary institutions. The Customer may not transfer or assign the receivables listed above, on which the Bank has a pledge right, to third parties without the Bank's consent. This article serves as a Pledge Agreement and is established for an indefinite period. The right of pledge shall remain valid until the Bank's receivables specified in this Agreement are fully settled, along with all accessories. This Agreement grants the Bank the right to block the relevant accounts under the conditions specified herein. If the Bank's receivables specified in this Agreement are completely terminated, the block on the accounts may be lifted upon the Pledgor's request, allowing the Pledgor to dispose of the blocked amounts after the removal of the block.

15.2. Unless the Bank receives written notification of the Customer's death, it shall not be liable for withdrawals or other transactions made with the Customer's password after their death.

15.3. An account may be opened for the Customer under the custody of their guardian, provided that the guardian concludes the Agreement on behalf of the child in the capacity of “Guardian,” and the Bank approves this procedure. While the marriage union continues, either parent may conduct transactions in the account opened in the child’s name as a “Parent.” The parent agrees that the password provided in connection with the account opened in the child’s name shall be used only by them and that the Bank shall not be liable for any transactions made by the child or a third party. The parent accepts full responsibility for any transactions carried out. The Bank shall not be responsible for any damages arising from transactions performed.

15.4. When transactions are requested by the guardian or trustee on behalf of the Customer, the Bank is obliged to obtain permission from the relevant court if deemed necessary. This process is implemented to protect the Customer’s rights and to ensure that transactions are conducted within the legal framework.

15.5. The Bank shall not be liable for any damages or consequences arising from the use of postal, telephone, or other means of communication, transportation, and delivery, including loss, delay, error, misunderstanding, or duplicate notifications unless the Bank is at fault.

15.6. The Customer agrees, represents, and warrants that the address specified below, or the address recorded in the Address Registration System of the General Directorate of Civil Registration and Citizenship Affairs of the Ministry of Internal Affairs, is their legal residence for the Bank to make necessary notifications regarding the subject matter of the Agreement. Notifications sent to this address shall be considered made to them, and they are obliged to notify the Bank of any changes in their address within fifteen days from the date of the change. If they fail to notify the Bank of the address change within the specified period, notifications sent to their old address or the address recorded in the Address Sharing System shall remain valid. The Customer also agrees to immediately notify the Bank in writing of any changes that may occur in their mobile phone number and all other contact information in the Bank’s records to facilitate notifications regarding identity confirmation, service interruptions, and banking products.

15.7. In disputes arising from the Agreement between the Bank and the Customer, the books, any and all documents, computer and audio records, and microfilms of international credit card institutions of Bankalararası Kart Merkezi A.Ş and the Bank shall constitute conclusive evidence and shall be binding to the extent they relate to the transaction. The Customer agrees that they may substantiate their objections to the records of the Bank and BKM with a written document and that this constitutes an Evidential Contract.

15.1. Fax/Electronic Mail Instructions

15.1.1. If the instructions signed by the Customer’s authorized signatories are transmitted to the Bank via fax or electronic mail, the Bank is authorized, at its discretion, to accept the document produced by its own fax device or electronic mail as the original document and to execute the relevant instruction without seeking or waiting for confirmation by fax or electronic mail.

15.1.2. The Customer shall take the necessary measures to ensure that only authorized individuals transmit instructions to the Bank via fax and/or e-mail. All pages of the instruction and its annexes shall be signed by the Customer personally or by representatives authorized by the Customer with a duly issued authorization certificate or power of attorney, and the original signed copy shall be sent to the Bank immediately for confirmation.

15.1.3. The Bank shall not be held responsible for any accidental authorization of the individual giving instructions by fax or sending e-mails by an unauthorized person and/or for the falsification of the documents submitted to the Bank by fax and/or e-mail, including the fax and/or e-mail message. The Bank’s notifications shall be considered delivered to the Customer when sent to the fax number and/or e-mail address provided to the Bank by the Customer. The date on the copy of the fax document retained by the Bank, or the date of receipt of the e-mail, shall be regarded as the notification date to the Customer.

15.1.4. The Customer agrees that the Bank shall not execute any instruction received by fax/electronic mail that raises any doubts regarding transaction security unless it receives confirmations to resolve such doubts. In the event of any discrepancy between the instruction received by the Bank by fax/electronic mail and the original letter received after the transaction is executed, the fax/electronic mail instruction first received by the Bank shall prevail.

15.1.5. Instructions shall be sent to the fax number/electronic mail address specified at the end of the Agreement or provided in writing to the Bank. If the fax number/electronic mail address changes, the Customer shall immediately notify the Bank in writing. The Bank may refuse to honor instructions sent from fax numbers/electronic mail addresses other than those notified to the Bank. The Customer's trade name (or name in the case of a natural person) and the telephone number to which the fax device is connected shall be printed on the fax document received by the Bank. Fax documents lacking this information may not be processed by the Bank. The original letter of the instruction sent by fax/electronic mail shall be delivered to the Bank as soon as possible, expressly indicating that it is a fax/electronic mail confirmation.

