

PERSONAL (RETAIL) BANKING SERVICES AGREEMENT

This Personal (Retail) Banking Services Agreement (the Agreement) is entered into by and between on one hand **Akbank T.A.Ş. (the Bank)** and on the other hand the **Customer / Card Holder** named herein below.

Agency: Refers to and stands for Akbank T.A.Ş. and its branches duly authorized under the agency agreements signed with the authorized institutions pursuant to the relevant applicable laws and regulations.

Akbank Mobile and Internet: Refers to the provision by the Bank to the Customer in internet media and via various different channels (Internet Banking, Mobile Banking, etc.) of various banking services referred to in this Agreement or deemed fit by the Bank for inclusion in the scope of this Agreement.

Axess Mobile: Refers to the provision by the Bank to the Customer in internet media and via the Axess Mobile application of various banking services referred to in this Agreement or deemed fit by the Bank for inclusion in the scope of this Agreement.

Akbank Password Phone: Refers to a mobile phone number belonging solely to and used solely by the Customer, to which the passwords for Axess Mobile, Akbank Mobile and Akbank Internet, Bank / Credit Card, Telephone Banking Branch and other existing and to-be-introduced banking products and services will be sent.

Bank Card: Refers to a card given by the Bank, enabling the holder of it to make use of the banking services, also including the use of deposit accounts and overdraft deposit accounts, and to withdraw money from ATMs, make payments in shopping, and take information and buy products and services via Digital Banking Channels.

Contactless Card: Refers to a card which can be read by Contactless Card Readers via an antenna installed on it, and may be used for purchases equal to or below TL 250 limit, as determined by the official authorities, through remote reading of card, upon and in line with demand of the cardholder.

Bank Card Limit: Refers to the amount of limit to be determined and designated for cash withdrawals, shopping, and Cash Payments through POS, by the Bank Card holder by using the Bank Card.

Mobile Phone Password: Refers to a one-time password generated by the equipments owned by the Customer (mobile phone application, password generator, etc.) or sent to the Customer's mobile phone as a short message (SMS) and used for identity verification purposes in the transactions effected through Digital Banking Channels or as a transaction approval code in the transactions which are determined and may at any time be changed by the Bank.

Digital Banking: Refers to and stands for Axess Mobile, Akbank Mobile and Akbank Internet, ATM, Customer Contact Center, Interactive Voice Notification (IVN) system, Interactive Voice Response (IVR) system, Interactive Voice & Video Response (IVVR) system, Video Banking Point, Kiosk and SMS Banking channels, and the products and services offered through these channels.

Supplementary (Additional) Card: Refers to a bank card linked to an additional account opened under a primary account to which the main bank card of the Bank's customer is affiliated.

Order: Refers to any notification relating to purchase, sale or keeping in custody of capital market instruments or collection of dividends and interests associated thereto or redemption of bills payable in connection therewith, which are required to be sent by the Customer(s) to the Bank in writing as a rule, but may also be sent through Digital Banking and similar other communication means or verbally, if accepted so by the Bank.

Brokers in Order Transmission: Refers to and stands for Akbank T.A.Ş. and its branch offices which stand as brokers for order transmission relating to capital market transactions pursuant to and under an agreement of brokerage for order transmission signed with Ak Yatırım Menkul Değerler A.Ş. and/or other authorized institutions pursuant to and under the CMB (Capital Markets Board) laws and

regulations.

Expenditure Document (Slip): Refers to a certificate which is issued by the Contracted Merchant in consideration of goods/services purchased by using a Bank Card, and contains such information as transaction amount, and number and amounts of installations arising out of the transaction, if any, in terms of Overdraft Deposit Accounts with an application of installations, as well as a payment commitment, and is approved by the Card Holder by entering a password (or if it is not possible to enter a password, is signed by the Card Holder).

Permanent Data Storage Devices: Refers to short message, electronic mail, internet, disk, CD, DVD, memory card and similar other devices or media which allow the recording and unchanged copying of the data and information sent by or to the Customer in such manner to enable the examination of such data and information in accordance with its purposes for a reasonable period of time, and which permit access to such data and information. Types of permanent data storage devices accepted by the Bank for communication specifically for various products and services may vary, and these types of permanent data storage devices are notified by the Bank to the Customers in the relevant product and service agreements and/or through various different means and ways.

Card: Bank Cards and supplementary cards that may be issued under Bank Cards shall be subject to the provisions of this Agreement and shall hereinafter be shortly referred to as cards hereunder.

Cash Withdrawal: Transactions made via the Bank, or the Bank's ATMs, or the Contracted Merchants allowing cash payments, or ATMs of other banks in reliance upon the protocols signed between the Bank and other banks resident and operating in Turkey, or ATMs of foreign banks affiliated to Visa International and MasterCard International payment systems by using the Bank Card in accordance with the applicable laws and regulations are considered and treated as a cash withdrawal transaction, unless otherwise declared by the Bank.

POS (Point of Sale) Terminal: Refers to a machine which electronically gets an authorization, and enters passwords, and generates sales or credit vouchers, and receives the payment, in the Contracted Merchants, by reading the information magnetically recorded on the Card, during card payment transactions, thanks to its connection with the computer system of the Bank or any financial institution where the Contracted Merchant is a member.

Capital Market Instruments: Refers to state bonds, treasury bonds, private sector bonds, commercial papers and similar other debt instruments, and asset-based securities, capital shares and depositary receipts relating to shares, investment fund participation units and similar other securities covered by the Capital Markets Law no. 6362, and other capital market instruments designated by the Capital Markets Board, also including derivative instruments and investment agreements.

Remote Communication Means: Refers to all kinds of instruments or media which enable the execution of a contract without physically coming face to face, such as letter, catalogue, telephone, facsimile, radio, television, electronic mail message, internet and short message services.

Contracted Merchant: Refers to and stands for natural persons or legal entity business enterprises, firms and companies which enter into a Contract Merchant Agreement with the International Card Organizations and/or the Bank, and sell all kinds of goods and/or services to the Card Holder, and/or may provide cash funds to the Bank Card holder in reliance upon this card and within the frame of authorization granted to it by the Bank.

Visa International, MasterCard International and Joint ATM: Refer to the payment systems in which the Bank is enrolled as a member. Terms and expressions which are contained in the section titled **"PROVISIONS REGARDING PAYMENT SERVICES"** of this Agreement, but are not specifically defined shall have the meanings ascribed thereto in the Laws and Regulations pertaining to Payment and Securities Reconciliation Systems, Payment Services and Electronic Money Institutions.

BANKING SERVICES AGREEMENT

1. BASIC PROVISIONS:

1.1. Information:

1.1.1. Customers have the right to obtain and receive a copy of the signed Agreement from the branch where their accounts are opened and held. Furthermore, they may also retrieve a copy of this Agreement from www.akbank.com address.

1.1.2. The provisions of this Agreement cover and are applicable on all accounts opened or to be opened in all branches of the Bank in the name of the Customer. It is hereby accepted and acknowledged by the Parties hereto that unless a new Banking Services Agreement is entered into, if and when several Deposit Accounts of the same type or different types are opened or held in the Bank, then and in this case, the provisions of this Agreement will be valid, and this Agreement will be applied also in the case of renewal of these accounts.

1.1.3. All kinds of agreements, commitments, instructions, guidelines, forms, etc. documents which are not included in this Agreement, but will be signed by the Customer for performance of the relevant banking services by the Bank will also be considered and treated as an integral part of this Agreement.

1.1.4. The fact that this Agreement is signed by the Customer does not oblige the Bank to provide and offer all banking services under this Agreement, unless and until other conditions sought for by the Bank are also satisfied.

1.2. Obligation of Customer to Cooperate:

1.2.1. The Customer hereby agrees and undertakes to comply with the provisions of this Agreement and the Applicable Laws and Regulations, and if and when the Bank detects any breach of this Agreement and the Applicable Laws and Regulations, then and in this case, the Bank may terminate this Agreement and close the accounts of the Customer by sending a written notice to the Customer.

1.2.2. All Customers will be liable to provide in accordance with the Applicable Laws and Regulations all kinds of documents that may be requested by the Bank within the frame of the Applicable Laws and Regulations. If these documents are in foreign languages, the Bank may request notary-certified translations of these documents or these documents may be translated by the Bank ex officio in the sole cost of the Customer.

1.2.3. The Customer hereby represents and warrants that the information given to the Bank for use of the services provided under this Agreement is true and complete, and will be under obligation to inform the Bank immediately in writing about all kinds of changes that may occur in this information such as telephone number, job title, marital status, civil restrictions, changes in authorizations/authorized persons, or dismissal from authorization, and to furnish documents duly issued in connection therewith.

1.2.4. The Bank may in all of its transactions request demonstration or proof of the sources of money, negotiable instruments and other types of assets deposited by the Customer therefor.

1.3. Bank and Customer Secrets:

The Customer hereby consents to the disclosure of all kinds of Customer secrets, including, but not limited to, identity data, address and fields of business of the Customer, which come to the knowledge of the Bank due to and in the course of services provided by the Bank to the Customer pursuant to and under this Agreement to other parties of cooperation, if and to the extent the products/services demanded by the Customer will be provided only as a result of cooperation established or to be established with third parties. Furthermore, the Customer further gives its consent to the sharing of said information by the Bank with the relevant public entities and institutions.

2. ACCOUNTS:

2.1. General Provisions Regarding Accounts:

2.1.1. Without prejudice to the provisions regarding Time Deposits,

the Customer may withdraw his deposits either by himself or may authorize a third party to withdraw his deposits by issuing an instruction acceptable to the Bank, or without prejudice to the provisions of article 60 of the law no. 541 I, may transfer the same to an account of himself or a third party held in another bank seated and operating in Turkey or abroad. These transactions may also be executed through Digital Banking Channels.

2.1.2. In withdrawal of money from all kinds of accounts regulated by this Agreement (via Bank counters or Digital Banking Channels), value date of the transaction is the same business day, and in deposit of money therein, value date is the business day immediately after the date of transaction.

2.1.3. If interest calculation gives a fractional figure, values between 00 and 49 in decimal digits of this figure will be rounded down, and values between 50 and 99 will be rounded up. (For example: 1.2549 to 1.25; 1.2550 to 1.26).

2.1.4. If the Customer requests closing of his accounts, he will be liable to pay to the Bank the Banking and Insurance Transactions Tax and other legal liabilities levied as of the date of closing.

2.1.5. Deposit accounts will be blocked subject to the authorizations granted and the obligations and liabilities imposed (notification of such legal encumbrances as attachments, injunctions, etc.) by other laws and the provisions of the Applicable Laws and Regulations pertaining to pledge, lien, exchange and transfer.

2.2. Insurance of Deposits:

A portion up to One Hundred Fifty Thousand Turkish Lira of the saving deposit accounts in Turkish Lira and the gold deposit and foreign exchange deposit accounts, classified as saving deposits, opened by a natural person in the local branches of the Bank is covered by insurance pursuant to and under the "Regulation on Insurable Deposits and Participation Funds and on Premiums to be Collected by Saving Deposits Insurance Fund".

2.3. Statute-Barring of Deposits, Custody Items and Receivables:

All kinds of deposits, custody items and receivables, also including the interests to be accrued until the end of prescription time of the moneys, remittance sums, deposits, stocks and bonds, mutual fund participation certificates, receivables and custody items held in the deposit accounts opened in the name of the Customer having a check book even if a check book has not been delivered, which are held in custody of the Bank and which are not claimed within a period of ten years starting from the date of the recent claim, demand or transaction or any written instruction of the Customer will be statute-barred. Thereupon, by the end of January of the following calendar year, the Bank will warn the Customer by a registered mail, return requested, that all kinds of deposits and receivables of the Client in an amount equal to or above 250 (two hundred and fifty), statute-barred within a calendar year, will be transferred to the Saving Deposits Insurance Fund (SDIF). Both said deposits and receivables and all kinds of deposits and receivables in an amount less than 250 (two hundred and fifty) will be announced in the form of a list in the Bank's internet web site for a period of four months starting from the beginning of February that year. Furthermore, the fact that said lists are announced in its own internet web site will be separately announced by the Bank for two days until the fifteenth day of February through the Press and Advertisement Administration in any two of the first five nationwide newspapers with the highest circulation in the lists of the Press and Advertisement Administration as of the date of request of advertisement. Lists published in the internet web site will be separately sent by banks simultaneously to the Banks Association of Turkey (TBB) and to SDIF. TBB and SDIF will publish these lists in consolidated form in their own internet web sites until the end of May. All kinds of statute-barred deposits and receivables announced as above which are not claimed by the Customers or their heirs until the

fifteenth day of June will, together with interests accrued thereon, be transferred by the Bank to accounts of SDIF held in the Central Bank of the Republic of Turkey (CBRT) or in other banks to be designated by SDIF Board until the end of June, and will be recorded as income by SDIF as of the date of transfer. For the assets kept in safe-deposit boxes, the prescription time starts as of the date the last safe-deposit box lease is collected or the date the safe-deposit box is opened last. For the accounts opened in the name of minors and for payments to be made only to minors, the prescription time starts when the relevant person reaches maturity and comes of age. In the accounts blocked by a decision of the official authorities, the prescription time stops as of the date of blocking. Prescription time continues to be counted as of the date the decision of blocking is removed.

2.4. Demand Deposits:

2.4.1. Demand Deposit is a type of account where a maturity is not designated beforehand and where the balance of account may be paid by the Bank to the Customer upon his demand. The Bank is free to or not to accrue and pay interests on these accounts. If interest is accrued over Demand Deposits, such interests will be compounded to the principal sum as of the year-ends. If and when rates of interest applied on these accounts are changed by the Bank or as per the Applicable Laws and Regulations, the interest amount will be calculated over the new rate of interest with effect from the date of change, without any further notice in relation therewith. The Customer will have the right to claim back the balance of his Demand Deposit Accounts without prejudice to the provisions of the Applicable Laws and Regulations pertaining to pledge, lien, exchange and transfer and his powers and obligations set forth in the other laws.

2.4.2. If and when a demand deposit account is opened with regard to a definite-term loan agreement, and the Customer effects only credit-related transactions through this account, then and in this case, no fee or expense will be charged on or claimed from the Customer with respect to this account, and unless otherwise demanded in writing by the Customer, this account will be automatically closed upon full repayment of the loans. However, if the Customer uses his account also for banking transactions other than loan repayments, the Bank will have the right to claim and collect other fees set down in this Agreement from the Customer due to use of account, and said accounts will not be closed even if the loans are fully repaid, unless demanded so by the Customer.

2.5. Time Deposits:

2.5.1. Time Deposit Account is a type of account in which an amount of principal not less than the threshold designated and published by the Bank is accreted for a predetermined term by the Bank over an interest rate to be calculated over the rate applied by the Bank. In case of a request of withdrawal from a time deposit account before the end of its maturity, without prejudice to the liabilities and obligations imposed by the applicable laws and regulations, the Bank shall be authorized to decide whether or not to continue to apply and accrue any interest on the moneys withdrawn from and/or left in the account, and if accrued, to apply and accrue over the rate of interest applied on demand deposit accounts or other interest rates deemed fit by the Bank, and to determine and apply different interest rates according to time of withdrawal and/or amount withdrawn from the account. The Bank reserves the right not to open time deposit accounts for amounts less than the threshold published by the Bank.

2.5.2. Variable interest rate can be applied only for deposit accounts having a term longer than 3 months in Turkish Lira deposits and for deposit accounts having a term longer than 6 months in FX deposits pursuant to the relevant applicable laws and regulations.

2.5.3. Rates of interest to be applied on time deposit accounts up to the maximum amounts and rates determined according to the type of account and the Applicable Laws and Regulations will be announced and cannot be changed until the end of maturity.

2.5.4. In Time Deposit Accounts, if the account is not closed until the end of working hours at the date of maturity, and if the end of new maturity coincides with a weekend holiday, and the Customer gives an instruction for deferment of this maturity to the first business day immediately thereafter, the account will be deemed to have been renewed for a new maturity and over the rate of interest valid in the Bank as of the maturity renewal date, but if the Customer does not give an instruction for renewal of maturity, the account will be deemed to have been renewed for the same maturity and over the rate of interest valid in the Bank as of the maturity renewal date.

2.5.5. Provisions of the Agreement signed between the Customer and the Bank pertaining to maturity and notice period agreed upon therein are, however, reserved.

2.5.6. If and when time deposit account is renewed, the Agreement signed by the Customer will also be deemed to have been renewed unless an objection is raised by the Customer in connection therewith. The right of claim of the Customer from the Bank will be equal to the amount calculated over the rate of interest valid as of the end of maturity of the account.

2.5.7. In the case of withdrawal of money from time deposit accounts with a maturity equal to or above 1 year, and from saving accounts, in accordance with the "Decree of the Council of Ministers Regarding Amendments in the Decree About Deposit and Credit Interest Rates and Participation Accounts Profit and Loss Participation Rates and Other Benefits Provided in These Transactions, Including Special Current Accounts", the Bank may change and revise the rates of interest applicable on withdrawal of money from said accounts subject to limitations imposed by relevant regulations on interest payments, providing that the Bank duly informs the deposit holder thereabout at least 10 days in advance by any means of communication, also including electronic communication means.

2.6. Foreign Exchange Deposit Accounts:

2.6.1. The Customer hereby accepts that in the case of transfer of funds between Demand Foreign Exchange Deposit Accounts, any loss arising out of conversion of two foreign currencies will be borne and assumed by himself, and that TL amount corresponding to the said loss and to the difference between exchange rates, and the Banking and Insurance Transactions Tax levied thereon, will be debited to his TL or Demand Foreign Exchange Deposit Accounts held with the Bank. It is further acknowledged by the Customer that if and when he draws a check on a Demand Foreign Exchange Deposit Account opened with cash funds in foreign currencies with different effective and foreign exchange buying rates, the difference arising out of conversion will be paid out of his Demand Foreign Exchange Deposit Account.

2.6.2. The Bank is not under obligation to make a payment in a currency other than the currency of an account, and will have the right to refuse such requests. However, if the Customer gives an interaccount transfer or EFT / remittance instruction from his TL account to his Foreign Currency Account, the subject money will be converted over the relevant foreign exchange selling rate of the Bank current as of the date of transaction. Furthermore, subject to compliance with the Applicable Laws and Regulations, the foreign currencies will be converted to each other (also including interaccount transfer, EFT / remittance instructions between foreign currency accounts) over the relevant foreign exchange parity rate of the Bank current as of the date of transaction.

2.6.3. The Customer may ex officio withdraw the account balances in foreign currencies only through a check drawn on the Bank, or may dispose of the same with a written instruction. The amount set down in the check and/or the written instruction should be in the currency of the relevant account. However, the Bank will, in its sole discretion, be free to accept checks or remittances in any currency other than the currency of the relevant account by applying the provisions of the relevant article.

2.7. Provisions Regarding Roof Account:

2.7.1. Akbank Roof Cash Management Account is a type of demand saving deposit account opened by the Customer in the Bank for cash management purposes and for execution of the transactions defined in this section by using some certain investment instruments offered by the Bank.