15.1.6. The Customer shall take necessary measures to ensure that only authorized individuals transmit instructions to the Bank via fax/electronic mail.

15.1.7. When the Bank receives the Customer's fax/electronic mail instruction, it shall compare the signatures on it with reasonable care, and if found appropriate, shall execute it without waiting for written confirmation.

15.1.8. The Bank shall not be liable for the consequences of signature similarities that cannot be distinguished at first glance, the consequences of acts of fraud and forgery, the failure or malfunction of general or specific communication means relied upon by the Bank, and the Customer, the inadequacy, inaccuracy, illegibility, or incompleteness of the information or instructions received by fax/electronic mail system, and any faults of the Bank's Correspondents and third parties.

15.1.9. The Customer can access information regarding fees, charges, and commissions applicable to EFT, Wire Transfer, or Free Foreign Currency Transfer Abroad (SWIFT) transactions based on the fax/electronic mail instruction at www.turkticaretbankasi.com.tr.

15.1.10. The Customer agrees that the Bank may partially and/or fully transfer all rights and receivables arising from the Agreement and that the Bank may provide all information and documents of the Customer to the official and/or private, real and/or legal persons who are the transferee and/or the recipient and/or the persons requesting the transfer during the process of transferring the rights and receivables arising from the Agreement.

15.1.11. Pursuant to the Communiqué on the Principles of Information Systems Management, activity records that cause changes in the records of the banking activities of the customers are maintained by the Bank.

15.1.12. The Türk Ticaret Bankası Statement of Account that the Customer may request with the product application form, which is an annex to the BSA, shall include the accounts selected during the request.

15.1.13. Due to the "continuous business relationship" established or to be established between the Customer and the Bank as a result of the services to be provided under this Agreement, the Customer agrees and represents that the address information specified in this Agreement is correct. The Customer shall provide a document confirming the specified address either at the time one of the services arising from this Agreement is provided or beforehand (such as a residence document or an invoice issued in the Customer's name related to a subscription service like electricity, water, natural gas, or telephone, and issued within three months prior to the transaction date). The Customer accepts and declares that the document confirming the address change shall be submitted to the Bank as of the date of the change, along with all information and documents necessary for identification under the applicable legislation in the context of the permanent business relationship to be established with the Bank. The Customer acknowledges that any legal and criminal liability arising from the failure to submit the documents belongs to the Customer and that the Bank is entitled to terminate the permanent business relationship, refrain from executing transactions, and terminate existing contracts if deemed necessary.

15.1.14. The Customer agrees that the Bank may impose restrictions on transactions it carries out due to the legislation of the countries where the beneficiary or correspondent bank is located. The Customer also acknowledges that the Bank may be unable to execute transactions due to actual impossibility, that they shall not request changes to these transactions, and that they shall not ask the Bank for a new transaction with the same or similar transaction information.

15.1.15. The Customer agrees, represents, and warrants that for all types of accounts opened and to be opened with the Bank, they act solely on their own behalf and account, don't act on behalf of or for any other legal or natural person, and in cases where they act on behalf of another person, they shall immediately inform the Bank in writing of the identity information of the legal or natural person for whom they will make transactions pursuant to Article 15 of Law No. 5549.

15.1.16. The Customer agrees and represents that they are not subject to the agreements between the Government of the Republic of Türkiye and the Government of the United States of America or other countries aimed at enhancing international tax harmonization through expanded exchange of information regarding their accounts with the Bank. If there is a change in their information and they are to be evaluated under the relevant agreement, they shall declare this to the Bank as soon as possible and shall submit the necessary documents immediately, without the need for any notice or warning. They acknowledge their responsibility and accept that they shall personally be liable for any incorrect or incomplete information or failure to inform the Bank. If the Bank incurs any loss due to the failure to notify it of changes in a timely manner or failure to submit the documents, the Customer irrevocably agrees, represents, and warrants in advance that they shall immediately indemnify the Bank in cash and as a lump sum upon the first request of the Bank.

15.1.17. The Customer agrees, represents, and warrants in advance that they shall immediately notify the Bank in writing of any changes to the identity information and representation authorities of the authorized persons to be notified in writing, whether with this agreement or later. If it is determined that this information does not reflect the truth, any liability arising from the inaccuracy of the information shall belong to the Customer. If changes in the status of the authorized persons are not notified to the Bank in writing, the transactions made or to be made by these authorized persons shall be valid and binding. If a transaction is carried out on behalf of the Customer with a power of attorney, the Customer agrees and represents that the power of attorney shall be submitted to the Bank either by the Customer or by their proxy. Unless the Customer or their heirs provide written notice to the Bank of the termination of the power of attorney, in case they are a natural person and in the event of their death, the transactions based on this power of attorney shall be binding. The Bank is not obliged to investigate whether the power of attorney has been revoked in these transactions. The Customer agrees and represents that the Bank shall not be liable for any damages that may arise due to the failure to notify the Bank in writing in a timely manner of any changes in the documents specified in this article or if the power of attorney is forged or falsified. The Bank shall verify the authenticity of signatures by comparing them with the signature specimens of the Customer or the persons authorized to act on behalf of the Customer. The Bank may conduct a more comprehensive investigation if it wishes but is not obliged to do so. The Customer agrees that if there is any change in the information on the Application Form, which is annexed to this Agreement and has been signed and submitted to the Bank by the Customer, they shall fill out a new Application Form and submit it to the Bank immediately. Otherwise, the transaction shall be executed according to the records in the old Application Form. Unless the Customer has been declared incapacitated in accordance with the provisions of the Turkish Civil Code, any damages arising from the Customer's incapacity shall be borne by the Customer. Damages arising from the incapacity of proxies or other third parties who actually represent the Customer shall also be borne by the Customer. Internet and Mobile Banking cannot be accessed by proxies. Furthermore, the Customer agrees and represents that Türk Ticaret Bankası A.Ş. is not responsible in the event of blockage or confiscation of transfer fees by correspondents due to international sanctions.

16. AGREEMENT SIGNATURES

The Customer hereby agrees, represents, and warrants that the signatures affixed to the contracts and information forms related to the credits and/or products utilized under this Agreement shall have the same provisions and consequences as a wet signature if affixed using a digital signature, e-signature, or other electronic devices.

17. THE CUSTOMER ACTING ON BEHALF OF THEMSELVES BUT FOR THE ACCOUNT OF ANOTHER PERSON

By signing the Agreement, the Customer promptly informs the Bank that they shall perform and utilize all services and banking transactions provided by the Bank under the Agreement entirely on their own behalf and account, confirming that they do not act on account of anyone else. If they act on account of another person, they must immediately notify the Bank of the identity of that person and the relevant information before executing any transaction. In accordance with the provisions of the Regulation on Measures for Prevention of Laundering Crime Revenues and Financing of Terrorism, the Customer accurately declares the purpose of establishing a customer relationship with the Bank, including deposits, loans, investment products, and services, or any other products and services offered by the Bank on the date of signing the Agreement. The Customer must promptly inform the Bank of any changes in this regard and sign any additional agreements prepared for the relevant products and services, if necessary. The Customer shall submit all necessary information and documents verifying the purpose of becoming a customer upon the Bank's request.

I hereby agree and represent that the address specified as my legal residence as of the signature date is my current address registered in the Central Population Administration System (MERNIS) and that any notification sent to this address shall be considered duly served upon reaching this address.

18. DECLARATIONS MADE BY THE CUSTOMER UNDER FATCA (US relationship) and CRS (other country tax residency status)

I hereby confirm that I am not a US tax resident, citizen, or holder of a US green card. Otherwise, I shall submit the signed W9 Form to the Bank. I agree and represent that I am solely a tax resident of Türkiye unless stated otherwise below.

I agree, represent, and warrant the accuracy of the information I have provided above and acknowledge that misrepresentation may result in legal sanctions. In the event of any changes to this information, I shall notify the Bank of the changes within 30 (thirty) days at the latest, using the declaration form requested by the Bank and the accompanying certifying documents. If I fail to do so or if any contradictory situation arises, I agree, represent, and warrant that the Bank may consider me a US person or a tax resident of another country.

I am a tax resident of a country other than Türkiye (if I do not check the box, my declaration above remains valid).

19. SPECIAL ADDITIONAL TERMS ADDED UNDER INTERNATIONAL AGREEMENTS and CORRESPONDENCE RELATIONSHIPS

Regarding the agreements and documents signed between the Bank and the Customer, the following special additional terms shall be deemed an integral part of and complementary to the provisions contained in this Agreement and/or documents.