2.7.2. The Bank may affect transactions, and withdraw money and automatic funds, in the formats and under the conditions described hereinbelow, from an Akbank Roof Cash Management Account opened by the Customer in reliance upon this Agreement by preferring one or more of various different channels (application form, Customer Contact Center, Akbank Mobile and Internet, SMS, etc.) determined and designated by the Bank. Upon opening of an Akbank Roof Cash Management Account, the Akbank Securities Account to be used for fund transactions is defined. For the purposes of investments and transactions linked to an Akbank Roof Cash Management Account opened by the Customer, the Bank may withdraw money from an account in the name of the Customer, and by using this money withdrawn as above, may purchase foreign currencies over the exchange rates to be determined by the Bank, and may convert these foreign currencies purchased as above into TL in an amount and at a time deemed fit by the Bank, and may deposit the same in Akbank Roof Cash Management Account, and likewise, by using the moneys to be withdrawn from Akbank Roof Cash Management Account, may purchase participation certificates from Investment Funds held with the Bank, and may return these participation certificates to the Fund and convert them into cash in any amount, at any time and over any price or rate deemed fit, or may collect the "Unit Fund Value" and deposit it in Akbank Roof Cash Management Account. It is hereby accepted by the Customer that amounts the minimum limits of which will be determined by the Bank will be kept in his demand deposit accounts in TL, and these amounts will be kept in demand deposit accounts and will not be subject to any purchase for investment purposes. The Bank will be entitled to change the demand deposit account limit of the Roof Account and the investment product determined for management of this account, and/or not to make any investment. If and when the Bank changes its cash management instrument or uses its initiative not to buy any investment instrument, then and in this case, the Bank will keep its customers informed thereabout by e-mail, fax and SMS and in addition, by advertisements and circulars posted at branch offices or published via internet, in accordance with the procedures set forth in this Agreement.

2.7.3. For repayment of debts owed by the Customer to the Bank as specified in his instructions given together with or separately from the application form, or for any transaction executed or instructed to be executed by the Customer in such manner to create a debit to Akbank Roof Cash Management Account, and/or for expenses, fees and commissions payable by the Customer to the Bank, the Bank may return the participation certificates relating to investment funds in Akbank Roof Cash Management Account, or exchange the foreign currency funds in demand foreign exchange deposit account, in an amount and at a time fit for repayment of the said debts.

2.8. Provisions Regarding Cumulative Deposit Account (CDA):

2.8.1. Cumulative Deposit Account (CDA) is a type of time deposit account which is opened for a minimum maturity of 5 years, and ensures that an amount to be determined by the Customer is transferred to the cumulative account as per an instruction given every month, and is subject to principles determined by the Central Bank of the Republic of Turkey.

2.8.2. Opening of Account: CDA may be opened in Turkish Lira, Euro or United States Dollars, subject to the lower limits to be determined by the Bank.

2.8.3. Maturity of CDA will be determined according to the first date when money is deposited in the account. Therefore, if money is not

deposited in the account at the time of account opening, the date of opening of cumulative account and the dates of start and end of maturity thereof may be different.

2.8.4. Payments: Monthly payment amount must be paid regularly without any delay. Regular payments may be made on monthly basis from a demand deposit account of the Customer (if its balance is adequate) or from an Akbank Credit Card of the Customer. The Customer hereby declares and accepts that the payments from his credit card will be effected in the manner and under the conditions to be determined by the Bank. An authorization will be taken for the amount of instruction at a date to be determined by the Customer, and that amount is converted into a Customer investment at the last payment date of the credit card.

2.8.5. Monthly regular payments and interim payments may be effected within the minimum /maximum limits to be determined by the Bank.

2.8.6. An interim payment may be credited to the account once every month throughout the maturity of account. These interim payments are subject to interest with a value day of the date of crediting to account + 1 day.

2.8.7. The Customer will be eligible for the facilities and benefits set forth in this Agreement if he regularly deposits the monthly payment amount set forth in this Agreement and in the payment scheme attached hereto to the Cumulative Deposit Account until the end of maturity of the account. Interim payments do not supersede the monthly regular payments.

2.8.8. Where the monthly regular payment amounts set forth in this Agreement and in the payment scheme attached hereto are not paid consecutively for 6 (six) months, CDA will be converted into a demand deposit account. Interest will be added to the account at the end of yearly periods. If the account is closed or is converted into a demand deposit account before the end of the maturity of 5 years, the interests reflected or to be reflected thereon will be cancelled, and no interest may be paid to the Customer hereunder.

2.8.9. Account interest rate will be accrued over the listed interest rate applied on the highest slice announced by the Bank for application in its branch offices on the time deposit accounts of a maturity of 1 (one) year as of the date of opening of the account. At the end of each completed period of 12 months, the rate of interest to be applied on the account in the new period will be determined likewise. Based on the first day of the new period, the scheme will be updated over the rate of interest applied on the highest slice announced by the Bank for application on the time deposit accounts of a maturity of 1 (one) year for that day.

2.8.10. Closing of Account: Partial withdrawals cannot be made from the account at any time during the maturity. In the event money is withdrawn from the account at any time during the maturity for any reason whatsoever, CDA is closed, and its outstanding principal sum is transferred to a demand deposit account. The same principles will be valid and applicable also in case of closing of the account by the Customer before the end of its maturity.

2.8.11. If CDA is blocked due to legal restrictions and encumbrances such as attachment / precautionary attachment / injunctive relief, CDA is closed at the end of its maturity, and (if the Customer does not give any other instruction for disposal of balance of the account beyond the blocked amount), the full amount of balance of the account, also including the blocked amount, will be transferred to a time deposit account to be opened in the name of the Customer. This time deposit account will be an account with a standard maturity of 30 days. This time deposit account will be subject to the rate of interest announced by the Bank for accounts with a maturity of 30 days as of the date of opening. If a payment is made out of this time deposit account by an order of an official authority before the end of maturity, the Customer hereby declares, agrees and acknowledges that the Bank will be authorized and free to or not to apply interest on the money paid out of and/or remaining in the account, and if applied, to apply a rate of interest

as applied on demand deposit accounts or any other rate of interest deemed fit, and to determine different interest rates according to the time of payment and/or the amount of money withdrawn from the account.

2.8.12. If CDA is closed, and the outstanding principal sum thereof is transferred to a demand deposit account due to the reasons set forth in this Agreement, the Bank may inform the Customer by sending an SMS to the Customer's telephone number registered in the Bank. The Bank is not under any further obligation of information by other methods and procedures.

2.8.13. If and when the Customer submits his CDA opening request to the Bank, together with a product application form in the format attached to this Personal (Retail) Banking Services Agreement, the regular payments of the account will be linked to a credit card, if any, either demanded by the Customer in the form or to be declared by the Customer. Payment date of the payments to be made to CDA to be opened by this method will be the account extract cut-off date of the credit card to which the account is linked. After the account is opened, the Customer may, with his own wish and in his own discretion, direct his monthly payments to another account or credit card through appropriate banking channels. If the Customer's credit card request is not accepted and approved by the Bank, the cumulative deposit product demanded by the Customer will not also be opened.

2.9. Provisions Regarding Akbank Pomegranate Account:

2.9.1. Pomegranate Account is a type of demand saving deposit account opened by the Customer in the Bank for cash management purposes and for transactions set forth in this section by using the investment and deposit instruments offered by the Bank. Pursuant to the provisions of this Agreement, the Customer may transmit to the Bank his demand for opening of a Pomegranate Account in his own name through various different channels (application form, Customer Contact Center, Internet Branch, ATM, SMS, etc.). If the Customer already holds Roof Accounts as of the time of transmission of this demand to the Bank, the Customer cannot separately open a Pomegranate Account without converting all his available accounts to Pomegranate Account.

2.9.2. If the Customer's demand for opening of a Pomegranate Account in his own name is found acceptable, the Bank opens a demand deposit account and a time deposit account as Pomegranate Accounts in the name of the Customer pursuant to and under this Agreement.

2.9.3. If the Bank and the Customer are legally required to enter into a separate Framework Agreement, other than this Agreement, for trading of the cash management instrument used in the Pomegranate Account in the name of the Customer pursuant to the Capital Markets Law / Legislation, the Customer cannot engage in cash management as per these provisions until the said Framework Agreement is signed.

2.9.4. For the purpose of investments and transactions linked to the Pomegranate Account opened upon demand of the Customer, the Bank may withdraw money from other accounts linked to this account, and may execute the required deposit and/or investment transactions at any time, in any amount and at any price level deemed fit.

2.9.5. The Bank will automatically scan the Pomegranate Account until the predetermined scanning time at the latest in each business day, and will purchase cash management products in the name of the Customer by using the deposits in excess of the lower limit determined by the Bank, and will credit the same to the securities account. Demand deposit lower limit for Pomegranate saving account is TL 5,000.

2.9.6. For execution of the Customer's payment instructions given to the Bank together with and/or separately from the application form, or for any transaction executed or instructed to be executed by the Customer in such manner to create a debit directly to the Customer's Pomegranate Account, and/or for expenses, fees and commissions payable by the Customer to the Bank, the Bank will be authorized to take the necessary actions for sale of the investment instruments

contained in the Pomegranate Account.

2.9.7. The Bank will have the right to revise and change the demand deposit account limit of Pomegranate Account and the investment product determined and chosen for management of this account, and/or will have the initiative not to make any investment hereunder.

2.9.8. If the Bank revises and changes the cash management instrument or uses its initiative not to buy investment instruments or changes the account lower limits, the Bank will duly inform its customers by using the Bank's effective communication means (or its permanent data storage device) in accordance with the procedures set down in this Agreement.

2.9.9. Where the Bank invests the amount in excess of the lower limit determined as above in a deposit product and/or in an investment instrument which cannot be sold at weekends, in the case of partial money withdrawal / transfer by the Customer during weekends, the transaction will be executed by the Bank by debiting the relevant account, and interest will be accrued on the amount of transaction in accordance with the Bank's then-current crediting conditions.

2.9.10. All amounts above 1 kuruş / in excess of the demand deposit lower limit determined specifically for Pomegranate Account will be transferred to the time deposit account. If the daily interest amount calculated over the deposit interest rate of the relevant period is below 0.50 kuruş, no interest payment may be made over the balance transferred to the time deposit account.

2.9.11. If and when the Customer requests a Pomegranate Account with a product application page as shown in attachment to this Personal (Retail) Banking Services Agreement, the wage accounts of the wage customers will be converted into a Pomegranate Account. If the wage accounts are of a type of Roof Account, both the wage accounts and if any, all other Roof Accounts will be converted into a Pomegranate Account. A new Pomegranate Account will be opened in the relevant branch office for our customers who are not wage customers and do not have a Roof Account. For those holding a Roof Account, all Roof Accounts held by the Customer will be converted into a Pomegranate Account.

2.10. Provisions Regarding Gold Deposit Accounts:

2.10.1. Gold that may be accepted by the Bank for depositing in Akbank Gold Deposit Accounts pursuant to the provisions of this Agreement is comprised of gold the standards of which are determined or will in the future be determined as per the Applicable Laws and Regulations and which is traded in international exchanges and markets and which bears the seal of gold refineries included in the list issued by the Treasury Undersecretariat, and certificated gold which is produced and sealed by gold refineries to be established in Turkey for production of gold in accordance with the international standards and which is found eligible for a certificate of conformity by the Treasury Undersecretariat or which is produced by refineries contracted by the Bank.

2.10.2. As for the said gold accounts, the Customer hereby declares, agrees and accepts that said gold accounts may be opened as demand or time deposit accounts upon physical delivery of gold having the aforementioned qualifications by the Customer and/or in accordance with instructions given by the Customer, and that this account may be opened through sale by the Bank of gold of minimum 995/1.000 purity, and that the Bank may, if it wishes so and in its sole discretion, apply interest on these accounts over rates of interest to be freely determined by the Bank, and that these interests will also be pursued in these accounts as gold, and that the Customer is required to submit his passbook in each transaction to be effected in the relevant Bank branches with regard to the account, and that in the case of a discrepancy between the Bank records and the records of passbook, the Bank records will prevail.

2.10.3. The Bank will be free to or not to accept to gold accounts the gold coins of different specifications permitted or to be permitted by the Applicable Laws and Regulations.

2.10.4. Providing that the required documents are obtained, the

Customer may pursue the gold accounts opened within the frame of this Agreement via internet or other electronic media, and may give instructions to the Bank via said channels for sale of the gold included in his account to the Bank and/or for purchase of gold from the Bank.

2.10.5. Akbank Gold Deposit Account may be opened as time and demand deposit accounts:

(a) Interests to be applied on time deposit accounts over a rate to be determined by the Bank ex officio will be pursued in the account as gold. Therefore, interest of the time deposit accounts will be calculated in the kind of gold of the account and will be compounded to the principal sum thereof at the end of maturity.

(b) The Bank will, if it wishes so, be authorized to purchase gold fully or partially for the principal sum of and the interests accrued over the account and to pay the same to the Customer in Turkish Lira or in foreign currencies over the rates current as of the actual payment date. The Bank will calculate the principal sum and interests and fractional interests of the relevant account over the gold purchase price valid in the Bank as of the actual payment date of the gold.

(c) If the Customer decides not to extend, but to close a time deposit account at the end of its maturity, the Bank will be authorized to purchase the gold available in the account and to pay the equivalent sum thereof to be calculated over the gold purchase price valid in the Bank as of the actual payment date in Turkish Lira or in foreign currencies.

(d) It is hereby accepted and acknowledged by the Customer in advance that if third parties wish to deliver gold to the gold account registered in his own name in the Bank, the Bank will be entitled to unilaterally decide whether it will take delivery of such gold or not.

2.10.6. Interest to be Applied on Akbank Time Gold Deposit Accounts: As a matter of rule, the Bank applies on the credit balance of the accounts the current interest rate which is determined and applied by the Bank ex officio to the extent permitted by the Applicable Laws and Regulations. Interest is calculated according to the Bank's then-current application regarding value date. The Bank is authorized to change the current interest rates at any time and in any manner deemed fit and appropriate. In the case of change of current interest rates by the Bank, the Bank will be authorized to apply as of the date of change the lower interest rates changed as above over the credit balances available in the accounts prior to such change. The Bank will be entirely free to or not to apply the interest rates over the credit balances of existing accounts.

2.10.7. Interest to be Applied on Akbank Demand Gold Deposit Accounts:

(a) The Bank will, if it wishes so, be authorized to purchase the gold and to pay its equivalent sum current as of the actual payment date in Turkish Lira or in foreign currencies. The money payable will be calculated over the gold purchase price valid in the Bank as of the actual payment date of gold.

(b) If the Customer decides to physically withdraw the gold available in his account, the Bank will be authorized to purchase the gold available in the account and to pay its equivalent sum to be calculated over the gold purchase price of the Bank current as of the actual payment date in Turkish Lira or in foreign currencies.

2.10.8. Rules Applicable on Remittances: The following provisions will be applied if and when the Customer gives a remittance order for debiting to his safe-keeping account or Akbank Gold Deposit Account held with the Bank or for setting off over any gold receivables of the Customer available in the Bank:

(a) The Customer will advise his remittance orders to the Bank in writing. This written notice will clearly and understandably state the remittance beneficiary, open address of beneficiary, purity degree of gold to be remitted, number of gold bars, total gross gold bar weight and which communication means (letter, cable, telex, facsimile, telephone, SWIFT, online) will be used for remittance.

(b) The Bank cannot be held liable for damages and particularly delay,

loss or misunderstanding arising out of communication means. All kinds of damages and losses arising out of these reasons will be borne and paid by the Customer.

(c) In remittance of gold, if the remitted gold will be submitted and delivered directly by the Bank, all kinds of liabilities of the Bank will terminate upon physical delivery of gold by the Bank, or if the remitted gold will be submitted and delivered through a correspondent, all kinds of liabilities of the Bank will terminate upon dispatch of remittance amounts to the correspondent who will make delivery to the beneficiary. Even if the remittance amounts are collected through attachment or injunction for debts of the beneficiary, the Customer hereby accepts not to raise any claim against the Bank and its correspondents.

(d) The Bank hereby reserves and retains its right to send the remittance via any communication means other than the communication means designated by the Customer, due to communication insufficiencies.

2.10.9. Gold Delivery to Customer: The Customer hereby accepts and undertakes in advance that he will comply with the rules of the Bank in delivery and receipt of gold available in the gold account registered in his own name in the Bank, and that the Bank may deliver the gold to the Customer in any method and at any time deemed fit by the Bank, and that physical delivery may be realized by authorized branches to be designated by the Bank, and that the Customer will get an appointment by sending a notice to the Bank at least 3 business days in advance for delivery of the gold available in his account to him, and that the Customer will entirely comply with the working hours, delivery and acceptance days and time to be determined by the Bank, and that the Customer will not separately raise any claim contrary to these rules.

2.11. Provisions Regarding Flexible Saving Account:

2.11.1. Definitions Regarding the Account:

Primary Flexible Saving Account: A type of demand deposit account for which regular saving instructions are given, which can only be opened in TL currency, and through which all kinds of banking transactions may be affected.

Secondary Flexible Saving Account: A type of demand deposit account which is automatically opened by the Bank in accordance with investment fund, TL, foreign currency, etc. instruments contained in the Saving Instruction as a result of instructions given from the Primary Flexible Cumulative Account. Saving Instruments purchased in the name of the Customer as per Saving Instructions are credited to these accounts. In purchases relating to Investment Funds, a securities account will automatically be opened in the name of the Customer.

Third Party Flexible Saving Account: If a natural person, other than the Customer, wishes to give a Saving Instruction for building up savings in the name of the Customer, this account is opened as a type of demand TL deposit account in the name of that person. Third parties may give their saving instructions via their credit cards or through the Flexible Cumulative Accounts opened in the name of them. In case of instructions given from credit card, the instruction amounts are transferred to this account.

Investment Funds: Refers to a property, having no legal personality, founded under a fund bylaws for the purpose of managing portfolio or portfolios comprised of assets and rights determined by CMB in the account of savors and in accordance with the fiduciary ownership principles by using the moneys or other assets collected from savors against fund participation units.

Foreign Currency: A name given to all foreign currencies other than the national currency.

XAU: 1 gram gold of 995/1,000 purity degree is equal to 1 XAU foreign currency value.

Saving Instruments: TL, gold, foreign currencies or other deposit and/or investment products provided or to be provided by the Bank.

Saving Instruction: Refers to an order containing a certain amount and given for making regular savings in the name of the Customer from

Flexible Cumulative Account and/or credit card of the Customer or the Third Party.

Basket Instruction: A saving instruction covering more than one saving instruments different from each other. Saving instruments to be included in the basket are determined by the Bank and published in the Bank's internet web site. The Bank will, if deemed necessary, be authorized to change or revise the relevant principles of application at any time. Furthermore, the Bank reserves its right to change or revise the baskets and their rates and names by considering the then-current market conditions and customer interests. The Customer hereby acknowledges that such changes will be deemed to have entered into force without a separate notice in connection therewith.