I. Foreign laws and obligations: The Customer agrees that for the purpose of carrying out the banking transactions and maintaining the banking activities specified under this Banking Services Agreement, such transactions shall be conducted in accordance with Turkish laws, general banking practices, and provisions that have become domestic legislation pursuant to international agreements and/or treaties signed by the Republic of Türkiye and/or the Bank with other countries, institutions, organizations, and/or authorities. In this context, the Customer a that any amount the Bank may be obliged to pay pursuant to the said contracts and/or agreements may be set off against the accounts belonging to the Customer. The Customer agrees and represents that they shall unconditionally submit all information and documents that the Bank may request within the scope of the aforementioned international treaties, agreements, or other legal regulations, and consents to the transactions and reports made by the Bank in accordance with the relevant legal regulations. If the Customer is a natural or legal person originating in the US and/or EU, trades in the US and/or EU markets, or is subject to US and/or EU tax laws or any other legal requirements, the Customer consents to the disclosure of all account information, including account number, identity information, address, the field of activity, and all transaction and customer information and

documents by the Bank to the U.S. Internal Revenue Service (IRS), European Capital Markets Authority (ESMA), and/or any other relevant U.S. and/or EU institutions and organizations under the Dodd-Frank Act (Dodd-Frank Wall Street Reform and Consumer Protection Act), FATCA (Foreign Account Tax Compliance Act) laws in the United States, and EMIR (European Market Infrastructure Regulation) laws in the European Union, along with all other relevant legal regulations.

II. Bank confidentiality: The Customer waives all legal rights regarding the disclosure of private information concerning the Customer by the Bank related to all accounts they have or will have with the Bank, as such disclosure does not constitute a “breach of banking secrecy” as regulated in the relevant provisions of the Banking Law No. 5411:

- In favor of the Bank and its subsidiaries, as well as all managers and employees of the Bank or any third party appointed by the Bank to perform its activities,
- In favor of the Bank’s local and/or foreign correspondents, in order to disclose information about the Customer’s accounts in compliance with the legislation of the Republic of Türkiye or the country to which the foreign correspondent is subject or any other country that the Bank or the foreign correspondent decides to comply with,
- In cases of reporting to local or foreign governmental or judicial authorities, administrations, or any other entities subject to legislation with which the Bank is obliged to comply (regardless of whether such legislation applies to the entity or to the territory in which such entity or the Bank is located), or in the case of disclosing customer information specifically to prevent the laundering of proceeds of crime, the financing of terrorism, or combating tax evasion, in favor of the entity or country with which the contract and/or agreement is signed,
- In favor of any third party designated as a representative by the Customer and registered with the Bank,
- In favor of the Bank regarding all information provided by the Customer to the Bank or by the Bank to the Customer in writing, by telephone, video conference, or by any other means,
- In favor of any public administration or governmental department/service unit for the purpose of enforcing the existing contract, including in favor of the Notary Public or the Ministry of Finance.

20. BANKING TRANSACTIONS WITH RISKY COUNTRIES

The Customer agrees, represents, and warrants that the Bank may impose restrictions on banking transactions conducted by such countries, persons, or entities in all banking transactions involving natural and/or legal persons residing in countries that lack adequate regulations for the Prevention of Laundering Crime Revenues and the Combating the Financing of Terrorism, do not cooperate in combating these crimes, or are considered risky by competent international organizations. Regarding Sanctions, the Customer represents and warrants that they are not (i) the target of any Sanctions (“Sanctioned Person”), (ii) a person whose government is subject to Sanctions, or resident, incorporated, established, or domiciled in a country or territory that is subject to Sanctions in a manner that broadly prohibits trade (“Person”). The Customer undertakes not to (i) finance or co-finance the activities or business of any Sanctioned Person or Sanctioned Country or (ii) use, directly or indirectly, the proceeds of any payment or collection, or lend, contribute, or otherwise make money available to any affiliate, joint venture, or any other person in a manner that could lead to a violation of Sanctions by any Person. Subject to the representations and warranties in this clause, “Sanctions” means any economic or trade sanctions or restrictive measures enacted, administered, imposed, or enforced by the U.S. Department of the Treasury Office of Foreign Assets Control (OFAC), the U.S. Department of State, the United Nations Security Council, and/or the European Union or other relevant sanctioning authorities. The Customer agrees and warrants not to carry out transactions related to any Sanctioned Person or Sanctioned Country through the Bank; in this context, they shall not use their accounts with the Bank or other bank products provided by the Bank for this purpose, and they shall not make payments on the credits they utilized from the Bank with the income described in this article.