Single Instruction: Refers to a saving instruction covering only one of the saving instruments.

Instruction in the Name of a Third Party: A saving instruction given by a third party other than the Primary Flexible Saving Account Holder.

Conditional Instruction: Refers to an instruction where the execution of saving instruction is limited by the condition of the unit price of TL, gold or foreign currency saving instrument remaining below a certain limit (price condition). Conditional Instruction will be activated and be transferred to the saving account on the condition of realization of the price condition desired and entered into the system in the day of execution of the instruction. The condition of instruction may be determined or changed only by the person giving the Saving Instruction.

Automatic Increase: Refers to automatic updating of the amount of saving at the end of a period of 12 months by the average of CPI (Consumer Prices Index) - PPI (Producer Prices Index) rate published on yearly basis or by a yearly increase rate to be preferred by the Customer. Conditional Instruction and/or Automatic Increase options are defined by choices of the Customer or the third parties giving the Saving Instruction. The term "Flexible Saving Account", whenever used in the body of this Agreement, refers to both the Primary Flexible Saving Account opened in the name of the Customer, and the Flexible Saving Account opened in the name of a third party.

2.11.2. When the Customer chooses one of the saving instructions determined by the Bank, the Bank automatically opens an Akbank Primary Flexible Saving Account and a Secondary Flexible Saving Account in accordance with the Saving Instruction in the name of the Customer.

2.11.3. Also in the case of a Saving Instruction given by third parties in favor of the Customer, a Third Party Flexible Saving Account is opened. Automatically upon opening of this account, Secondary Flexible Saving Accounts fit to the saving instruments will be opened in the name of the Customer in whose favor the saving will be made.

2.11.4. When the Customer chooses a Basket Instruction, he is deemed to have accepted to make savings with the saving instruments contained in this basket and according to percentage distribution of them. Contents of Basket Instruction do not constitute an investment proposal made by the Bank. As it by no means and in no case covers any commitment of Akbank T.A.Ş., all kinds of probable risks of the investments to be realized will belong to the Customer. Fund baskets are created in accordance with different risk profiles, and no commitment is given as to the return or yield of fund baskets.

2.11.5. For the Saving Instruments covered by the Saving Instruction chosen by the Customer and to be purchased with instructions to be given from the Primary Flexible Saving Account, the buying exchange rate is an exchange rate which is determined by the Bank for the Primary Flexible Saving Account in the day of execution of instruction and is 0.005 more disadvantageous than Akbank free exchange rate.

2.11.6. In XAU saving instructions given by the Customer, Quarter Gold Coin will be taken as 1.75 gram, Half Gold Coin will be taken as 3.50 gram, and Full Gold Coin will be taken as 7 gram gold.

2.11.7. Investment funds defined to the Flexible Saving Account

determined by our Bank, and baskets made of investment funds do not constitute an investment advice given by the Bank. As it by no means and in no case covers any commitment of Akbank T.A.Ş., all kinds of probable risks of the investments to be realized will belong to the Customer. Procedures and principles relating to investment funds are subject to CMB regulations and the Applicable Laws and Regulations. Investment Fund Purchase Requests will be fulfilled in reliance upon fund internal bylaws/prospectuses approved by CMB. Distribution of assets of and risks covered by investment funds may vary. For detailed information, you may examine www.akbank.com and Permanent Public Information Forms.

2.11.8. Investment funds are limited by the number of fund units. Investment transactions to be effected in the name of the Customer will be realized only if the number of units of Investment Fund in circulation as of the date of transaction is appropriate.

2.11.9. The Bank cannot be held responsible for non-purchase of investment fund units due to lack of adequate balance in the account. The Investment Fund/Basket purchasing instructions given will be realized in reliance upon the unit prices of relevant funds, and the balances remaining in the account after non-executed fund unit purchasing instructions and/or after purchase of fund units will be at the disposal of the Customer.

2.11.10. Instructions coinciding with weekends and official holidays will be realized in the first business day immediately following the date of instruction. Instructions may be given up to 30 days following the date of opening of the account, also including the date of opening of the account.

2.11.11. If the Customer has given a conditional instruction, the system checks the satisfaction of condition at the date of instruction and for the following 3 business days, and if the condition is not satisfied, the instruction will not be realized.

2.11.12. In instructions given from a credit card, an authorization is taken in Turkish Lira and is transferred to the Flexible Saving Account. Saving instruments are purchased from these accounts and transferred to the relevant Secondary Flexible Saving Accounts.

2.11.13. The amount meeting the saving instruction is required to be kept in the Flexible Saving Account regularly and without any delay. The Customer or a third party gives a regular payment instruction from his demand deposit account (if its balance is adequate) or from Akbank Credit Card to his Flexible Saving Account.

2.11.14. Payments to be made from the Customer's credit card are considered and treated as a part of cash withdrawal pursuant to the Debit and Credit Cards Law. The Customer hereby acknowledges and declares that these payments will be effected with the method and under the conditions to be determined by the Bank. An authorization is taken at the account cut-off date of credit card, and the instruction amount is converted into a customer investment as of the last payment date of credit card.

2.11.15. Monthly regular payments and interim payments may be made within the minimum / maximum limits to be determined and announced by the Bank. Limits determined by the Bank will be announced in www.akbank.com internet web site.

2.11.16. The Customer or third party may at any time close the Flexible Saving Account if he wishes so. Upon closing of account, the Secondary Flexible Saving Accounts are converted into standard demand deposit account.

2.11.17. If and when the Customer transmits his Flexible Saving Account opening demand to the Bank, together with a product application page attached to this Personal (Retail) Banking Services Agreement, then and in this case, the Customer's Flexible Saving Account instruction will be linked to the credit card requested by the Customer or to the credit card to be declared by the Customer. After the account is opened, the Customer may, in his sole discretion, change or revise his instruction information (saving instruction, saving instruments, and credit card number or account number to which payment will be made) via

appropriate banking channels. If the Customer's credit card request is not approved by the Bank, a Flexible Saving Account cannot be opened either.

2.12. Provisions Regarding Deposit Account with Interim Payments:

2.12.1. Deposit Account with Interim Payments is a type of deposit account with a maturity of 1 year making interest payments on monthly, quarterly or semi-annual bases as chosen by an instruction given by the Customer through Branch, Akbank Mobile and Internet or Customer Contact Center. End of maturity may be a business day or a holiday.

2.12.2. Deposit Account with Interim Payments may be opened in Turkish Lira, Euro or United States Dollars. An account may be opened for the amounts in excess of lower limits determined by the Bank with respect to each currency. If and when the Bank raises the account lower limit amount, the accounts which remain below this lower limit and are extended upon expiration of maturity will be subject to an interest as applied on the slice of amounts covering the lowest amount newly determined for opening of a Deposit Account with Interim Payments.

2.12.3. Interest Amounts: Interest amounts will be accrued at the end of monthly, quarterly and semi-annual periods. Interests will be accrued to a demand deposit account which is previously associated with this account, or if currently there is no such demand deposit account associated with it, to a new demand deposit account to be opened by the Bank ex officio. Interest will not be paid over a Deposit Account with Interim Payments.

2.12.4. Date of opening of a Deposit Account with Interim Payments will at the same time determine the date of accrual of interests in monthly, quarterly or semi-annual periods. Interest will be accrued in the day corresponding to the date of opening of the account, also including holidays. Interim period interest payment days cannot be changed / deferred to another day during the maturity.

2.12.5. Interest Rate: If, at the time of opening of the account, the Customer has given an instruction for extension of account at the end of maturity, then the account will be extended through updating of the rate of interest by the Bank ex officio every 12 months. If the Customer has not given an instruction for extension of account at the end of maturity, then the account balance will be automatically transferred to the Customer's demand deposit account held with the Bank. If the Customer does not currently have a demand deposit account associated with it, the account balance will be transferred to a demand deposit account to be opened by the Bank ex officio.

2.12.6. Partial Payment and Account Closing: Partial withdrawals cannot be made from the account during the maturity. If money is withdrawn from the account during the maturity for any reason whatsoever, then the Deposit Account with Interim Payments is closed, and the principal balance of the account is transferred to a demand deposit account. The same principles will be applicable also in case of closing of the account by the Customer at any time before the end of maturity thereof.

2.13. Provisions on SSA (Social Security Agency) Wage Payment Accounts:

2.13.1. The Customer hereby declares, acknowledges and agrees that if his deposit account held with the Bank and to which his Social Security Agency (SSA) pension, income and wage payments are deposited remains dormant and inactive for a period of 12 (twelve) months, the money deposited in the account and claimed by SSA will be refunded and transferred at once to SSA Account in accordance with the Protocol signed between SSA and the Bank and pursuant to the pertinent applicable laws.

2.13.2. The Customer hereby irrevocably declares, acknowledges and accepts that pursuant to SSA Income/Wage Payments Protocol he knows that any instructions he may give for banking transactions (automatic payment, regular payment, internet banking, etc.) other than

money withdrawal from Tellers/ATMs/BTMs are not considered and treated as a movement in his account, and accordingly, he hereby gives his consent to refund by the Bank to SSA of the moneys deposited by SSA for 12 months into his account remaining dormant and inactive for 12 months (i.e. his account with no money withdrawal from Tellers/ATMs/BTMs), and that he will have no rights of claim or objection against the Bank for the moneys and amounts refunded to SSA pursuant to the aforesaid Protocol.

2.13.3. The Customer hereby irrevocably declares, acknowledges and accepts that the Bank will be entitled and authorized to collect, recover and set off all kinds of moneys which may be claimed by SSA from the Bank in the name of the Customer or which the Bank may be obliged to pay to SSA in reliance upon the provisions of SSA Income / Wage Payments Protocol and the Social Security Legislation, together with interests thereof, from any of his time / demand TL deposits, foreign currency deposits, foreign currency saving accounts, securities accounts, investment accounts, roof accounts or other accounts held with the Bank without any written consent of or any notice or warning to the Customer, and that in case of collections from his accounts other than his demand TL deposit account, the Bank will be authorized to process according to article 10.1, and to this end, the Bank will have rights of offset, deduction, lien, and pledge on all kinds of his accounts, rights and receivables held with the Bank.

2.14. Provisions Regarding Free Account:

2.14.1. Terms and expressions relating to Free Account will have the meanings ascribed thereto hereinbelow:

Free Account: Refers to a saving account classified as an overnight (O/N) time deposit account.

Linked Demand Deposit Account: Refers to a demand deposit account linked to Free Account.

2.14.2. The opening of Free Account and other demand deposit accounts linked thereto in the Bank shall be subject to and governed by the provisions of this Personal (Retail) Banking Services Agreement signed by and between the Bank and the Customer pertaining to general account opening rules.

2.14.3. EFT / remittances may be sent to Free Account, but regular payment, invoice, EFT / remittance instructions cannot be given thereto.

2.14.4. The Customer may open Free Accounts of a number and within the account opening limit as determined by the Bank.

2.14.5. Free Account is a product designed for Akbank Mobile and Internet, and its being open to access to Akbank Mobile and Internet is a sine qua non characteristic of Free Account. Due to this characteristic of Free Account, as for the customers who do not have access for use of Akbank Mobile and Internet, temporary passwords required for access to Akbank Mobile and Internet will be sent by SMS to the Customer's Akbank password telephone in the same day.

2.14.6. Together with Free Account, a demand deposit account linked thereto is also opened. Though this demand deposit account operates independently from Free Account, the Bank will, if and when deemed necessary due to the changes in the current market conditions, be authorized to regulate the system so as to ensure that this demand deposit account operates together with Free Account. In this case, the Bank will keep the Customer informed thereabout via SMS, e-mail, Customer Contact Center, internet or similar other channels.

2.14.7. The Customer may at any time and in his sole discretion close his Free Account and/or his Linked Demand Deposit Account. If the Customer wishes to close only his Free Account, the product type of the Linked Demand Deposit Account will be changed and converted to a standard demand deposit account. If the Customer wishes to close only his Linked Demand Deposit Account, then Free Account will automatically close without any further action relating thereto. If there is a balance in Free Account or Linked Demand Deposit Account, before the Customer's account closing demand is fulfilled, balances of the

accounts to be closed must either be collected in cash by the Customer or be transferred to another account.

2.14.8. Interest will be accrued on Free Account in accordance with the daily time deposit account principles.

2.14.9. Interest will be accrued on the account only if Free Account balance satisfies the interest lower limit condition determined by the Bank and notified to the Customer in the relevant Information Forms or by other methods specified in the Applicable Laws and Regulations as of the date of transaction.

2.14.10. While interest is accrued on Free Account, different slices of the account balance may be subject to different rates of interest.

2.14.11. If the Bank accepts to apply an "acquaintance interest" on customers who open an account under the campaigns organized by the Bank for Free Account, the "acquaintance interest rate" will be applied on the account balance amount during the acquaintance interest period of the Bank. The Customer may be eligible for acquaintance interest only during the campaign periods and only once and when he opens an account for the first time. Period of application of acquaintance interest rate starts upon opening of account, even if the account does not have a balance. The Customer cannot demand interest for the days no money is deposited in the account. After the end of the period of application of acquaintance interest rate, the rates of interest to be applied on the account will, unless another campaign is identified on the account, be the interest rates announced by the Bank for Free Account in the relevant day.

2.14.12. In order to be eligible for application of interest on the amounts deposited in business days with the same day value, the deadline for crediting to the account is stated in the product information form. If money is deposited to or is withdrawn from the account after that time, the account balance as of the time relating to value date application is compared to the end-of-day account balance, and interest will be applied and accrued only on the lower balance. If an account is opened in holidays, interest will be started to be applied on the account in the following business day. In the case of withdrawal of money from the account in the business days, no interest will be lost as the already accrued interest amount will have been credited to the account. However, as interest has not yet been accrued and applied on the account in holidays and for business days when money is withdrawn from the account, no interest may be earned on the amount withdrawn from the account.

2.14.13. Free Account is a special product separate and different from the Bank's other time deposit accounts designed for Digital Banking. Due to the saving account feature of this product, access to the account via such Banking Channels as Branches, Customer Contact Center and ATM may be possible only within the following limits.

2.14.14. Free Account may be opened and/or closed in branch offices. The Customer may deposit money in the account at the time of account opening via branch offices. The full amount of account balance may be withdrawn by the Customer again in the case of closing of account via branch offices. Other than these two cases, the branch channel cannot be used for depositing of money in or withdrawal of money from Free Account, nor may money be transferred through Free Account via branch offices.

2.14.15. Free Account may be opened and/or closed through Akbank Mobile and Internet. Again through these channels, the Customer may execute money transfers between his accounts opened in the Bank and money transfers to third parties via EFT and/or remittance within the working hours of EFT / remittance system.

2.14.16. An account cannot be opened through Customer Contact Center. However, an existing Free Account may be closed through Customer Contact Center, providing that the account does not have any balance. Through Customer Contact Center, Free Account may be used to execute money transfers between accounts of the Customer; however money transfers to third parties via EFT and/or remittance

cannot be executed.

2.14.17. One cannot access to Free Account via ATM. However, if and when deemed necessary depending on the changes in the then-current market conditions, the Bank may assure access of the customers to the account via ATM as well. In this case, the Bank will inform the Customer thereabout via SMS, e-mail, Customer Contact Center, internet or similar other channels.

2.14.18. Moneys may be credited to Free Account at the time of account opening by making a transfer from branch offices, Akbank Mobile and Akbank Internet and Customer Contact Center or via EFT / remittance deposited directly in the account.

2.14.19. Moneys may be credited to the account in holidays if the account is opened with a balance, or otherwise, no money may be credited to the account in holidays.

2.14.20. Cash withdrawal or transfer from the account may be executed through withdrawal or transfer of multiples of an amount determined by the Bank or of the full amount of account balance.

3. PROVISIONS REGARDING PAYMENT SERVICES:

A) Provisions Regarding Payment Services:

3.1. Payment services to be provided by our Bank in accordance with the provisions of the Law on Payment and Securities Reconciliation Systems, Payment Services and Electronic Money Institutions and other Applicable Laws and Regulations are as detailed hereinbelow, and all of these services are provided in the convertible currency in which our Bank has opened an account:

- EFT and remittances with credit card, and debt repayments to credit card;
- All transactions required for deposit of money in and withdrawal of money from the payment account, and for operation and management of the payment account;
- All money transfers, also including transfer of funds in a payment account of the Customer held with the Bank, and direct indebtedness transactions, including also those effected for only once, and payments effected by a payment card or a similar other instrument, and regular payment orders (remittance, EFT, International Fund Transfer, quick money transfer, etc.);
- Issue or acceptance of payment instruments;
- Payment transactions where the Customer gives his approval for payment transaction through Akbank Mobile and Internet, telephone banking or similar other information technologies or electronic communication devices, and where the payment is made by the Customer to the supplier of goods or services through an operator of information technologies or electronic communication system acting as an intermediary; and
- Services of mediation for invoice payments (utility payments such as electricity, telephone, water and natural gas, and taxes, duties, funds, charges and social security premiums paid, and fines and penalties relating thereto).

3.2. The Customer gives and discloses all information demanded by the Bank (Payee's name and surname and company title, T.R. Identity Number, Foreigner Identity Number, Tax Identity Number, account number (IBAN), customer number or user code, credit card number, communication data (telephone, e-mail address, etc.), payee's bank's name, branch or bank branch code, payee's address, subscriber / installation number for invoice payments, tax identity number for tax payments, social security number for payments to the Social Security Agency, transaction amount, currency, who will bear and pay the correspondent costs, payment instruments and means).

3.3. The Bank will be deemed to have been authorized for making the payment when the Customer's instruction for payment is received by the Bank or when an approval is given through remote communication means.

3.4. At any time after the Bank is authorized by the Customer, the transaction may be withdrawn as long as the transaction is not executed by the Bank. However, in payment transactions effected by direct indebtedness method such as automatic payment instructions, the Customer may withdraw his payment order by no later than the end of business day immediately prior to the due date of the relevant payment.

3.5. The Customer may give his payment orders for money transfer from ATM to other bank accounts by 17.00 hours. Payment orders may be given for money transfer through Akbank Mobile and Internet channel to other bank accounts until 16.45 hours. Other bank account payment orders sent to branches should be transmitted to our Branches by no later than 16.30 hours. The Customer may authorize the Bank to execute other bank account payment orders sent after that time in the next day if and when requested so by the Customer. The Customer should transmit to our branch offices by no later than 16.30 hours his money transfer payment orders to be sent abroad. If and when it is decided that the payment order is to be executed in a certain day, or at the end of a certain period, or in the day when the Customer releases the payment-related funds to the disposal of the Bank, then and in this case, the day agreed upon for payment is deemed and accepted as the time of receipt of payment order. If the agreed upon day is not a business day, the payment order is deemed to have been received in the first business day immediately thereafter.

3.6. The Bank may, if deemed necessary, refuse to execute a payment order of the Customer. In this case, the Bank advises the reasons of refusal to the Customer by using the Customer's communication data recorded in the Bank by the end of the business day immediately after the date of receipt of the payment order. If the Bank refuses to execute a payment order, or if the instruction containing payment order is defective and/or incomplete, then a notification is sent to the Customer by using the Customer's communication data recorded in the Bank by the end of the business day immediately after the date of receipt of the payment order, by also explaining how the defects and faults causing refusal of payment order may be corrected.

3.7. The Bank will publish the limits of payment orders via its web site at the address of www.akbank.com.

3.8. Considering that the payment services to be provided by the Bank hereunder are non-continuous and non-permanent services and transactions such as money transfers, invoice payments and similar other instantaneous transactions, the fees to be charged on and to be collected from the Customer in consideration of such payment services will be reported to our customers in the relevant channel before execution of the relevant transaction and will be collected only after their approval is taken. Our Customers may learn the fees and charges of these transactions also through www.akbank.com address. If the Customer requests additional information or more frequent information about the payment services provided by the Bank hereunder or requests transmission of such information by a different method, then a fee may be separately charged on the Customer in proportion to the cost of such act.

3.9. If the payment service is given through a device and/or an application, the technical and other specifications sought for in that device or application will be separately described by the Bank in the conditions of use of the relevant device or application.

3.10. With respect to the payments made by or remitted to the Customer, the Bank will keep the Customer informed thereabout through remote communication devices or in writing upon demand of the Customer specifically about the transaction, or after the execution of transaction, or again upon demand of the Customer, on monthly basis at the latest.

3.11. In all his payments effected by a bank (debit) card or a credit card, the Customer will comply with all provisions of the section titled "Provisions Regarding Bank Cards" of this Personal (retail) Banking

Services Agreement and of Akbank Credit Card Agreement pertaining to safe keeping of payment instruments, and will act in accordance with the articles and provisions of said sections in the case of loss, theft or unfair use of the payment instruments.

3.12. In all his payments effected through Axsess Mobile, Akbank Mobile and Akbank Internet, the Customer will comply with all provisions of the section titled "Provisions Regarding Digital Banking" of this Personal (retail) Banking Services Agreement pertaining to safe keeping of payment instruments, and will act in accordance with the articles and provisions of said sections in the case of loss, theft or unfair use of the payment instruments.

3.13. The Customer will report to the Bank any fraudulent use of payment instruments, or any event or incident causing a doubt of unauthorized use, or loss or theft of payment instruments, or any other transaction executed beyond the will and intention of the Customer, immediately upon learning such event or within no later than twenty-four hours thereafter, by using any communication means whatsoever. When the cause of decommissioning of payment instruments is abolished, the Bank provides a new payment instrument to the Customer or reopens the existing payment instrument for use. The Customer is under obligation to take the required actions for protection of personal security information regarding the payment instrument and to use the payment instrument in accordance with the conditions of use thereof. After a payment instrument is decommissioned by the Customer, the Bank will not send a new payment instrument to the user without a demand of the Customer. The Bank will prevent the access of any third party, other than the Customer, to the Customer's personal security data and information and will take the required security actions in connection therewith.

3.14. The Customer advises to the Bank any non-authorized or faulty or defective payment transaction as soon as upon learning the same and without delay, and requests the Bank to correct the transaction. The request of correction can, in no case and by no means, exceed thirteen months following the date of payment transaction.

3.15. If and when a lost or stolen payment instrument is used or a payment instrument is used by third parties due to failure in keeping of the personal security information and data as required, the Customer hereby acknowledges that the sender will be held liable for a portion of up to one hundred and fifty Turkish Lira of the damages arising out of unauthorized payment transactions due to unlawful use of payment instruments within the last twenty-four hours prior to the time of notification in connection therewith. The Customer cannot be held liable for results of unauthorized payment transactions. However, if the Customer uses the payment instrument fraudulently or does not maliciously or negligently perform his obligations relating to safe use of the payment instruments, the Customer will be held liable for the full amount of damages arising out of unauthorized payment transactions as well. In the event that the Customer becomes aware of loss or theft of payment instrument or of any event occurring beyond his own will, but nevertheless fails to take the necessary actions for safe use thereof, or to freeze his payment account, or to decommission the payment instrument, then the Customer will be held liable for the damages arising out of such use of the payment instrument.

3.16. The Bank is liable towards the Customer for transfer of payment transaction to the payee's payment service provider in accordance with the payment order. The Bank will, within no later than four business days following the date of receipt of payment order, transfer the amount of payment transaction to the account of the payee's payment service provider. If the payee's payment service provider is established abroad, the Bank instructs its relevant correspondent to transfer the amount of payment transaction to the account of the payee's payment service provider within 2 business days, except for holidays of the Bank, the Bank's foreign exchange correspondent and the payee's payment service

provider. Delays that may be caused by the correspondents acting as an intermediary in payment and/or by the payee's payment service provider are beyond the control of the Bank.

3.17. The Bank will refund to the Customer without delay the non-executed or wrongly executed portion of payment transaction, and if the amount has already been deducted from the payment account, the Bank will reinstate the payment account.

3.18. Except for faults or negligence arising out of the Customer, the Bank will be held liable to indemnify all kinds of interests, fees and charges which the Customer may be obliged to pay due to non-execution or wrong execution of payment transaction of the Customer by the Bank.

3.19. The Bank will advise the Customer 30 days in advance about all changes and revisions to be made in the section titled "Provisions Regarding Payment Services" of this Agreement. Thereupon, the Customer will be entitled to terminate this Agreement without any fee or indemnity until the end of this notice period of thirty days. If the Customer does not raise any objections within this period of time, he will be deemed to have accepted all such changes and revisions.

3.20. In all relations between the Customer and the Bank, the Bank's exchange rates current as of the time of transaction will be applied. Changes that may occur in the exchange rates of the Bank will be applied by the Bank immediately without any notice to the Customer in relation therewith.

B) PROVISIONS REGARDING REMITTANCES:

3.21. If remittances cannot be made in a timely manner, or are delivered late, or are not delivered at all due to a systematic or technical failure or breakdown, the Bank will be held liable only to the extent of its fault, if any. If the balance of the account referred to in the remittance instruction of the Customer is not adequate, the Bank will not execute the remittance ordered by the Customer.

3.22. Remittances sent by swift or fax are required to be separately confirmed by a duly signed letter or by a certified Swift message or fax message of a correspondent accepted by the Bank. The Bank will execute the duly given payment instructions through its foreign branches or correspondents.

3.23. Remittances are essentially required to be sent without any condition and without addition of any explanatory information, unless otherwise required by the Applicable Laws and Regulations. In remittances sent to the Bank, the explanations / conditions inserted by the remitter in the remittance order do not make the Bank a party to the relationship between the parties thereto. The Bank is not under obligation to fulfill / control / follow up or evaluate the remittance explanations and conditions.

3.24. All kinds of liabilities of the Bank pertaining to remittance terminate upon payment of remittance sum to the beneficiary thereof.

3.25. Remittances to be made to the account of the Customer or deliveries by third parties to the name of the Customer may be accepted by the Bank in the name of and without any separate notice to the Customer, or may be credited to an account either existing or to be opened in the Bank in the name of the Customer. The Bank will, however, not be a party to any disputes that may arise between the Customer and third parties due to remittances and deliveries sent or made by third parties to the account of the Customer as cited above.

3.26. For the sake of healthy completion of the foreign currency transfer services of the Bank, the Customer hereby gives his consent to disclosure of his own account number and address information required for execution of his instruction relating to fund transfer to both the bank/financial institution of the final beneficiary and other banks/ financial institutions acting as an intermediary in fund transfer, upon request of such banks / financial institutions.

3.27. The Bank may refund a remittance if and when the issuer of remittance order requests refund of the same for any reason whatsoever

until the date of delivery of notice if the Bank sends a written notice with regard to the amount of remittance to be sent to the name or account / accounts of the Customer, or in the case of remittances credited to an account, until the date the same is credited to the account. However, if the remittance belongs to another person and is notified by a mistake, or is sent repeatedly, or in the case of other faulty transactions, the Bank may ex officio correct the same without a separate consent of the Customer. If and when the Customer uses the remittance amount without any notification to the Bank although he knows or is required to know that the remittance does not belong to him, then and in this case, the Customer will be under obligation to repay to the Bank such remittance amount together with interests to be accrued thereon over the rate of interest applicable on overdraft deposit accounts for the days up to that date.

3.28. If the Customer does not collect the remittance amount within no later than 3 (three) days following receipt of a notice from the Bank with regard to remittances sent to him, or if such notification is not made for any reason whatsoever, then the Bank may refund the remittance to the sender thereof.

C) PROVISIONS REGARDING AUTOMATIC REMITTANCES AND AUTOMATIC PAYMENTS:

3.29. In line with the instructions given and transmitted by the Customer to the Bank with an Invoice Payment Application Form and Letter of Undertaking (or with a form of changes to be later submitted to the Bank), invoice sums will be collected from an account / card number to be designated by the Customer at the last payment date thereof in accordance with the principles specified in this section, and will be transferred to accounts of institutions contracted by the Bank and named and designated in its Invoice Payment Application Form and Letter of Undertaking.

3.30. The Customer may further execute an invoice payment transaction by going to any branch office of the Bank authorized to make collections. In this case, invoice payments will be executed according to the information given by the Customer to the branch in advance.

3.31. In the case of termination for any reason whatsoever of the agreements between the Bank on one hand and the relevant institutions and/or entities contracted to the Bank on the other hand, no payment instructions may be fulfilled and executed after this termination is notified by SMS to the Customer's registered mobile phone or to his e-mail address.

3.32. The Bank may fully or partially terminate and cease the services described under this Agreement by sending a prior notice by SMS or e-mail.

3.33. After the Customer completely fills in the Invoice Payment Application Form and Letter of Undertaking and delivers it to the Bank's relevant branch, the Bank will process and define the said Invoice Payment Application Form to the system. As different working conditions may be determined for invoice payments specifically relating to different institutions / entities, the Customer should, for the sake of avoidance of any problem, check whether his invoice payment is executed or not upon his instruction. The Bank can by no means be held liable for invoices unpaid upon an instruction due to problems arising out of the working conditions of the relevant entities / institutions.

3.34. It is hereby acknowledged and declared by the Customer that if the invoice sum is at the same time collected and recovered by the Bank from the Customer's account / card after it is indeed paid through another institution, such problems relating to repeated and double payments will be resolved directly between the Customer and the institution issuing the invoice, and accordingly that the Bank will not be a party to and be held liable for any disputes that may arise between the Customer and a third party (institution issuing the invoice) due to invoice payments made hereunder.

3.35. The Customer may execute his invoice payments in any branch office of the Bank authorized to make collections thereof within the hours designated and determined by the Bank, or in the Bank's Digital Banking Channels, within the transaction hours to be determined by the Bank. If the Customer has given an automatic payment instruction to his account held with the Bank, and if the account referred to in the Invoice Payment Application Form and Letter of Undertaking contains an adequate balance as of the time of scanning of account in the last payment date, then the payments will be executed through a fund transfer to the account of the relevant institution.

3.36. If the balance of account to which payment will be made is not equal to at least the invoice amount, the invoice may not be paid even partially pursuant to the provisions and principles of the protocol signed between the Bank and the relevant institution. In the case of several invoices with the same last payment date, the invoices will be processed according to their ranking in the system. The Bank cannot be held liable or responsible for non-payment of an invoice at all or in the required amount due to faults or failures arising out of the said institution.

3.37. If, at the time of payment, the Customer's account referred to in his payment order or instruction does not contain any money, or is restricted or encumbered by any attachment, lien, injunction, etc., and/or the credit card limit is inadequate, or the card is not renewed, or after renewal of credit card, an instruction is not given with the new number, or the instruction is cancelled, then and in this case, the Bank will not be liable to scan other accounts for automatic payment / invoice amounts and to make an automatic fund transfer.

3.38. The invoice payment transactions covered by this Agreement will be executed in accordance with provisions of the protocol signed by and between the Bank and the relevant Institution. Payment requests which are not in conformity with these protocols will not be fulfilled, and other than timely payment of invoices relating to normal and periodic use or consumption, the invoice debts of past periods may not be accepted by the Bank in its sole discretion. Again, payments, other than the normal consumption debts, such as transfer fee, security deposit, fee for moving, etc. may not also be accepted by the Bank in its sole discretion, if they are not specifically dealt with in the protocols signed by and between the Bank and relevant Institution.

3.39. The Bank cannot be held responsible for the results of provision of wrong or incomplete information by the Customer or the relevant institution to the Bank about account number, subscriber number or other relevant issues.

3.40. In consideration of such payment transactions as invoices / remittances, the Bank may collect costs or commissions at the rates notified in the relevant Information / Demand Forms or by other methods specified in the Applicable Laws and Regulations as of the date of transaction.

3.41. If an invoice is paid by a mistake although the Customer's account balance is not adequate, or a payment is made in excess of the available account balance, thereby creating an unjust enrichment, the Customer will be liable to pay this amount to the Bank immediately thereupon, or otherwise, the Bank hereby reserves and retains its right to recover and collect the said amount from the Customer's rights and interests held with the Bank, together with delay interests to be accrued and applied over the then-current advance interest rate of the Central Bank of the Republic of Turkey for the days until the date of actual payment, in reliance upon its setoff, counterclaim and pledge rights arising out of this Agreement.

3.42. If and when deemed necessary for healthy performance of the services being the subject matter of automatic payment application hereunder, the Customer hereby gives his consent to the Bank's receiving all and any information and documents relating to the Customer, held with the relevant institutions, or their copies, from the institutions named and designated by the Customer in the "Invoice

Payment Application Form", and using such information and documents, and disclosing any information relating to the Customer's account or any personal data and information of the Customer to public and private persons or entities.

3.43. Unless the Customer gives information to the Bank about any cancellation or any modification in his automatic payment information, the Bank will execute and perform the transactions in tandem with the existing instructions and by using the existing information, and the Bank cannot be held responsible for transacting as such.

4. PROVISIONS REGARDING BANK CARDS:

4.1.1. By using his password (PIN) to be obtained in preprinted form by the Card Holder at the time of or subsequent to a demand of Bank Card to Bank branches, or to be determined by the Card Holder himself by a method to be specified by the Bank, the Card Holder may withdraw cash from or deposit cash in ATMs of the Bank or Visa, MasterCard or other contracted joint use systems, and may make shopping and withdraw cash funds from Points of Sale (POS) Terminals, and may make shopping via internet in merchants accepting bank cards, and may further make use of Digital Banking Channels and execute banking transactions in accordance with the principles set forth in this Agreement. The Card Holder should advise the Bank about his account to which his Bank Card is wished to be linked. The Card Holder may advise only one of his accounts as his main account.

4.1.2. The Card Holder hereby acknowledges and accepts that the value date will be the same business day in withdrawal or depositing of money in the weekdays, or will be the previous business day in withdrawal of money and the same business day in depositing of money in holidays, and that remittances to be made through Digital Banking Channels or other channels to be determined by the Bank may be executed only through fund transfer from the account (from the existing cash money), and that the Bank will not bear any responsibility if and when then transactions cannot be completed, or are cancelled or delayed, or partial payment is made, or the money is lost, due to such problems as technical failures or breakdowns or post, telegraph, telephone, etc. which are beyond control of the Bank and/or cannot be attributed to any fault of the Bank.

4.1.3 The Bank may determine a "standard limit" for transactions to be executed by the Card Holder via ATMs and POSs or other channels enabling the use of card, and may enable the Card Holders to change the standard limit through Digital Banking Channels within the maximum limit designated by the Bank in relation therewith. The Bank may further define a "limit per transaction" for cash withdrawal and shopping transactions to be effected by using a Bank Card. Furthermore, the Bank will inform the Card Holder in advance about changes in the said limits through the Bank's internet site or by SMS or other methods.

4.1.4. Our Bank's bank card will be opened so as to enable the Card Holder to have access to all of its demand deposit accounts if demanded so, and the Card Holder will be able to display and transact on all of its demand deposit accounts by using its bank card.

4.1.5. The Card Holder may request a supplementary Bank Card in the name of third parties in connection with his Demand Deposit Account through the channels designated by the Bank.

4.1.6. A Card Holder holding a joint account subject to individual and/or single signature authorization may define to his joint accounts the Bank Card/Cards covered by his own

customer number and/or connected to his demand deposit account to be opened hereunder, and may check, operate and manage his joint accounts through the channels designated by the Bank. However, holders of a joint account having joint signature authorization may not define the Bank Card / Cards to their joint account.

4.1.7. The Card Holder is required to keep his password and card number in strict confidence, and to keep safe both the card and all of the password information required for use of the card, and to take actions for prevention of use of such information by third parties. When the Card Holder becomes aware of loss or theft of the cards or occurrence of any event or incident beyond his will and intention, he is under obligation to call the Bank's Customer Contact Center or to apply to the closest Bank Branch and to advise the same to the Bank immediately thereafter. The Card Holder will be held liable for an amount up to one hundred and fifty Turkish Lira of the damages arising out of unlawful use of the card within twenty-four hours prior to the time of notice of loss or theft to be sent by the Card Holder to the Bank. However, if the unlawful use is based on gross negligence or malicious misconduct of the Card Holder or the said notification is not issued within twenty-four hours, then the aforementioned limitation will not be applied, and due to failure in notification, the Card Holder will be held liable for all of the expenditures made within twenty-four hours before the time of learning. The Card Holder may demand an insurance cover for the amount of legal liability with regard to damages arising out of unlawful use of the card within twenty-four hours prior to the time of notice, providing that the Card Holder accepts to pay the relevant insurance premiums in connection therewith, and if demanded so by the Card Holder, the Bank may take out an insurance subject to the condition of payment of insurance premiums to be calculated over the aforementioned amount of one hundred and fifty Turkish Lira. In the case of a notice of loss and/or theft, the card will be cancelled by the Bank during the legal period of time, and if the card is found later, it will no more be used.

4.1.8. If an expenditure of 250 TL or less is incurred by remote reading of cards being the Contactless Card feature, said expenditures are approved without use of any signature or password. Payments through remote reading may be affected offline or online. An Expenditure Document may not be issued for these transactions. Due to the approval given for these expenditures, the Customer is responsible for said transaction.

4.1.9. The Card Holder hereby agrees and undertakes to use the cards in accordance with the provisions of this Agreement and the rules issued / to be issued by the International Card Organizations (Visa, Master, etc.) / other organizations where the Bank is or may become a member, and to be subject to the rules of these organizations.

4.1.10. In the case of termination / amendment of the agreement signed with such International Card Organizations / other organizations, the Bank may be obliged to change or adjust the features of, or to decommission for use, the cards issued to the Bank Card / Supplementary Card Holder (if possible, by sending a prior notice in connection therewith).

4.1.11. The Card Holder may receive and acquire all information about use of the card through channels (Branch Office, Customer Contact Center, Akbank Internet, Internet Website and other channels that may be created by the Bank in the future) designated by the Bank.