The Customer agrees and represents that they shall not request any transaction contrary to the matters set forth in this commitment, and if it is determined by the Bank that they have requested such a transaction, this transaction request may be rejected by the Bank. The Bank shall not be responsible if the banking

transactions the Customer performs are rejected, suspended, stopped, or refused, if their accounts with the Bank are blocked, and/or if the amounts in their accounts are temporarily or permanently blocked by the Bank within the scope of the aforementioned regulations. The Bank shall not have any responsibility for all these reasons, and the Customer shall be responsible for all these matters. The Customer agrees and represents that all responsibility arising from transactions carried out through the Bank in any way contrary to this commitment belongs entirely to the Customer. The Customer agrees and represents that the execution of any of these transactions through the Bank does not mean that the Bank has consented to this transaction or these transactions and that responsibility belongs to the Customer in any case. The Customer agrees and represents that they shall not make any further demands on the Bank under any name whatsoever concerning the transactions and provisions of this Article and agrees and represents that they irrevocably release the Bank in these matters. The Customer hereby irrevocably agrees, represents, and warrants that if any payment is made by the Bank to any third party and/or the Bank incurs any loss in connection with the transactions subject to this Article, the Customer shall pay the amounts to the Bank immediately, in cash and in one lump sum upon the first demand, together with all interest, commissions, and expenses that have arisen and may arise. The Customer agrees, represents, and warrants that the commitments contained in this article are indefinite; in the event of any breach of any of these commitments, regardless of when the determination regarding the breach is made and without the need for a separate instruction, the Bank is authorized to close/cancel all kinds of accounts, loans, and all products linked to the accounts, if any, and irrevocably releases the Bank in these matters.

If the Customer is a natural or legal person originating in the US and/or EU, trades in the US and/or EU markets, or is subject to US and/or EU tax laws or any other legal requirements, the Customer consents to the disclosure of all account information, including account number, identity information, address, the field of activity, and all transaction and customer information and documents by the Bank to the U.S. Internal Revenue Service (IRS), European Capital Markets Authority (ESMA), and/or any other relevant U.S. and/or EU institutions and organizations under the Dodd-Frank Act (Dodd-Frank Wall Street Reform and Consumer Protection Act), FATCA (Foreign Account Tax Compliance Act) laws in the United States, and EMIR (European Market Infrastructure Regulation) laws in the European Union, along with all other relevant legal regulations.

21. STATEMENT ON ILLEGAL BETTING AND GAMES OF CHANCE

The Customer agrees, represents, and warrants that they shall not use any accounts, credit cards, or banking products provided by the Bank for any illegal activities or purposes contrary to the law, including illegal services, betting, gambling, games of chance, or similar activities, and that any objections raised regarding such use may not be processed by the Bank. The Customer further agrees and represents that if it is determined that any accounts, credit cards, or banking products provided to them have been used for illegal services, betting, gambling, or games of chance, or if there is reasonable suspicion of such use, the Bank may immediately close any or all accounts belonging to them, and/or suspend the use of related products either temporarily or permanently. In such a case, all outstanding debts may become immediately due and payable, and the Customer may be required to pay the full debt along with all additional charges, and/or this Agreement may be terminated.

CUSTOMER

I hereby represent that the information provided within the scope of this Agreement is accurate, I have understood and accepted all provisions of the Agreement of my free will, I shall act on my own behalf in all transactions involving any accounts opened or to be opened with Türk Ticaret Bankası A.Ş., I shall promptly notify the Bank of any changes to the declared information, and I am the beneficial owner of the account(s) requested to be opened with the Bank. This Banking Services Agreement supersedes and replaces all previous agreements.

AS A RESULT OF THEIR NEGOTIATIONS, THE PARTIES HAVE MUTUALLY AGREED TO THE ENTIRE AGREEMENT. THE CUSTOMER DECLARES THAT THEY HAVE KNOWINGLY AND WILLINGLY ACCEPTED THE PROVISIONS OF THIS ARTICLE, AS WELL AS ANY OTHER ARTICLES OF THE AGREEMENT THAT MAY BE AGAINST THEIR INTERESTS AND THAT THEY HAVE RECEIVED A COPY OF THE SIGNED AGREEMENT.

DATE SUBMITTED TO/EXECUTED BY THE CUSTOMER (Day/Month/Year):/...../.....

Name and Surname:

Signature

A rectangular box intended for the customer's signature. A large, light gray watermark reading "CUSTOMER COPY" is overlaid diagonally across the page, passing through this box.

22. COMMERCIAL ELECTRONIC MESSAGE: The Customer has declared that they consent to the Bank sending informational, promotional, and marketing messages on behalf of both the Bank and third parties for whom the Bank provides intermediary/agency services, and that they consent to the processing of personal data by the Bank. The Customer may instruct the Bank to stop sending these messages at any time.

The Customer acknowledges that the term “processing of personal data” refers to any operation performed on personal data, such as obtaining, recording, storing, modifying, deleting or destroying, reorganizing, disclosing, or making data available by other means, transferring to third parties, marking or sorting for the purpose of restricting its use or preventing its use, whether automatically or manually, and that they consent to the processing of personal data by the Bank within this scope.

No, I do not accept statement and signature:

A rectangular box intended for the customer to indicate they do not accept the statement and signature.