4.1.12. Liability of the Card / Supplementary Card Holder starts as of the time the card enters into his possession or the card number, having no physical existence, is learned by him. Delivery of Supplementary Card to the Card Holder is deemed and treated as delivery thereof to the Supplementary Card Holder. The Card / Supplementary Card Holder hereby agrees and undertakes that he is liable to sign by using an indelible pen the signature panel at the back of the Card immediately upon taking delivery of it, or otherwise, the Bank can in no case and by no means be held liable for the disputes that may arise therefrom.

4.1.13. The Card Holder accepts and acknowledges that the ownership of cards belongs to the Bank, and that in case of just causes, he is under obligation to immediately redeliver and return the cards to the Bank, and that the Bank may suspend the use of cards, and that the cards may be seized and confiscated by the Bank, ATM or international card organizations or through the Contracted Merchants.

4.1.14. The Cards will not be used after the expiry date stated thereon.

4.1.15. In the case of a dispute on the kind, description, nature, contents, quantity, warranty, transportation, return or defects of the goods or services purchased by the Card / Supplementary Card Holder from Contracted Merchants, the Bank does not assume any responsibility for, and is not a party to, such dispute, nor may the Bank be held liable to make any research or give any guarantee or assurance in connection therewith. In such disputes, after the Expenditure Document is signed or password is entered into POS device or card information is entered into virtual store by the Card / Supplementary Card Holder, an instruction given to the Bank for non-payment to the relevant Contracted Merchants is not valid, and the Card Holder is under obligation to pay the sum thereof to the Bank in any case.

4.1.16. Card may be delivered to the Card Holder or to any one of his / her first degree relatives (mother, father, spouse, major children and major siblings) living in the same house with the Card Holder. If an office address is given as the delivery address, the Card may be delivered to the Card Holder's manager or superior, or his private secretary, or to a permanent officer working in the same offices with the Card Holder.

BANK CARD AWARD PROGRAM:

4.1.17. Awards to be given for campaigns, programs and promotions organized for purchases of goods / services made by using the card and/or for banking transactions designated by the Bank, as well as the criteria of awarding will be determined by the Bank and announced in various channels (advertisements, internet, brochures, account extracts, etc. other channels to be designated by the Bank). The Bank does not assume or bear any responsibility with regard to taxes, duties and funds pertaining to awards.

4.1.18. The Bank will be entitled to revise and amend the awarding conditions and criteria, such as imposing a time limitation on the use of amounts of award accumulated in favor of the Card Holder, by informing the Card Holder thereabout in advance through the channels used for announcement of award practices.

4.1.19. The Card Holders may use the awards only if and when they have not fallen in default in repayment of all kinds of their debts to the Bank, and they have fulfilled and performed all of their contractual obligations in accordance with this Agreement.

4.1.20. The Card Holder may use his awards only for purchase / sales of goods / services in the Contracted Merchants authorized by the Bank, or in the transactions to be determined by the Bank. No award may be won over the awards used in the transactions effecting by using awards.

4.1.21. If and when the Card Holder cancels / returns a transaction relating to goods and services purchased, or uses his card in contradiction with the rules and/or the intended purposes of card systems, then the amount of awards won may be set off and deducted from the total sum of awards. If the total sum of awards is not sufficient for setoff of the amount of awards won, then said amount will be debited to and recovered from the deposit account to which the Bank Card is linked hereunder.

4.1.22. In the case of a change (marriage, change of name/surname, long-term domestic or foreign travels, change of address or change of signature, etc.) in information given by the card users pursuant to this Agreement to such extent to damage the health of this Agreement or to prevent use of cards or notifications hereunder, the Card Holders are under obligation to urgently inform the Bank thereabout in such manner not to damage the health of this Agreement and not to prevent use of cards.

4.1.23. The Card Holder hereby declares and accepts that if he does not affect any transaction by using his bank card continuously for at least 180 days, his total chip-money balance accumulated as per the award program will be deleted by the Bank. The Bank is entitled to change or revise the awarding conditions, such as imposing a time limitation, on use of chip-money accumulated in the name of the Card Holder.

4.1.24. If and when the bank card is closed upon demand of the Card Holder or by the Bank for any reason whatsoever, the accumulated chip-moneys, points, etc. awards will be zeroed and become unusable. Thereupon, the Card Holder may not request to use the awards in any manner whatsoever, or request the Bank to make cash payment to him against his awards, or to transfer and assign his awards to third parties, or to apply his awards to his debts, and/or to transfer the same to his deposit.

4.2. FEES, COMMISSIONS AND TAXES IN RESPECT OF BANK CARDS:

4.2.1. Besides and together with the fees, charges and commissions specified in the body of this Agreement, the Card Holder hereby agrees and undertakes to pay to the Bank the following fees, charges and commissions as determined by the Bank. All kinds of taxes, funds, charges or other accessory debts, such as Resource Utilization Support Fund (RUSF) and Banking and Insurance Transactions Tax (BITT), to be levied on all interests, fees, awards and other moneys accrued hereunder as specified in this Agreement and its exhibits will also be paid by the Card Holder, in addition to the said moneys. No money, other than those charges referred to in this Agreement and its exhibits, will be claimed from the Card Holder. The Card Holder hereby accepts that the Bank may increase the following fees and may charge new fees by sending a prior notice in connection therewith in strict compliance with the law no. 5464 and other Applicable Laws and Regulations. The Card Holder hereby acknowledges and confirms that the Bank is authorized to collect the fees mentioned in this Agreement and its exhibits by debiting the same to the Card Holder's deposit account or if any, to his overdraft deposit account. Rates and amounts of fees and charges mentioned in this Article are given in the Basic

Banking Requests and Information Form, being an exhibit to and an integral part of this Agreement. Amounts mentioned in this Agreement are not refunded, and even partial refund of them may not be claimed, after the card is received.

4.2.2. **Foreign Bank ATM Cash Withdrawal Fee:** This fee is charged over each amount of cash withdrawn in cash, if and when the Card Holder withdraws cash funds in foreign currency from foreign ATMs abroad featured by the relevant emblem by using his Bank Card. This fee is given in www.akbank.com address and in the Basic Banking Requests and Information Form, being an exhibit to and an integral part of this Agreement.

4.2.3. **Bank Card Foreign Exchange Transactions Conversion Rate:** If the Card Holder uses his Bank Card abroad, all debit and credit records arising out of use of this card will be accounted by the Bank in USD currency. These items are then converted into TL over the Bank's foreign exchange selling rate current as of the date they are transmitted to the Bank, and will be debited to the Customer's account to which the Bank Card is linked.

5. PROVISIONS REGARDING DIGITAL BANKING:

5.1. General Provisions:

5.1.1. If and to the extent the Customer makes use of Digital Banking Channels offered by the Bank as of the date of execution of this Agreement or that may be offered in the future by using his password / passwords, the provisions of this Agreement pertaining to Digital Banking will be applied. These provisions will be valid and applicable in the case of provision of services through Digital Banking channels, bank / client applications / devices or other devices and systems. The Customer may carry out banking transactions by using the password/code assigned to him by the Bank.

5.1.2. Only the Customer may make use of Digital Banking Products and Channels made available under this Agreement. It is the responsibility of the Customer to keep the passwords and/or codes and other information provided by the Bank to the Customer safe against third parties, and to take all kinds of security actions, also including anti-virus programs, and to show the required care and diligence in connection therewith. All transactions effected in the Digital Banking products and channels by using the said passwords and other special information will be deemed to have been conducted by the Customer, and all such transactions will be binding on the Customer. Therefore, in the case of transactions effected by using the said passwords and other special information, the Bank will not be liable to research the identity of the transacting persons. If an instruction is given to the Bank for change of the said passwords and other special information, all transactions effected through Digital Banking by using the said passwords and other special information until the date of transmission of said instruction to the Bank will be deemed to be under responsibility of the Customer. If and when his passwords and other special information are learned by third parties, the Customer should immediately inform the Bank for prevention of unlawful use thereof. However, the Customer will be held liable for all kinds of damages and losses that may arise out of transactions to be effected until the time of notification of the Bank thereabout.

5.1.3. If and when the Customer's account held with the Bank is closed, or the Customer does not ever use Axess Mobile and Akbank Digital services for a period of 1 year, or the Customer violates the terms and conditions of and his covenants and obligations arising out of this Agreement, or the Customer fails to repay his outstanding debts owed to the Bank, or in the case of other just causes, the Bank may cancel the Customer's password and terminate the use of services by the Customer hereunder.

5.1.4. If the services are suspended or terminated or interrupted due to technical reasons, such as breakdown, etc., that may occur at any

time during performance of the Digital Banking services provided by the Bank hereunder, or upon occurrence of such events as interruptions attributable to non-Bank hardware, software or internet server, then and in this case, the Customer will in his sole discretion and option be free to or not to execute his banking transactions through branches and/ or other Digital Banking channels.

5.1.5. The Bank, being the party providing the services hereunder, may freely determine the types and components of banking services to be provided as a part of Digital Banking Services hereunder; and may make the required changes in these components by sending a notice by SMS / e-mail, etc. methods in accordance with the banking usage and practices and the Applicable Laws and Regulations; and may suspend or completely stop the services hereunder.

5.1.6. Taxes and duties to be levied over all kinds of transactions to be effected by the Customer under any one of Digital Banking Services will be debited by the Bank ex officio to the deposit accounts of the Customer.

5.1.7. The Customer may have access to all kinds of products and services offered or to be offered by the Bank hereunder through Digital Banking channels up to the limits granted by the Bank to the Customer and within the trading hours determined by the Bank in accordance with the Bank's technical organization and security practices.

5.1.8. In resolution of all kinds of disputes that may arise with regard to the transactions executed through Digital Banking Channels in line with instructions of the Customer, as these transactions are effected through the Bank's system, the Bank's records and the values current and valid as of the time of transaction shall prevail.

5.1.9. If and when secure Electronic Signature accepted to be equivalent to wet signature pursuant to the Electronic Signature Law no. 5070 and other Applicable Laws and Regulations, and Mobile Signature which can be used as electronic signature as per the said Law, are used in Digital Banking Channels, then and in this case, the Customer hereby declares, accepts and acknowledges:

(a) that the Bank will in no case be held liable or responsible for interruptions, technical breakdowns, wrong transactions, failures or similar other problems that may be encountered in electronic / mobile signature transactions provided by Electronic Certificate Service Provider, Mobile Operator, or Mobile Signature Platform Supplier; and

(b) that in Mobile Signature application, the Customer must himself compare the code number or the message given in the signature message received by his mobile phone registered in the Bank's system as Akbank Password Telephone with the code numbers or messages available in the transaction channels; and

(c) that the Customer gives his consent to sharing of all information to be given by the Customer in the preliminary application screens to Akbank for the purpose of becoming a Mobile Signature user with third parties being the other parties of Mobile Signature application as per the nature of business.

5.1.10. The Customer will be responsible for accuracy and validity of all telephone numbers declared to the Bank, primarily Akbank Password Telephone. If and when the Customer changes his Akbank Password Telephone and/or other telephone numbers declared hereunder, the Bank cannot be held liable for the damages and losses that may arise out of the Customer's failure to inform the Bank about such change at all or in a timely manner.

5.2. Provisions Regarding Axsess Mobile, Akbank Mobile and Akbank Internet Transactions:

5.2.1. Axsess Mobile, Akbank Mobile and Akbank Internet: In this system, the Customer is allowed to link to the Bank via internet channels (Internet Banking, Mobile Banking, etc.) by using the equipments meeting the technical requirements and conditions, and to give instructions via internet, and to execute all kinds of transactions and inquiries permitted by the Bank on his own accounts, as well as all

other transactions that may be permitted by the Bank in the future, by using customer/user name or password solely and exclusively granted to the Customer hereunder or any password or other security elements that may be sent by the Bank to the Customer through devices or applications generating one-time passwords or other technologies that may be used in accordance with the international security standards. Passwords determined and used between the parties hereunder will be considered and treated as acceptance/confirmation of the underlying transaction effected by and between the parties to this Agreement.

5.2.2. Provision of Axsess Mobile, Akbank Mobile and Akbank Internet services by the Bank to the Customer does not construe as a commitment of the Bank to supply any hardware or software to the Customer in relation therewith.

5.2.3. Banking services to be provided by the Bank through Axsess Mobile, Akbank Mobile and Akbank Internet will be realized in line with the information entered by the Customer into the system. Therefore, the Bank will not assume any responsibility for damages and losses arising out of wrong information input (input of incomplete amount, input of wrong tax type, etc.).

5.2.4. Where the Bank allocates to the Customer certain applications that can be uploaded into mobile phone or computer by using devices generating one-time passwords (OTP) under this Agreement, if and when the Customer cannot use the same due to loss or theft of said device or breakdown of applications or failure in uploading the applications or other technical problems and hardware and / or software problems, then and in this case, the Customer hereby agrees to inform the Bank thereabout immediately, and that the Bank cannot be held liable or responsible for transactions effected through his account during the period until the time of notification to the Bank in connection therewith.

5.3. Provisions Regarding Customer Contact Center - Telephone Banking:

5.3.1. Digital Banking Services may also be provided to the Customer through Telephone Branch. In order to be eligible for use of Telephone Branch services provided by the Bank, the Customer should call the telephone numbers announced by the Bank at its www.akbank.com address or via other channels. In the case of change of its telephone numbers announced as above, the Bank may advise its new telephone numbers to the Customer in the Bank's internet site or via other communication channels. In this case, the Bank cannot be held responsible for damages or losses arising out of call of the old telephone numbers. Customers calling the Telephone Branch may be directed by the Bank to its branches or other channels due to technical reasons, failure in provision of transaction security, or limitation of permitted transaction types, etc.

5.3.2. Where it is impossible to make a secure and healthy telephone conversation with the Customer, the Bank will have the right not to initiate the transaction or not to continue with the initiated transaction and if and when deemed necessary, to determine and take other security measures and actions in relation therewith.

5.3.3. All and any (voice, video, etc.) conversations between the Customer and the Bank will be recorded "for the sake of service quality and reliability, and in order to enable the Bank to take actions and measures against probable problems". All information and instructions given by the Customer to voice response system or the customer representative during a recorded conversation will be deemed and treated as sole, final, definite, binding and prima facie evidence within the meaning ascribed thereto by Article 193 of the Turkish Civil Procedures Code.

5.4. Provisions Regarding Transactions Effected by Mobile Devices:

5.4.1. The Bank will be authorized to send to the Customer's mobile phone (by short message service SMS) all kinds of banking transaction

information and all and any codes/passwords to be used in Axxess Mobile, Akbank Mobile and Akbank Internet which may be requested by the Customer from the Bank by using mobile devices and through device-specific applications, SIM Card Menus and/or applications or Telephone Calling methods, or by mobile phone SMS, or to accept the demands coming from the mobile phone number of the Customer registered in the Bank records for making use of other banking services currently offered or to be offered in the future by the Bank hereunder, and to give information to the Customer's mobile phone about the banking transactions effected as above, and to transact in reliance upon such information. Said transactions may be executed either through instructions given by the Customer to the Bank at any time by using mobile devices and through device-specific applications, SIM Card Menus and/or applications or Telephone Calling methods, or by mobile phone SMS, or through instructions given by the Customer to the relevant Bank channels in advance for receipt of these services at certain future dates, and through transactions effected by the Bank automatically at the dates and under the terms and conditions shown in the Customer's instructions.

5.4.2. For determination through SMS of the code numbers/passwords to be used in Axxess Mobile, Akbank Mobile and Akbank Internet and all kinds of banking transactions effected by using a mobile phone, or for sending the same to mobile phones, the Bank will rely upon only SMS messages coming from the Customer's mobile phone number registered in the Bank records. It is the responsibility of the Customer to show due diligence and great care for notification of mobile phone number to the Bank accurately, and for keeping such information current at all times, and for security of mobile phone (also including its SIM Card) and of messages sent to the phone against third parties. In case of change of the mobile phone number designated by the Customer, or in case of theft or loss of mobile phone device and/or its SIM Card, then, this incident is required to be reported to the Bank immediately. Otherwise, the Bank may in no event be held liable for the damages and losses arising out of the aforementioned reasons or out of use of mobile phone and/or SIM Card of the Customer by third parties for any reason, or copying of SIM Card by GSM operators or third parties.

5.4.3. The Customer acknowledges and accepts that his mobile phone number information for the mobile phone used for access to the services and applications offered by the Bank to mobile phones may be shared with the Bank through mobile operator systems, where the Customer is enrolled, for use as a security component ensuring the determination of identity of the Customer.

5.4.4. Upon giving his mobile phone number to the Bank for use of SMS Banking Services, the Customer hereby agrees and undertakes to pay the service fees stated in the relevant Information / Request Forms or notified by other methods permitted by the laws as of the date of transaction. The Bank may revise and change the SMS Banking service fees and the method of payment by sending a notice by SMS / e-mail or taking an approval or announcing at www.akbank.com address or using other methods permitted in the Applicable Laws and Regulations.

5.4.5. As a part of Akbank Messenger service, a notification will be sent to the Customer about the transactions remaining within the minimum transaction limits designated by the Bank. Current and detailed information is given about minimum transaction limits at www.akbank.com address.

5.4.6. As a part of Akbank Messenger service, each SMS sent to Akbank's short message service (4425) is reflected by the Customer's GSM operator on the Customer's bills as 1 SMS fee within the frame of the then-current tariff rates of the Customer.

5.4.7. Akbank Messenger service demanded by Akbank Messenger Individual Product Agreement and Information / Request Form will cover all accounts and credit cards existing as of the time of demand of the Customer. The Customer may change these accounts and cards at

any time during use of this product.

5.4.8. A fee to be determined by the operator used by the Customer for Akbank Messenger service will be reflected onto the Customer's bills.

5.5. Provisions Regarding ATM Transactions:

5.5.1. The Customer may perform all and any banking transactions deemed fit by the Bank by using his cards and/or by using cards, biometrical methods, mobile devices, one-time passwords or his mobile signature or other available technological methods through the Bank's ATMs, to the extent permitted by the Bank systems.

5.5.2. In all of his cash transactions to be effected with or without card / password through ATMs of the Bank, the Customer hereby accepts that the amount to be determined as a result of actual money count by the Bank shall prevail.

5.5.3. If and when it is determined by the Bank that an excess payment has been made to the Customer in any manner or for any reason whatsoever, thereby creating an unjust enrichment, the Customer will be liable to repay this excess amount to the Bank immediately upon demand, or otherwise, the Customer will further be liable to pay to the Bank a default interest to be accrued and applied over the then-current advance interest rate of the Central Bank of the Republic of Turkey for the days from the date of demand to the date of refund.

Fees, Commissions and Taxes Levied on Use of ATM:

5.5.4. In addition to the fees, costs and commissions specified in this Agreement, the Customer hereby agrees and undertakes to pay to the Bank the following fees and commissions determined by the Bank. All kinds of taxes, funds, duties and other accessory debts, such as Resource Utilization Support Fund and Banking and Insurance Transactions Tax, to be levied on all interests and fees specified in this Agreement and its exhibits will also be paid by the Customer, separately from the aforementioned moneys. No payment will be claimed from or charged on the Customer, other than those specified in this Agreement and its exhibits. The Customer hereby declares and accepts that the Bank may increase the following fees by sending a prior notice in accordance with the Applicable Laws and Regulations. The Customer further acknowledges that the Bank will be authorized to collect and recover the fees specified in this Agreement and its exhibits by debiting the same to the Customer's Deposit Account and if any, his overdraft deposit account. Fees charged in consideration of approval for the non-continuous instantaneous transactions and services are collected by being shown to our customers in the relevant channel and with their prior consent taken before the transaction is executed. Our customers may retrieve the current fee data and information for these transactions from www.akbank.com address as well.

5.5.5. Fees Payable for Cash Withdrawal From / Balance Inquiry to ATMs of Banks Being a Member to Joint ATM System:

This fee is an instantaneous transaction fee charged for transaction for cash withdrawal from / balance inquiry to ATMs of banks being a member to Joint ATM System by using the Customer's Card (bank card or credit card open to access to deposit account). The aforementioned fees and commissions and the taxes levied thereon are immediately debited to the Customer's Deposit Account and if any, his overdraft deposit account.

5.5.6. In consideration of cash withdrawals outside the routine working hours and/or business days or cash withdrawals in excess of the overall limits made by using the Customer's Card (bank card or credit card open to access to deposit account), the Bank may claim from and charge on the Customer the fees and commissions determined and announced by the Bank. Fees charged in consideration of approval for the non-continuous instantaneous transactions and services are collected by being shown to our customers in the relevant channel and with their prior consent taken before the transaction is executed.

6. PROVISIONS REGARDING CAPITAL MARKET INSTRUMENTS TRADING BROKERAGE AND INVESTMENT SERVICES:

6.1. This Agreement sets down the general terms and conditions which are required to be complied with in each individual transaction without any separate agreement or contract therefor, as well as the mutual rights and obligations of the parties, with regard to trading of capital market instruments (including investment funds and mutual funds) as defined in the Capital Markets Law and in the communiqués issued by the Capital Markets Board in reliance upon the said Law by the Bank in the name and/or account of the Customer in stock exchange or in over-the-counter markets or out of the Bank's own portfolio, and custody of capital market instruments by the Bank itself or by authorized clearing, settlement and custody organizations in the name of the Bank, and use of managerial and fiscal rights arising out of capital market instruments, and provision of ancillary services permitted by CMB laws and regulations, and provision of general investment advices and other ancillary services in connection therewith.

6.2. General Customer: Customers who are not covered by the professional customer definition as per the pertinent provisions of the "Communiqué on Principles of Foundation and Operation of Investment Firms" published by the Capital Markets Board are considered and treated as "general customers". General customers having the qualifications sought for by the Communiqué may, upon their demand in writing and if and to the extent deemed fit by the Bank, make use of the services and activities of the Bank as and in the capacity of a professional customer. Upon occurrence of an event that may affect his classification, the Customer will be liable to immediately inform the Bank thereof. The Customer is responsible for accuracy and if required, for updating of the data and information provided under these principles. Furthermore, if the Customer states in writing to the Bank that he does not wish to be considered and treated as a professional customer, such demand of the Customer will be taken into consideration. If a general customer wishes to trade with capital market instruments, he is under obligation to provide the documents required to be submitted as per the CMB laws and regulations.

6.3. In order to be eligible for the investment services and activities covered by this Agreement, the Customer is under obligation to read and understand the "General Risk Notification Form Relating to Investment Services and Activities" delivered to him in attachment to this Agreement, and Product Risk Notification Form relating to capital market instruments to be traded by him, and to give a statement on the Bank's copy of these forms verifying that he has read and understood the forms, pursuant to the provisions of the Communiqué no. III.39.1 of the Capital Markets Board.

6.4. The Bank is not under obligation to conduct a compliance test for the investment (mutual) funds and money market funds (liquid funds) and short-term bond and debenture funds traded in the Turkish Electronic Fund Distribution Platform, and for public debt instruments issued by the Treasury Undersecretariat and traded in stock exchanges and other organized marketplaces. The Customer hereby declares and acknowledges that he is informed by the Bank in connection therewith.

6.5. Each of the investment firms engaged in order transmission brokerage, trading brokerage and portfolio brokerage and custody services and activities, working in cooperation with the Bank in the course of performance of investment services and activities, is responsible for its own transactions within the frame of the CMB laws and regulations and the general law provisions.

6.6. Akbank is a distributor member of the Turkish Electronic Fund Distribution Platform. Turkish Electronic Fund Distribution Platform (TEFAS) is an electronic platform which enables the sales and repurchase of investment fund participation units by fund founders through distribution agencies included in the Platform via a central

electronic platform, and enables the performance of clearing, settlement and custody transactions in reliance upon full automation in a manner integrated with the Clearing Bank - CRA (Central Registry Agency) system. Akbank stands as an intermediary pursuant to the Capital Markets laws and regulations in trading of investment fund participation units, not required to be traded via the Platform, by all investment (mutual) funds included in the Platform and by all institutions having an active sales agreement with Akbank.

The Customer may, before trading, access to the Fund Information Platform accessible via <http://fonturkey.com.tr> or <http://fundturkey.com.tr> addresses, and retrieve both information on fund returns, trading hours, management fees and trading restrictions in comparison to mutual funds traded in the Platform, and information on returns of other investment alternatives such as interest, gold and stock exchange index. If the Customer decides to buy or sell investment (mutual) fund units after examining this site, he may execute his transactions through Akbank Branches or Akbank Mobile and Akbank Internet. The Customer may resell the purchased investment fund units over the prices declared by the fund at times set forth in the Platform. The Customer will have access to TEFAS through the Bank's branches or via Akbank Mobile and Akbank Internet.

6.7. Provisions Regarding Custody Accounts: The Bank provides custody services in accordance with the Capital Markets laws and regulations and the provisions of this Agreement with regard to capital market instruments which are delivered or entrusted to it physically or on book-entry basis in connection with its capital market activities and services, either as and in the capacity of a custodian, or for management purposes, or as a security deposit or under any other name whatsoever it is. All records kept by the Bank with regard to the Customer accounts under the scope of custody services are required to be kept in such manner to separate the Customer's capital market instruments and cash funds from another customer's account or from its own assets at any time hereunder, and are required to fully and accurately reflect the rights of these persons and the obligations of the Bank towards each customer.

Records kept by the Bank in the course of provision of custodian services to customers resident abroad are required to be traced and followed up on the basis of right owners, except for cash funds. For the activities of clearing, settlement and custody of securities abroad, the Bank is cooperating with Euroclear Bank engaged in international activities. Euroclear Bank, founded in Brussels in 1968, is primarily engaged in clearing, settlement and custody of securities (also including security deposit management services and securities lending transactions), asset optimization, asset services and investment fund services, and Euroclear Bank has direct or indirect connections and links with capital markets in more than 40 countries. Euroclear Bank has adopted the Principle of Delivery Against Payment on clearing and settlement of securities, mortgaged bonds, share certificates, investment (mutual) funds and other securities exchanged in international platform, and automatically debits and/or credits our Bank's Cash and Securities Accounts in order to reflect the movements arising out of clearing transactions. All securities covered by Euroclear System are kept in custody on in kind basis, and accordingly, all securities to which a code number is allocated are considered and treated as identical and interchangeable, and these assets are kept in the system collectively in a single pool account for all our customers, not in separate accounts for each customer. Pursuant to the Belgium Laws applicable on and the Terms and Conditions applied by Euroclear Bank, our Bank has rights on the amounts credited to the securities clearing and settlement accounts and according to the records of Euroclear Bank. Pursuant to the Belgium Laws, our Bank at all times holds its rights of ownership on the securities deposited in Euroclear Bank. These rights are valid also for the deposited securities. Again in this aspect, the securities

kept in custody by our Bank are not treated as a property of Euroclear Bank, and in addition, Euroclear Bank's liability on the rights over these securities remains in force and valid even in the case of bankruptcy or insolvency of a local custodian of Euroclear Bank.

The CUSTOMER hereby declares, acknowledges and accepts that if and when the employee / employees of Portfolio Management Company authorized by a power of attorney granted in reliance upon a portfolio management service agreement signed by the CUSTOMER with its Portfolio Management Companies for transactions hereunder and/or their agents again appointed by a power of attorney execute transactions in the name of the CUSTOMER, then and in this case, such transactions will be deemed to have been executed directly in the CUSTOMER's own discretion and as a result of the CUSTOMER's own decisions, and will give results in the name and account of the CUSTOMER, and that he was duly informed before the contracting stage that such transactions might lead to risks for and cause damages to the CUSTOMER as detailed and set forth in the Investment Services And Activities General Risk Notification Form, and accordingly that the CUSTOMER will be personally and directly liable to perform all kinds of obligations and covenants that may arise out of the transactions executed by the Portfolio Management Company authorized by the CUSTOMER and/or by its agents under the Agreement and to indemnify and hold the Bank harmless from all kinds of damages and losses that may be suffered by the Bank due to breach of the Agreement by the Portfolio Management Company and/or its agents as above. Now and therefore, the CUSTOMER hereby declares, acknowledges and accepts that the Bank will not ever be held liable for any resulting damages or losses, even in excess of the amount of money deposited hereunder, due to the all and any reasons whatsoever, including, but not limited to, the transactions effected by the Portfolio Management Company authorized by the CUSTOMER and/or by its agents under the Agreement not being fit to the actual needs and requirements of the CUSTOMER, or their being exposed to special risk elements or factors, or market price movements or similar other conditions developing in disfavor of the positions held by the CUSTOMER, or faulty or negligent acts of the Portfolio Management Company authorized by the CUSTOMER and/or by its agents under the Agreement, and therefore, the CUSTOMER will in no case have a right of recourse to the Bank due to its resulting damages and losses. The CUSTOMER hereby further declares, acknowledges and accepts that the Portfolio Management Company authorized by the CUSTOMER and/or its agents will be entitled to buy and sell all kinds of financial assets and instruments through any accounts, including, but not limited to, its accounts used in performance of Portfolio Management Services and/or the CUSTOMER accounts held with stock exchanges, and to pay the prices thereof, and to collect the moneys paid therein, and to collect the dividends, interest coupons and principal sums pertaining thereto, and to use capital subscription and increase rights, and to take all kinds of actions and give instructions for management of the accounts, and that except for the transactions of the Portfolio Management Company within the frame of its portfolio management activities, the Portfolio Management Company authorized by the CUSTOMER and/or its agents may transfer only cash funds and assets only to the CUSTOMER's own accounts held with other institutions, in the case of delivery of financial assets and instruments or in the case of exit from custody accounts.

6.8. Provisions Regarding Provision of General Investment

Advice: General investment advice is a type of activity of provision of all kinds of directive researches or other information explicitly or implicitly suggesting or recommending a specific investment strategy, also including comments on existing or future prices or values of capital market instruments, which are prepared for and published to customers or distribution channels, about one or more capital market instruments or issuers, providing that they are not presented

specifically to a particular person or to a particular group having similar financial situation and risk and return preferences. This activity further covers and extends to the sharing with the customers of certain data and information prepared as a part of the general investment advice activities and presented to customers or distribution channels, providing that they are not presented specifically to a particular person or to a particular group having similar financial situation and risk and return preferences. The Bank provides its general investment advices to the Customer face to face or through various distribution channels in accordance with the principles and rules set down in the Communiqué no. III.37.1 and other relevant regulations of the Capital Markets Board.

6.9. The Customer Hereby Declares, Agrees and Acknowledges:

(a) That all capital market instruments are exposed to risks of varying degrees, and that such revenues as profit shares or interests expected from an investment may not realize in practice, and even in some cases, the principal sum of investment may be lost, and that the Bank and its personnel do by no means and in no case promise any particular rate of return, and that the Bank cannot be held liable or responsible for damages and losses in his own portfolio as a result of transactions conducted within the Customer's own knowledge; and

(b) That in the case of such debt instruments as commercial papers and bonds issued by private sector, if the issuing company is adjudged bankrupt, the interest and/or principal payments may not be done, and in this case, the Customer may become obliged to claim and collect his receivables within the frame of provisions of the Turkish Commercial Code pertaining to bankruptcy and liquidation, and that private sector bills payable are sensitive to interest fluctuations, and that these bills payable may not be disposed of for a long time or may even be required to be sold at loss; and

(c) That the government may suspend or defer the payments of debt instruments issued by itself, and may impose additional or new taxes or other legal liabilities on these instruments, and may restrict the circulation thereof, and in these cases, the Bank will have no responsibility whatsoever, and the Customer will not have recourse to the Bank thereinfor; and

(d) That the capital market instruments expressed in foreign currency are exposed to currency risk in addition to the risks listed hereinabove, and that these capital market instruments may lose value in Turkish Lira due to fluctuations, and that the governments may restrict foreign capital and foreign currency movements, and may impose new additional taxes, and that the Customer's orders relating to foreign stock exchanges and markets may be executed, and his securities may be delivered to the Customer, in accordance with the rules and regulations of the stock exchange of the relevant country, and that the trading transactions may not be executed in a timely manner, and that there is the risk of non-delivery of securities to him; and

(e) That the Bank does not give any guarantee or assurance as to payment of principal, interests, dividends or other returns of the aforementioned capital market instruments, and that the Customer has read and understood all of the aforementioned provisions, and has entered into this Agreement with his own will and intention.

6.10. Both the Bank, and the stock exchange, CRA (Central Registry Agency), Clearing Bank and other clearing, settlement and custody organizations and other authorized institutions charge on and collect from the Customer certain commissions / costs up to maximum 3 times the amount of commissions / costs reflected by CRA, or maximum 3 times the amount of commissions / costs reflected by the Clearing Bank, or maximum 0.1% of the amount of commissions / costs in IBM (Interbank Market) transactions, or maximum 1% of transaction amount in securities trading costs reflected by Borsa Istanbul A.Ş. (Istanbul Stock Exchange), in respect of assets and transactions of the Customer. It is in the initiative of the Bank to determine the rates /

amounts of commissions less than the specified rates / amounts. The Customer hereby agrees and undertakes to pay all kinds of commissions to be accrued, mail expenses, and all and any costs, commissions and fees (account maintenance fees) to be collected by banks and other institutions due to and over remittances, fund transfers, EFT's and other transactions to be effected by the Bank in the name of the Customer, together with the Banking and Insurance Transactions Tax levied thereon, in cash or in account and at once as of the date of transaction and/or at the date of accrual, or that such moneys will be collected by the Bank ex officio, and in addition, the Customer will pay a default interest thereon for the period from the date of accrual of commissions to the date of actual payment thereof. The Customer hereby further declares, acknowledges and accepts that CRA yearly account maintenance fees and/or CRA account opening / password, etc. fees to be determined and charged by CRA for share certificates, investment fund participation units and/or treasury bonds and similar other investment products to be kept in CRA (Central Registry Agency) on book-entry basis within the frame of the Central Dematerialized System application with regard to the accounts opened in his own name will be unilaterally debited by the Bank to the Customer's accounts without any further instruction, and that if CRA decides to charge and collect new fees in addition to the aforementioned fees, such new fees will also be collected from the Customer's accounts and be transferred to CRA ex officio.

The Bank will be authorized to claim commissions in consideration of the services and transactions to be effected in the investment accounts at the rates and in the amounts which are current as of the time of transaction and are specified by the Bank in the relevant Information / Request Forms or by other methods stated in the applicable laws and regulations current as of the time of transaction, and to collect the same ex officio from the Customer's accounts held with the Bank. Price of investment (mutual) funds is calculated on daily basis. In investment (mutual) fund price calculations, fund prices are declared after deducting a daily management fee, and a separate fee is not reflected onto the Customer. Maximum fund total expenditure ratios applicable on types of funds are announced and published by the Capital Markets Board. Detailed information is given about each fund in the Investor Information Forms. Such information is separately given in the Public Disclosure Platform (www.kap.gov.tr).

Taxation of Capital Market Instruments:

In the case of sales of investment fund participation certificates, a tax deduction (withholding) of 10% is made over the proceeds of sale thereof. Proceeds of sale of participation certificates of investment funds, categorized as share certificate intensive funds, and of stock exchange investment fund participation certificates are subject to a tax withholding of 0%. Proceeds of sale or disposal of participation certificates, held for more than 1 year, of the investment funds at least 51% of the portfolio of which is continuously comprised of stock certificates traded and quoted in Istanbul Stock Exchange (BIST) are not subject to tax withholding. A withholding of 0% is levied on the proceeds of sale of investment funds of capital companies and similar other foreign corporations. Proceeds of sales and interest income of state bonds and treasury bonds (redemption, coupon) are subject to a tax withholding of 10%. Treasury Undersecretariat Eurobond trading profit is not subject to tax withholding and it is required to be declared. Interest income, income of lease certificates, and trading profit of private sector bonds (also including Asset Based Securities and commercial papers) sold in Turkey are subject to a tax withholding of 10%. Bonds and lease certificates sold abroad are declared, together with other trading profit. Repurchase income is subject to a tax withholding of 15%.

CRA Fees:

Investment (mutual) funds are kept in Central Registry Agency (CRA)

on book-entry basis. Payments made to CRA according to the then-current tariff rates of CRA are added to the Banking and Insurance Transactions Tax, and reflected onto the Customer's account. CRA's current Fee Tariff is announced and published in CRA's internet page (www.mkk.com.tr).

CRA FEE TARIFF:

- **CRA Account Maintenance Fee (per day):** A daily account maintenance fee of TL 0.00875 is charged on the accounts with a market value of custody balances of TL 1,000 or above.
- **CRA Account Opening Fee:** TL 1.25 per account.
- **CRA Password Fee:** Maximum TL 7.5.
- **CRA Investment Fund Unit Trading Transaction Fee (Transaction Amount):** Minimum and maximum rate is 0.001%. No fee is charged on transactions made via TEFAS.
- **CRA Government Debt Securities Trading Transaction Fee (Number of Transactions):** TL 0.015 is charged per transaction.
- **CRA Custody Fee For Stock Certificates and Investment Funds Linked to Participation Umbrella Funds:** Minimum and maximum rate of 0.005%.
- **CRA Custody Fee For Other Investment Funds:** Minimum and maximum rate of 0.01%.
- **CRA Principal Custody Fee For Private Sector Debt Instruments, Asset Based Securities, Lease Certificates and Government Debt Securities:** Minimum and maximum rate of 0.005%.

6.11. The Bank will open an account for pursuing the transactions to be executed under this Agreement in the name of the Customer. This account will be an Investment Account, and will not be categorized as a deposit account, and no interest will be accrued on its TL credit balance. Unless otherwise instructed by the Customer, cash balances in the investment account will be transferred to the Customer's demand deposit account at the end of day. By signing this Agreement, the Customer will be deemed to have irrevocably declared, accepted and acknowledged that the Bank will be fully authorized to transfer funds between, and to debit and/or credit moneys to, the Investment Account and the Demand Deposit Account of the Customer held with the Bank in respect of the transactions to be executed under this Agreement. Accordingly, the Customer hereby irrevocably declares, accepts and acknowledges that the Bank will transfer funds between, and debit and/or credit moneys to, the Investment Account and the Demand Deposit Account of the Customer held with the Bank in respect of the transactions to be executed under this Agreement.