23. INFORMATION NOTICE FOR PROTECTION OF PERSONAL DATA

We, Türk Ticaret Bankası A.Ş., act as the data controller and take the necessary precautions during the storage, processing, and transfer of your personal data in compliance with Personal Data Protection Law No. 6698 (“PDPL”) while upholding the principle of privacy and safeguarding fundamental rights and freedoms of individuals. We would like to inform you about these matters. Collection of Personal Data and Legal Grounds Türk Ticaret Bankası A.Ş. may obtain personal data from its customers and/or their authorized representatives through written, verbal, or electronic means, as well as from third parties and/or legal authorities, for the following purposes: to provide products/services within the specified legal framework and to fulfill our contractual obligations. The personal data collected through these methods may be processed and transferred for the purposes specified below, in accordance with the personal data and special categories of personal data processing conditions under PDPL.

PURPOSE OF PROCESSING THE PERSONAL DATA

Türk Ticaret Bankası A.Ş. processes, stores, and transfers the necessary personal data and special categories of personal data, both the information it is required to obtain from customers and their authorized representatives and data deemed necessary for delivering the best possible service and products, within the limits permitted by legal regulations. In this context, your personal data is processed within the scope of activities such as offering the products and services you have in our Bank, providing general information about these products and communicating opportunities, providing insurance, and all other products and services as an agent. In addition, in the presence of your explicit consent, in relation to other products and services of our bank, your personal data is processed for purposes such as contacting you, product sales, marketing and information activities, customer acquisition, customer satisfaction, and customer acquisition activities, sharing offers regarding our services and improving our service quality. This includes risk analysis, making improvements for customer and banking needs, sending newsletters and invitations, conducting analysis, reporting, segmentation, and modeling studies, providing insurance and all other products and services as an agent, and making reports and examinations deemed necessary within the scope of bank activities.

TRANSFER OF PROCESSED PERSONAL DATA

Türk Ticaret Bankası A.Ş. may share your personal data with public legal entities such as BRSA, CMB, CBRT, MASAK, SSI, the Credit Bureau, the Interbank Card Center, the Banks Association of Türkiye, etc.; with our main shareholder, our affiliates, both domestic and foreign; with institutions from which we receive services for our banking operations, with which we cooperate, and program partner organizations, banks, financial institutions, independent audit companies, and others permitted by the provisions of the Banking Law and other relevant legislation. Türk Ticaret Bankası A.Ş. retains records and documents related to customer transactions for a specified period in accordance with legal regulations. If you request the deletion, destruction, or anonymization of your personal data, this request may be fulfilled at the end of the legally prescribed period. During this period, your personal data shall not be processed or shared with third parties, except for obligations arising from national and international laws, regulations, and agreements.

RIGHTS OF THE DATA SUBJECT WHOSE PERSONAL DATA IS PROCESSED

Pursuant to the provisions of the PDPL, you may exercise the following rights by applying to Türk Ticaret Bankası A.Ş.:

- Learn whether your personal data are processed or not,
- Request information if your personal data are processed,
- Learn the purpose of their data processing and whether such data has been used for intended purposes,
- Learn the third parties in the country or abroad to whom personal data have been transferred,
- Request a correction if personal data are processed incompletely or incorrectly,
- Request erasure or destruction of the personal data,
- Request the notification of the actions taken to the third parties to whom the personal data has been disclosed in case of a request for correction, deletion, or destruction of personal data,
- Object to the occurrence of any result that is to your detriment by means of analysis of processed personal data exclusively through automated systems,
- Request compensation for the damage arising from the unlawful processing of personal data.

Requests made in this context shall be addressed by Türk Ticaret Bankası A.Ş. free of charge and finalized within a maximum of 30 (thirty) days. However, if a fee is prescribed by the Personal Data Protection Board, the fee determined by our Bank may be charged.

IF YOU WISH TO CONTACT US REGARDING YOUR REQUESTS,

you may submit your applications concerning your personal data within the scope of the Law through the following channels:

- By sending a secure electronic signature to turkticaretbankasi@hs01.kep.tr from the registered electronic mail (KEP) address of the data subject,
- Through notary public to Türk Ticaret Bankası A.Ş., Barbaros Mahallesi Mor Sümbül Sok. WBC Business Center No: 9, Interior Door No: 12, Ataşehir-Istanbul,
- In writing to the Personal Data Management Unit at our Head Office, or
- By applying to our branches with identity documents.

In accordance with Article 13 of the Law, our Bank will finalize application requests based on the nature of the request within 30 (thirty) days at the latest. If the transaction incurs a cost, the Bank may charge a fee as determined by the Personal Data Protection Board.

If the request is rejected, the reason(s) for the rejection will be provided in writing or electronically.

To respond to the applications made, our Bank may request additional information and documents to verify your identity and clarify your request. If such information and documents are not provided, your application may not be processed to ensure the security of your data.