6.12. Orders given by the Customer will be prepared and issued in accordance with the CMB laws and regulations. The Customer will give his purchase and/or sale orders in writing and by going to the Bank. However, if accepted so by the Bank, the orders may also be given by telephone, fax, electronic media, ATM or similar other means of communication or via Digital Banking Channels or verbally. In the latter case, the Bank will be free to or not to execute fully or partially the orders not confirmed in writing, and the Bank cannot be held liable or responsible for incomplete, wrong or invalid information contained in orders, or for falsity of signatures and approvals, or for misunderstandings therein, and thereupon, the Customer will not have a right of claim against the Bank in connection therewith. Renewal of orders is subject to the provisions of this article. If the Customer alleges that no transaction has been executed in spite of his purchase or sale orders, the burden of proof of order lies with the Customer in connection therewith.

6.13. In orders with no time limitation, an order given by the Customer during a session will be accepted as a daily order in the relevant stock exchange. Orders entered at the end of session are valid until the end of the day of the following session. An order given by the Customer for over-the-counter markets is valid for the same day. If an order given

by the Customer cannot be executed within the specified time due to reasons beyond the control of the Bank, the order becomes invalid. If an order is not executed by the Bank for any reason whatsoever, and the Customer wishes execution of that order, then the Customer is required to renew his order.

6.14. The Bank may fully or partially refuse and not execute an order of the Customer within the frame of the CMB laws and regulations. The Customer cannot hold the Bank liable or responsible for the orders not executed. If the Customer has not given his order subject to a price limit, the Customer hereby acknowledges in advance that the Bank shows best efforts for trading at the best possible price in the name of the Customer, and cannot hold the Bank liable or responsible due to the transaction price applied therein.

6.15. The Customer is under obligation to learn directly from the Bank whether his orders are executed or not, and cannot claim any indemnity on the ground that he has suffered damages due to learning the same late. If the Customer does not learn directly from the Bank, the Bank is not under obligation to inform the Customer in writing about the results of his orders.

6.16. Execution by the Bank of the sale orders of the Customer is dependent upon delivery of the relevant capital market instruments to the securities portfolio held in the Bank prior to the transaction to be executed by the Bank, and/or acceptance, reception and custody of these instruments by the Clearing Bank or the relevant custodian, and payment to the Bank in advance of the commissions, brokerage fees and other costs to be levied by the Bank with respect to the transactions. Where the Bank, in its sole option and discretion, executes the sale order without taking delivery of the relevant capital market instruments, the Customer is under obligation to perform its delivery obligation by no later than the deadline determined for settlement purposes. For indemnification of its damages and losses arising out of non-delivery of the relevant capital market instruments by the Bank, the Bank may use its existing pledge and lien rights, as accepted by the Customer under this Agreement, over all moneys, rights and interests and all Turkish Lira and foreign currency accounts of the Customer held with all and any organization units and branches of the Bank. The Bank may, without any prior notice or warning, realize and turn the said assets into cash and collect, set off and recover its receivables from the proceeds of sale thereof by any means deemed fit, by taking legal actions or remedies or without applying to the relevant official authorities. Use of these rights by the Bank does not prejudice to the right of the Bank to take legal actions or remedies at the same time.

6.17. Execution of the Customer's purchase orders by the Bank in the Stock Exchange is dependent upon payment to the Bank in advance of both the price of capital market instruments intended to be purchased, and the commissions, brokerage fees and other costs to be charged by the Bank on the relevant transactions. Where the Bank, in its sole option and discretion, executes the purchase order without collecting in full or in part the purchase price of capital market instruments intended to be purchased, and the commissions, brokerage fees and other costs to be charged by the Bank on the relevant transactions, the Customer is under obligation to pay the purchase price thereof by no later than the deadline determined for settlement purposes, if the order is executed in stock exchange, or by 12.00 hours in the same day, if the order is not executed in stock exchange.

Otherwise, the Bank may, without prejudice to its rights of claim for the resulting damages and losses, sell these capital market instruments in stock exchange or in over-the-counter markets. The Bank will be authorized to apply the proceeds of sale thereof first to the commissions, brokerage fees and other costs and expenses, and to use its rights arising out of Articles 10.1 and/or 7.6, and to pay the balance, if any, as purchase price, and if the balance is not adequate for purchase price, to use its rights and powers arising out of Articles 10.1 and/or 7.6 of this

Agreement. However, the Bank is not obliged to act or transact in the order specified hereinabove.

6.18. The Customer is under obligation to pay in cash and at once both the brokerage fee accrued by the Bank and the commissions payable to the Bank with regard to the transactions executed by the Bank in tandem with his purchase and/or sales orders, and the commissions, expenses and other fees accrued to the Bank with regard to the transactions executed by the Stock Exchange or other institutions. Provided, however, that the Bank may, in its sole discretion and option, not claim the said commissions and brokerage fees from the Customer immediately. In this case, the Customer may be requested to pay the said moneys at a future date. The Bank may set off these commissions and/or brokerage fees from the moneys due and payable by the Bank to the Customer, if any, and may prefer to collect and recover its receivables by using all of its rights and powers arising out of Articles 10.1 and/or 7.6 of this Agreement.

6.19. The Bank may keep in custody until delivery to the Customer the capital market instruments received in the name and/or account of the Customer as a result of the purchasing transactions executed in line with an order of the Customer. In consideration of this custody service, the Bank may charge fees and expenses on the Customer. The Bank may keep these capital market instruments in its own safe-deposit boxes, and may entrust them to another institution or authority in charge of clearing and custody services. The Customer may not take delivery of these capital market instruments from, and may not give transfer or trading orders to, the said institution or authority ex officio beyond the knowledge of the Bank, or otherwise, the Customer hereby accepts in advance to immediately indemnify in cash and at once all and any present or future material losses or damages of the Bank in connection therewith. This provision is valid and enforceable also about the capital market instruments delivered by the Customer to the Bank for sales purposes.

6.20. It is entirely in the responsibility of the Customer if and when the capital market instruments delivered and entrusted by the Customer to the Bank for sales purposes are with deficient coupons, or false, or subject to ban on payment for any reason whatsoever. The Bank will have a right of recourse to the Customer for all kinds of damages and losses it may suffer due to these reasons, and the Customer will be liable to indemnify and hold the Bank harmless from all such damages and losses in cash and at once and immediately upon first demand of the Bank, or otherwise, the Bank may use its rights and powers arising out of Articles 10.1 and/or 7.6 of this Agreement for indemnification of all of its present and future damages and losses in relation therewith. The Customer is further liable to indemnify all kinds of damages and losses which may be suffered by the Bank due to non-compliance to the Customer order of the capital market instruments delivered by the Customer to the Bank.

6.21. If and when any money is credited to the Customer's investment account or demand deposit account repeatedly, in surplus or by a mistake without any underlying ground thereof in the course of and due to the transactions covered by this Agreement, the Customer hereby acknowledges and accepts that this crediting will be reversed and the relevant capital market instruments or cash funds may be recovered by the Bank ex officio without any further notice to the Customer, and that if the Customer has already used or disposed of the same, he will immediately return the same, and will indemnify as and in the form of capital market instruments the resulting damages of the Bank suffered under the then-current market conditions until the time of return, and will pay the same to the Bank together with interests and other legal deductions to be calculated over repo & reverse repo rate applied on the Bank's customers for the period from the date of crediting to the date of return thereof.

6.22. In the event that the Bank trades foreign capital market

instruments in the name of and upon demand of the Customer in foreign stock exchanges or in international markets of Turkish stock exchanges within the frame of provisions of the Laws and Regulations on Protection of Value of Turkish Currency, then, in addition to other pertinent provisions of this Agreement, the following provisions will also be applicable.

6.23. The Customer Hereby Declares and Accepts:

(a) That unless otherwise instructed by the Customer in writing, the Bank may execute the Customer's purchase and sale orders through any intermediary institution deemed fit and seated abroad, and that the Bank will be fully authorized to select the intermediary institution seated abroad, providing that it shows reasonable care and diligence for protection of interests of the Customer; and

(b) That unless otherwise instructed by the Customer in writing, the Bank may, providing that it shows reasonable care and diligence for protection of interests of the Customer, have the securities traded in the name of the Customer kept in custody in the name of the Bank or in the name of the Customer in any authorized clearing and custody center or intermediary institution deemed fit (Custodians), and to this end, to enter into an agreement with the Custodians under any terms and conditions deemed fit, and that these Custodians may keep the securities in custody in other custody organizations (Sub-custodians); and

(c) That in addition to the commission payable to the Bank for these transactions, the Customer will also pay to the Bank in cash and at once the commissions, custody fees and all kinds of other charges and fees payable to the foreign intermediary institutions, as well as all and any taxes, duties, funds and fees to be levied thereon in Turkey or at abroad; and

(d) That for transferability of purchase prices of capital market instruments, the Customer will make available in his accounts held with the Bank an amount in foreign currency as will be determined by the Bank, and that the price of capital market instruments will be transferred through the Bank.

6.24. With respect to all kinds of securities in foreign currencies which are included in the Customer's securities account and are purchased in domestic or foreign markets through the Bank and/or are transferred to the Bank, the Bank will in no case and for no reason be held liable or responsible for any act or action, including, but not limited to, for following up the legal proceedings initiated as a result of bankruptcy, insolvency or merger of issuer company(ies) or amendments in corporate articles of association, etc. reasons, and for keeping the customers informed about all kinds of changes which may affect the investors and their rights as a result of decisions taken by general assembly of shareholders or board of directors of the companies, and for contacting third party entities and institutions, such as issuers and custodians, about participation in processes, and for gathering information and transferring such information to the Customer, and for giving advices and directing the Customer about the processes, and for filing an application to the relevant entities and institutions at any stage of the processes and/or gathering information at / as a result of application and transferring such information in relation therewith. All kinds of actions required to be taken in connection therewith will be under the responsibility of the Customer, and the Customer hereby agrees and acknowledges that the Bank cannot be held liable or responsible for the resulting damages.

6.25. Investor Indemnification Center: It is a public institution having a separate legal personality established by and under the Capital Markets Law for the purpose of indemnification of investors. The scope of indemnification is comprised of claims arising out of non-performance of the obligations to pay cash funds or to deliver capital market instruments which belong to investors and are kept in custody or managed by the relevant investment firm in the name of investor in connection with investment services and activities or ancillary services.

According to the Capital Markets Law published on 06.12.2012, the maximum amount of indemnity due and payable to each investor is one hundred thousand Turkish Liras. This amount is increased once a year at the rate of revaluation coefficient published every year. This limit covers all claims of an investor from the same institution, regardless of the number, types and currencies of accounts.

6.26. Right of Withdrawal and Termination of Agreement: The Customer may at any time and in its convenience close all or any of his accounts opened as per the relevant applicable laws and regulations by sending a notice to the Bank without showing any cause and paying any penalty in connection therewith. The Customer may transmit his account closing request through all Akbank Branches, Customer Contact Center (444 25 25) and Akbank internet channel. Upon termination of this Agreement for any reason whatsoever, the Customer's payment and other obligations or liabilities arising out of his transactions executed until the date of termination of this Agreement will remain in force under the principles set forth in this Agreement. Provisions of this Agreement pertaining to time deposit accounts are, however, reserved. No right of withdrawal may be used for capital market instruments traded hereunder.

6.27. Statute-Barring of Escrows and Receivables in Investment Accounts: Pursuant to Article 83 of the Capital Markets Law, all kinds of escrows and receivables and claims arising out of investment services and activities or ancillary services, and interests, profit shares, dividends and other revenues associated thereto will, if not claimed and collected within ten years starting from the date of last claim, transaction or written instruction of the account holder in relation therewith, be statute-barred, and be recorded as income to the Investor Indemnification Center.

6.28. As specified in the relevant CMB laws and regulations, the Bank may electronically amend or revise the provisions of this Agreement. The Customer hereby accepts that this Agreement may be amended or revised in electronic media.

6.29. The Bank may use electronic media in transmission of Investment Services and Activities General Risk Notification Form to the Customer, and in providing the Customer with explanations in addition to general risk notification form with respect to risks of capital market instruments traded hereunder, and in keeping the Customer informed thereabout in the case of a change in the events reported, and in taking a statement of the Customer as to receipt of forms, explanations and notifications, and in informing the Customer about professional or general customer classification, and the law provisions pertaining thereto, and the rights of change of these classes.

6.30. The Bank sends to the Customer via electronic media or permits access of the Customer to the transaction results forms relating to the transactions executed hereunder. If demanded so by the Customer, transaction results forms are mailed to the Customer's address or delivered to the Customer in his Branch. If these notifications are sent to the Customer's mail address upon his demand, mail expenses are debited to the Customer's account.

6.31. Monthly account extracts are sent to e-mail address declared by the Customer, or the Customer is permitted to have access thereto via electronic media. If a Customer does not wish dispatch of his account extracts to his e-mail address or does not have access to Axess Mobile, Akbank Mobile and Akbank Internet, his account extracts are sent to the mail address designated by the Customer to the Bank, and mail expenses are debited to the Customer's account. An account extract or report may not be sent if the Customer does not affect any transaction during the relevant period.

6.32. The Parties will, in the course of performance of this Agreement, comply with all provisions of the Capital Markets Law, CMB Communiqués, Decisions in Principle, and regulations of Istanbul Stock Exchange, Central Registry Agency and Clearing Bank. Provisions of

this Agreement in contradiction with the Capital Markets laws and regulations will not be enforced. Where this Agreement remains silent, the provisions of other framework agreements signed by the Customer pertaining thereto will be applied and enforced. All and any matters on which the framework agreements remain silent shall be governed by the CMB laws and regulations, and all and any matters on which the CMB laws and regulations remain silent shall be governed by the General Law Provisions.

7. PROVISIONS REGARDING REPO AND REVERSE REPO TRANSACTIONS:

7.1. General principles of repo and reverse repo transactions between the parties hereto are regulated by the provisions of the Regulation Regarding Principles of Repo and Reverse Repo Transactions of Banks and other Applicable Laws and Regulations and this Agreement pertaining thereto.

7.2.

(a) The Customer hereby agrees and undertakes to purchase the subject security at the sale price shown in the advice note relating thereto, and to resell the same at the price determined at the end of maturity again shown in the advice note, and the Bank hereby agrees and undertakes to sell the subject security at the sale price shown in the advice note relating there to, and to repurchase the same at the price determined at the end of maturity again shown in the advice note.

(b) Sale and repurchase prices and purchase and resale prices of security are freely and mutually determined by the Parties thereto at the time of transaction. Other than these prices determined as above, no interest is payable separately, and the revenues of securities belong to the Bank.

(c) In repo transaction, title on the security passes to the Customer, but as per paragraph (b) of this article 7.2, the revenues of security belong to the Bank. Thereafter, upon payment by the Bank at the end of maturity of transaction of an amount agreed upon between the Parties and stated in the advice note at the time of transaction, title on the security repasses to the Bank.

(d) In purchase of securities by Reverse Repo transactions, title on the security passes to the Bank, and the revenues thereof also belong to the Bank without any reservation or limitation thereon. At the end of maturity, upon payment of the price agreed upon between the parties, title on the security repasses to the Customer.

7.3. In Repo and Reverse Repo transactions, maturity (due date) is freely determined by the parties thereto, not being later than the redemption date of the relevant security. End of maturity is determined as a business day. If the end of maturity is by a mistake chosen as a day coinciding with weekends, national or religious holidays, the end of maturity (due date) is considered as the first business day immediately thereafter. Any party cannot unilaterally rescind from the contract before the end of maturity. If, however, the Customer wishes to terminate the transaction completely before the end of maturity, the Bank will be free to or not to accept such demand, and if it accepts this demand of the Customer fully or partially, to or not to apply interest for the period from the initial transaction date to the date of termination of repo/reverse repo maturity (i.e. until the date of termination of contract), or to determine the rate of interest to be applied thereon.

7.4. Securities, being the subject matter of Repo and Reverse Repo transactions, will be "Deposited" in accordance with the pertinent regulations of the Central Bank of the Republic of Turkey.

7.5. Each individual transaction is deemed to have terminated as of the last day of maturity. Renewal of transaction is subject to mutual agreement of the parties thereto.

7.6. In Repo and Reverse Repo transactions, the party who falls in default in performance of its contractual obligations hereby agrees and undertakes to pay to the other party - providing that the other party has fully performed its contractual obligations in a timely manner - a penalty

to be accrued over the Interbank Money Market average interest rate for the days of delay until the full performance of the contractual obligations affected therefrom, due to breach of the underlying contract. For all debts which have become due and payable, but are not paid in a timely manner under this Agreement, and without any separate notice, the party in default hereby agrees and undertakes to pay to the other party a default interest to be accrued over twice the then-current Interbank Money Market average interest rate over the amount in delay for the period of delay starting from the date of default. Without prejudice to the right of the Bank to take all kinds of legal actions and proceedings at all times until its overdue debts are fully settled and repaid together with penal interests, default interests and all and any taxes and costs in connection therewith, the Customer hereby irrevocably declares, agrees and acknowledges that the Bank will have the rights of pledge, lien, setoff and deduction ex officio and without being liable to start any execution proceedings on all and any remittances sent to the Customer, and stock certificates owned by the Customer, and assets contained in the Customer's safe-deposit box, and negotiable instruments and bills of exchange delivered by the Customer to the Bank for settlement and collection purposes, and POS amount kept blocked, and moneys and negotiable instruments kept in the Customer's TL and foreign currency deposit accounts, regardless of the type and nature thereof, held with Ak Yatırım Menkul Değerler A.Ş. or Akbank T.A.Ş. branches.

7.7. Pursuant to Article 7.3 of this Agreement, last day of maturity determined mutually by the Parties hereto is the date the underlying debt becomes due and payable. If the debt is not paid at the end of maturity, in the first day after the end of maturity, the debtor of this overdue debt falls in default without any further notice or warning, and the creditor's right to claim penal interest and default interest over the then-current Interbank Money Market average interest rate arises without any further notice or warning.

7.8. Upon occurrence of such emergencies as a state of emergency or a consolidation of the Government of the Republic of Turkey due to a heavy economic crisis, and throughout the term of such emergencies, the parties cannot be deemed to have fallen in default. In this case, the parties hereby accept that the newly occurring conditions will be binding on them as well.

7.9. If the party scheduled to make payment at the beginning of a Repo and Reverse Repo transaction fails to effect the payment until 16.00 hours, being the closing time of Interbank Money Market, in business days, or until 12.00 hours in half business days like those days in the eve of national and religious holidays, then the other party may, if it wishes so, withdraw from the transaction. If the Interbank Money Market closing time is changed by a decision of the Central Bank of the Republic of Turkey, the Bank will likewise change the repo and reverse repo transaction times.

7.10. For Payments to be Effected for the Transaction:

(a) The accounts held with Ak Yatırım Menkul Değerler A.Ş. and Akbank T.A.Ş. as specified in this Agreement; or

(b) Electronic Fund Transfer (EFT) and Clearing Bank Electronic Transfer System (TETS); or

(c) Central Bank of the Republic of Turkey free accounts will be used according to the agreement reached between the Parties. The parties may, however, come to mutual agreement and request that the payment be effected to another bank.

7.11.

(a) Provisions of this Agreement pertaining to repo and reverse repo transactions are valid for an indefinite and unlimited time.

(b) Without prejudice to its rights and obligations arising out of this Agreement, each of the parties may terminate this Agreement by sending a 7 (seven) days prior written notice of termination to the address of the other party designated in this Agreement via a notary public or by registered mail, return requested.

7.12. The Bank is under obligation to send to the Customer in a timely manner all of the information and extracts referred to in the regulations published by the Capital Markets Board and Istanbul Stock Exchange. The Customer is liable to check his address registered in the Bank and to inform the Bank in writing about any change in his address, or otherwise, the Customer cannot keep the Bank responsible for non-delivery of information and extracts to his address. Written notices delivered to the last known address of the Customer are deemed to have been served on the Customer in accordance with the Notification Code.

7.13. Written notices delivered to the last known address of the Customer registered in the Bank are deemed to have been served on the Customer in accordance with the Notification Code. Against any notice or account extract sent by the Bank or delivered to the Customer by hand, the Customer is required to raise his objections, if any, in writing within the period of objection set down in the document and starting from the date of delivery thereof.

7.14. Although it is stated in various different articles of this Agreement that repo and reverse repo transactions will be executed by an advice note, and that said advice notes will be duly signed, if and when the Customer executes a repo transaction through Digital Banking Channels by using the bank card and password allocated to him, then the Customer hereby declares and accepts that these transactions shall be subject to and governed by the provisions of the section regarding Digital Banking Channels.

8. PROVISIONS REGARDING TERMINATION OF AGREEMENT AND CLOSING OF ACCOUNT:

8.1. The Bank may terminate the provisions of this Agreement regarding Payment Services by sending a two months prior notice, and other provisions of this Agreement by sending a 3 (three) days prior notice. The Customer will have the right to have his cards cancelled and the provisions of this Agreement regarding cards terminated at any time in accordance with the conditions set down in Part 4 hereof, and to have other provisions of this Agreement terminated by sending a 30 (thirty) days prior written notice hereunder. In this case, the Customer is required to pay all kinds of his present and future debts owed to the Bank, together with accessory debts thereof, also including his future-dated expenditures payable in installments with regard to the products covered by this Agreement, other than his credit cards, and to have his accounts closed.

8.2. If and when the Customer fails to perform his obligations arising out of this Agreement, or an identification or identity verification required to be made pursuant to the Applicable Laws and Regulations due to a doubt on sufficiency and accuracy of identity data and information cannot be made, or the Customer fails to repay his debts arising out of transactions, products and services covered by this Agreement or his other debts owed to the Bank, or the Customer is subject to legal proceedings initiated by the Bank or third parties, or is sued for insolvency and bankruptcy, or his bankruptcy is postponed, or is adjudged bankrupt, or applies for entering into composition with his creditors, or breaches any provisions of the Applicable Laws and Regulations, or abuses the banking services, or makes it intolerably difficult for the Bank to give its services hereunder, or continuously behaves in such manner to disturb peace in the Bank's units and divisions, or does not use any of the products / services / accounts covered by this Agreement for a period of 30 days following the date of last transaction, and his account balance remains below the minimum limit determined by the Bank, or for any other just causes, the Bank may at any time close the accounts of the Customer, and cease providing its products / services hereunder, and claim full repayment of all outstanding debts together with accessory debts, and cancel the cards of the Customer and request their return to the Bank, and unilaterally terminate this Agreement by sending a

notice in connection therewith. Upon receipt of such a notice from the Bank, the Customer will be liable to cease using his accounts, products / services, and cards and to return the same to the Bank.

8.3. Upon termination of this Agreement by either party or upon expiration of the Agreement for any reason whatsoever, all outstanding debts will immediately become due and payable, and all of such outstanding debts will be repaid by the Customer in cash and immediately without any separate notice, and until these debts are fully repaid, all kinds of liabilities of the Customer arising out of debt principal sums, interests, commissions, fees and other accessory debts will remain valid and in force.

8.4. If and when the Bank applies to the official authorities for a precautionary distraint or an injunctive relief for ensuring repayment of outstanding debts of the Customer arising out of this Agreement, the Bank will be authorized to obtain such a precautionary distraint or an injunctive relief without depositing a bond therefor. However, if the competent courts nevertheless request a security deposit, all kinds of commissions and fees levied on such letters of guarantee will also be borne and paid by the Customer.

8.5. If the Branch where the Customer's account is held is closed, or is transferred to another branch, then the Customer hereby acknowledges that the Bank will be authorized to transfer the Customer's account balance to a new account to be opened in the new Branch in the name of the Customer with a new number, or the Bank will be authorized to follow up the Customer's accounts under a new account number in the same Branch due to technical requirements, and that the provisions of this Agreement will be continued to be applied also on his new account under the same terms and conditions.

9. PROVISIONS REGARDING FEES, COMMISSIONS, INTERESTS, TAXES AND CHARGES:

9.1. The Bank will be authorized to claim from and charge on the Customer certain fees, commissions and costs pursuant to and under the Applicable Laws and Regulations at any rates and in any amounts which are currently valid as of the time of transaction and are stated by the Bank in the relevant Information/Request Forms or by other methods permitted by the Applicable Laws and Regulations as of the time of transaction with respect to money transfers, individual credit facilities, credit cards and debit (bank) cards, deposit accounts (all kinds of accounts including roof account, pomegranate account, flexible saving account and Axsess Mobile, Akbank Mobile and Akbank Internet accounts) and all and any transactions therein, use of ATM, safe-deposit box leases, securities trading, check and promissory note transactions and other transactions and services covered by this Agreement to be executed through branches or alternative distribution channels, and to collect and recover the same ex officio from all and any accounts, also including the wage accounts, of the Customer held with the Bank. The Bank may claim the said moneys as separate fees, commissions and costs charged for each transaction or each product hereunder. Unless otherwise specified in this Agreement, the Customer hereby accepts that the rates and amounts of fees specified in the body and/or exhibits of this Agreement may be increased due to such reasons as change of market conditions or change of costs because of changes in operating costs, new regulations enacted by official authorities or technological investment costs, providing that a notice is sent to the Customer / a prior consent is taken from the Customer in connection therewith pursuant to and under the Applicable Laws and Regulations.

Fees and monetary limits may be increased in a calendar year at the rate of the yearly consumer prices index increase released by the Turkish Statistics Institute as of the end of the previous year. Considering the fee increases, the Customer will be notified at least 30 days in advance of the application of the increase in writing, by permanent data storage or by registered telephone. The customer has the right to cease using

the subject product or service within 15 days following the date of notification. If the customer uses this right, s/he will by no means be charged any additional interest, fee and/or commission for the new period. If the customer does not use his/her right to waive, then the fee increase will be implemented. In the case of use of the right to waive, the Bank may cease providing to the Customer the product or service subject to conflict. With regard to the Fees applied for non-continuous instantaneous banking transactions and services that are collected by the Bank at the time of transaction, the obligation of information will be performed by issuing an advice note / voucher at the time of transaction or by taking the Customer's approval in any other manner fit to the structure of the field of transaction. The period of right of withdrawal is not valid and applicable for the fees, commissions and costs charged for the said instantaneous banking transactions and services.

9.2. The Bank may charge on and recover from the Customer a different transaction fee, depending upon the time the transaction is transmitted, in return for EFT and Domestic / International Bank Foreign Currency Transfers (Outgoing International Fund Transfer) to be executed via the branch. In case of EFTs transmitted by our Customers to our Branches after 16:00 hours, and in case of Domestic / International Bank Foreign Currency Transfers (Outgoing International Fund Transfer) transmitted by our Customers to our Branches after 17:00 hours, a "late transaction fee" will be added to the previously determined transaction fee. However, in the latter case, prior to the transaction, the customer will be informed about this late transaction fee and the customer's consent will be taken.

9.3. It is the obligation of the Customer to pay not only all kinds of fees, commissions and costs, charged on the accounts and transactions covered by this Agreement, but also the Resource Utilization Support Fund (RUSF), Banking and Insurance Transactions Tax (BITT) and other taxes, funds and legal deductions and withholdings and insurance premiums payable pursuant to the Applicable Laws and Regulations.

All kinds of expenses to be paid by the Bank due to, and all kinds of expenditure taxes and prison fees payable for, all and any lawsuits and execution proceedings that may be brought forward by the Bank for collection and recovery of its receivables arising out of this Agreement and with respect to the obligations of the Bank and/or the banking products, services and transactions under this Agreement will also be borne and reimbursed by the Customer.

9.4. The Bank will keep its customers informed about rates and/or amounts of all and any fees, commissions, interests, taxes and costs which are claimable by the Bank according to this Agreement or are included in the Bank's internet site / in the information forms attached to this Agreement, by publishing and announcing the same in the Bank's and/or BRSA's internet site. Changes to be made in the said rates and amounts will also be notified to the Customer in accordance with the principles stipulated in the Applicable Laws and Regulations.

9.5. The Bank will be authorized to ex officio collect and recover the commissions, fees, taxes, insurance premiums, costs and other charges payable for the products, transactions and services covered by this Agreement from the Customer's transaction-related account, or if the said account does not contain an adequate balance, or if the transaction is not related or linked to any account, from all and any deposit accounts of the Customer held with the Bank, or if demanded so by the Customer, from the credit card of the Customer.

9.6. If the Customer's deposit accounts do not contain an adequate balance, the Customer will pay these moneys in cash, in full and immediately upon first demand of the Bank. In tandem with instructions of the Customer, the Bank may collect and recover the moneys, by debiting the same to the overdraft deposit account of the Customer. If the Customer's demand deposit account does not contain any money and/or his overdraft deposit account limit is inadequate and the Customer fails to fulfill the Bank's payment demand by the end of the

time granted to him, the Bank will be authorized to set off its outstanding claims and receivables, regardless of their being due and payable or not, from the assets given as security deposit or covered by the rights of pledge or lien and held in its possession.

9.7. The Customer hereby agrees and undertakes to pay immediately upon first written demand of the Bank all kinds of moneys due and payable to the Bank in consideration of the transactions and services covered by this Agreement, or otherwise, the Customer hereby agrees to pay a default interest to be calculated thereon over a rate equal to the then-current rate of interest applied by the Bank on short-term loans, plus 30% thereof, for the days from the date of claim to the date of actual payment.

9.8. It is also the responsibility of the Customer to pay the taxes levied on execution of this Agreement.

10. JOINT PROVISIONS:

10.1. It is hereby accepted and acknowledged irrevocably by the Customer that the Bank will have rights of pledge, lien, transfer, setoff and deduction on a portion adequate to pay the outstanding debts of the balance of all and any of the Customer's TL or foreign currency, demand or time deposit and repo accounts and investment (securities), gold and other precious metals accounts, also including the Customer's existing and/or to-be-opened wage accounts (also including the Customer's share in his wage accounts and joint accounts), and all and any present or future debts of the Bank owed to the Customer and arising out of this Agreement and/or any other reason whatsoever, and the Customer's blocked accounts, and safe-deposit boxes and all and any assets contained therein, and cash funds, stocks, bonds and debentures, bills of lading, and checks, promissory notes and all other negotiable instruments and bills of exchange delivered for collection purposes, and credit accounts, and remittances sent or to be sent to the Customer, and that the Customer has pledged to the Bank a portion of these assets adequate for repayment of all of his present and future debts and obligations, regardless of the format and nature thereof, and that the Bank will be authorized to collect and recover its receivables ex officio by setting off the same from an adequate portion of them without any further notice or warning or without taking any legal actions or proceedings in connection therewith, and to this end, the Bank will be entitled to convert the moneys in his accounts to the relevant currency over the then-current exchange rates of the Central Bank of the Republic of Turkey, and to close the Customer's time deposit accounts before the end of maturity thereof, and to cash gold and other precious metals over the then-current market rates, and to sell the securities in the relevant market which will be finally purchased by the Bank over the foreign exchange buying rates current as of that date and subject to the same provisions. The Customer further accepts that the Bank will be authorized to use its rights arising out of this Agreement on the aforementioned rights and claims until full repayment of the Customer's debts owed to the Bank hereunder. The Customer acknowledges and accepts that also if and when the Bank acts in the name of other intermediary institutions as and in the capacity of a Broker in Order Transmission as per the provisions of the Capital Markets Law, the Bank may use these rights also for the purpose of collection and recovery of receivables of these other intermediary institutions. The Customer may, without a prior consent of the Bank, not transfer or assign to third parties any of the rights and claims listed hereinabove and encumbered by a right of pledge of the Bank. This Article is by nature a Pledge Contract and is valid for an indefinite and unlimited term. This right of pledge will remain valid and in force until the debts owed to the Bank under this Agreement are fully repaid, together with all accessory debts associated thereto. This Agreement entitles the Bank to block the relevant accounts under the terms and conditions specified in this Agreement. Only if and when all of the debts owed to the Bank under this Agreement are repaid

and settled, upon demand of the Pledgor, the blocked accounts may be released, and upon releasing of the blocked accounts, the Pledgor may dispose of the blocked amounts.

10.2. Unless a written notice is sent to the Bank with respect to death of the Customer, the Bank cannot be held liable or responsible for money withdrawals or other transactions to be executed after death of the Customer by using the password of the Customer.

10.3. In the name of a Customer under parental guardianship, an account may be opened only if the Agreement is signed by his parent as a "Guardian" in the name of the child and if the Bank deems it fit. As long as the conjugal community continues, mother or father may transact in the account opened in the name of the child as and in the capacity of a "Guardian". The Guardian hereby acknowledges and accepts that the password allocated for the account opened in the name of the child will be used only by him/her, and the Bank will not be held liable if any transaction is made in the account by the child or a third party, and the Guardian will himself / herself be responsible for the transactions effected therein.

10.4. Curator / trustee is, while transacting in the accounts in the name of the Customer, under obligation to receive a prior permission of the relevant competent court if deemed fit and necessary by the Bank.

10.5. The Bank will, save for its own fault, not be held liable for the damages and losses arising out of use of mail, telephone or other communication or transportation means or vehicles and particularly, out of loss, delay, fault, misunderstanding or double notification.

10.6. The Customer hereby declares, agrees and undertakes that for the purposes of the notices and correspondences required to be sent by the Bank to the Customer with regard to the subject matter of this Agreement, his below given address or his address shown in the Address Registry System of the Interior Ministry, General Directorate of Civil Registration and Citizenship Affairs is his legal domicile and notice address, and accordingly, all kinds of notices and correspondences delivered to this address will be deemed to have been personally served on him, and that he is under obligation to inform the Bank of any probable changes in his address within no later than fifteen days following the date of change, and if he fails to inform the Bank of any changes in his address within said period of time, all kinds of notices and correspondences to be delivered to his former address or his address indicated in the Address Sharing System will be deemed to have been validly served. In addition, the Customer also agrees and undertakes to advise the Bank immediately and in writing any probable changes in his other communication data and information, also including his mobile phone number, included in the Banks records and files, for the sake of all and any communications with regard to identity verification and confirmation, service interruptions, and banking products.

10.7. In all kinds of disputes that may arise out of this Agreement between the Bank and the Customer, to the extent they are related to the subject matter of dispute, all kinds of books, documents, computer and voice records and microfilms of international credit card organizations, Interbank Card Center and the Bank will be considered and treated as final, definite, sole and prima facie evidence and be binding on the parties. The Customer hereby accepts that he can prove his objections to the records of the Bank and the Interbank Card Center only with written documents of proof, and this article constitutes an Evidence Contract between the parties.

10.8. Facsimile / Electronic Mail Instructions:

10.8.1. If and when the instructions signed by the duly authorized officers of the Customer are transmitted to the Bank by fax / electronic mail, the Bank will, in its sole discretion and option, be authorized to accept the document generated by its own facsimile device / electronic mail as the original document, and to execute the relevant instruction without seeking for or requesting a fax / electronic mail confirmation.

10.8.2. The Customer hereby acknowledges that in the case of a

suspicion, the Bank will not execute an instruction of the Customer received by fax / electronic mail until receipt of a confirmation clearing the air for the sake of transaction security, and that in the case of a difference between the instruction received by the Bank by fax/ electronic mail and the original document delivered after execution of the transaction, the initial instruction received by the Bank by fax/ electronic mail shall prevail.

10.8.3. Instructions will be transmitted from the fax number / electronic mail address shown at the end of this Agreement or designated to the Bank in writing. In the case of change of fax number / electronic mail address, the Customer will immediately inform the Bank thereof in writing. The Bank may not take into consideration the instructions sent from fax numbers / electronic mail addresses different from those designated to the Bank. The facsimile text received by the Bank will show in printed form the Customer's trade title (in the case of a natural person, his/her name) and the telephone number of facsimile device. The Bank may not take the facsimile messages not containing such information into consideration. Original copy of the instruction sent by fax / electronic mail will be sent to the Bank as soon as possible thereafter, with a statement that it is the confirmation of fax / electronic mail instruction.

10.8.4. The Customer will take necessary actions in order to ensure that instructions are sent to the Bank by fax / electronic mail only by his duly authorized officers.

10.8.5. Upon receipt of an instruction from the Customer by fax / electronic mail, the Bank will compare the signatures thereon with reasonable care, and if determined to be authentic, will execute the instruction without waiting for a written confirmation.

10.8.6. The Bank can by no means and in no case be held liable or responsible for results of signature similarities which cannot be recognized at the first glance, and for results of frauds, and for non-operation or failure of public or private communication means used by the Bank and the Customer, and for insufficient, wrong, illegible or deficient information or instructions received by fax/electronic mail, and for any defect or fault of the Bank's correspondents or third parties.

10.8.7. The Customer may retrieve the information of fees, commissions and costs to be charged on EFT, Remittance or Free Foreign Currency Transfer to Abroad (International Fund Transfer) transactions to be executed in reliance upon a fax/electronic mail instruction from the address www.akbank.com.

10.8.8. The Customer acknowledges that the Bank may transfer all or some of its rights and interests arising out of this Agreement, and that in the process of transfer of its rights and interests arising out of this Agreement, the Bank may disclose all information and documents of the Customer to public and/or private natural persons and/or legal entities who take over and/or will take over and/or request to take over the said rights and interests.

10.8.9. Records of activities leading to a change in records of banking activities of customers are kept by the Bank in accordance with the Communiqué on Principles To Be Based in Management of Information Systems.

10.9. Akbank Account Statement which may be requested by the Customer with the product application form attached to this Personal (Retail) Banking Services