EXPLICIT CONSENT TEXT FOR THE PROTECTION OF PERSONAL DATA CUSTOMER DECLARATION

As Türk Ticaret Bankası A.Ş., we request your explicit consent for the processing and/or transfer of your personal data, including your special categories of personal data, except in cases where the law provides for exceptions, based on the information provided in the Bank's Information Notice within the scope of personal data protection legislation:

- I hereby consent to the Bank conducting planning, profiling, and segmentation activities to offer better products and services to its customers, as well as conducting and announcing promotional, marketing, campaign, and advertising activities via branches, internet banking, customer contact centers, press releases, social media, and ATMs. I also consent to the provision of general and special offers, conducting analyses of the products and services customers may need, and carrying out activities to enhance customer satisfaction and service quality.
- I hereby consent to the processing of my personal data, including special categories of personal data, by the Bank for cross-selling existing or new products related to banking, financial, investment, and insurance services, communicating special offers to me, directing me regarding products and services, conducting planning analysis, risk assessment, reporting, and statistical studies, and to the transfer of my personal data, including special categories of personal data, to third parties and institutions in Türkiye and abroad with whom you have contracts, from whom you receive services and/or consultancy, and to your Bank's affiliates, main shareholder, and group companies.

Date:

Name and Surname:

Signature of Data Subject:

CUSTOMER DECLARATION:

I hereby confirm that I have fully read the Agreement consisting of 23 main articles and 43 pages, there is no need to sign, initial, or approve each page, the information in the Customer Information Form on this page is accurate, I have discussed and fully agreed on all matters including fees, charges, commissions, and taxes mentioned in the Agreement, and this Agreement was drawn up in 2 (two) copies on the date specified below, signed/approved, and one copy has been delivered to me in writing or through permanent data storage device.

Please write the statement **“I’ve received a copy of the Agreement by hand”** in your handwriting in the field below and sign it.

.....
.....

Name and Surname of the Customer:

Date:...../...../.....

Agreement Signature:

CUSTOMER INFORMATION FORM

Account Holder

Name and Surname :

Mobile Phone :

Home Address :

Work Address :

T.R. ID No :

Resident Abroad: Evet/Hayır

Type of Contact/Not. Address: HOME/WORK

Green Card : Evet/Hayır

Home Phone :

Work Phone :

Education Status: No education Primary School Secondary School High School Higher

Education Bachelor’s degree Master’s Degree

Occupation:.....

Monthly Income:.....

Your Mother’s Surname Before Marriage:.....

Nationality: T.R./OTHER Please specify

Customer’s Name & Surname

Date:...../...../.....

Agreement Signature:

Türk Ticaret Bankası A.Ş.
Engin Topaloğlu
Assistant General Manager



Ahmet Zafer Seyar
Assistant General Manager



RETAIL BANKING BASIC SERVICES PRODUCT INFORMATION FORM

This form has been prepared to inform our customers about the costs, fees, interest, and commissions applied in the BASIC BANKING PRODUCTS AND SERVICES offered by our Bank.

Fee Name: Money and Precious Metals Transfers**MONEY TRANSFERS - ELECTRONIC FUND TRANSFER FEES**

Transaction Type	Transaction Amount	Fee Amount	Collection Period
EFT Transaction from Cash/Account made from the Branch	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	30,46 TRY 60,94 TRY 609,43 TRY	Collected per transaction.
EFT Transaction made from ATM	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	21,27 TRY 42,55 TRY 304,71 TRY	Collected per transaction.
EFT Transaction made from Mobile/Internet Banking	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	6,09 TRY 12,19 TRY 152,35 TRY	Collected per transaction.
EFT Transaction made via Telephone Banking	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	30,46 TRY 60,94 TRY 609,43 TRY	Collected per transaction.
Regular EFT	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	6,09 TRY 12,19 TRY 152,35 TRY	Collected per transaction.

MONEY TRANSFERS - REMITTANCE FEES

Transaction Type	Transaction Amount	Fee Amount	Collection Period
Cash/Account Wire Transfer from the Branch	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	15,23 TRY 30,46 TRY 304,71 TRY	Collected per transaction.
Wire Transfer Transaction made from Mobile/Internet Banking	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	3,04 TRY 6,09 TRY 76,17 TRY	Collected per transaction.
EFT Transaction made via Telephone Banking	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	15,23 TRY 30,46 TRY 304,71 TRY	Collected per transaction.
ATM Transfer Fee	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	10,64 TRY 21,28 TRY 152,36 TRY	Collected per transaction.
Regular Wire Transfer	0 - 6.300 TRY 6.300,01 - 304.800 TRY 304.800,01 TL and above	3,04 TRY 6,09 TRY 76,17 TRY	Collected per transaction.

Fee Name: Instant and Continuous Transfer of Funds (FAST)

Transaction Type	Transaction Amount	Fee Amount	Collection Period
FAST (Mobile/Internet Banking)	0 - 6.300 TRY 6.300,01 - 304.800 TRY	6,09 TRY 12,19 TRY	Collected per transaction.

Fee Name: International Fund Transfer and Messaging Fee

Transaction Type	Minimum Fee	Maximum Fee	Minimum Rate	Maximum Rate	Collection Period
Outgoing Fund Transfer	360,95 TRY	721,90 TRY		0,50%	Collected per transaction. Depending on the sending options, correspondent bank fees may be charged separately by intermediary banks.
Incoming Fund Transfer	360,95 TRY	721,90 TRY		0,40%	Collected per transaction.
International Fund Transfer Inquiry/ Messaging Fee	360,95 TRY	721,90 TRY		0,50%	Collected per transaction.

Fee Name: Archive Research Fees

Transaction Type	Minimum Fee	Maximum Fee	Minimum Rate	Maximum Rate	Tahsilat Periyodu
Prior Period Bank Products, Documents, and Transactions	14,44 TRY (per page)	144,38 TRY	-	-	More than 1-year-old receipts, transaction receipts, or contract samples are charged upon request. No fee is charged within 1 year from the date of issue of the requested document.
Letter of Reference		144,38 TRY	-	-	Per Letter
Letters for Visa and Private Schools		144,38 TRY	-	-	Per Letter
Deposit Research Request		144,38 TRY	-	-	Charged for account searches for both past and current periods due to reasons such as inheritance. If an account is found and account transactions are also requested, no fee is charged for account statements up to 1 year, but a fee is charged according to the tariff for transactions beyond that period.
Issuance of Letter of Clearance		72,19 TRY	-	-	No charge for the first request.
Sending Deposit Account Statements Printed upon Customer Request		144,38 TRY	-	-	Provided that the deposit account statement has already been sent to the customer by post or e-mail, it is charged per page for subsequent requests.

Fee information for non-continuous transactions and services, such as money transfers, bill payments, and similar instant transactions, shall be displayed to Customers on the relevant channel prior to the transaction, and fees shall only be collected upon obtaining their approval. The Customer can also access the fee information regarding these transactions at www.turkticaretbankasi.com.tr. As these fees are explicitly presented to the

Customer before the transaction is processed and in accordance with the structure of the channel through which the transaction is conducted, and the Customer's approval is obtained, the notification and approval procedures outlined in this Form are not applicable under the provisions of the relevant legislation.

VALIDITY PERIOD OF FEES AND CHANGE NOTIFICATIONS

The fees and monetary limits outlined in this Information Form may be increased annually by the maximum rate of the annual consumer price index increase announced by the Turkish Statistical Institute at the end of the previous year. The Bank shall inform the Customer at least 30 days before the effective date of such an increase, either in writing, via a permanent data storage device, or through a recorded telephone call. Following this notification, the Customer may withdraw from the use of the product or service within 15 days of the notification date. If the Customer exercises this right, no additional fees shall be charged as of the effective date of the increase. If the withdrawal right is not exercised within this period, the fee adjustment shall take effect. The Bank reserves the right to suspend the disputed product or service for Customers who exercise their withdrawal rights. For adjustments exceeding the annual consumer price index increase rate announced by the Turkish Statistical Institute at the end of the previous year, the Customer's consent shall be obtained separately.

FORM OF COLLECTION

Depending on the type of product and service, payment can be made in cash, by debiting your account, charging your credit card, or from the limit of your overdraft account at your request. This information form is an annex and an integral part of the Banking Service Agreement. Any details not summarized above are included in the Agreement, and this form has been delivered to you as an annex to the Banking Services Agreement so that you may carefully review it and request any clarifications from our Bank on unclear issues. Fees paid by the Bank to third parties due to the Customer's use of the product shall be collected from the Customer in the same amount.

All details other than the matters summarized above are included in the Agreement, and the BITT is added to the fees listed in this table annexed to the Banking Service Agreement, allowing you to review it carefully and request further clarifications from our Bank on any unclear issues.

Signature of Bank Authorities

Türk Ticaret Bankası A.Ş. Branch

I request the opening of a demand deposit account with this form. I hereby declare that I have read and approved the fees specified in the form.

Regarding the form delivered to you, we kindly request that the phrase "I have received a copy of the Basic Banking Product and Information Form by hand" be handwritten in the space below and signed.

.....
.....
.....

Customer's Name & Surname :

Date : .../.../.....

Customer Signature :

I request a debit card to access the demand deposit account opened in my name.

Customer's Name & Surname :

Date : .../.../.....

Customer Signature :

 **TÜRK TİCARET BANKASI**

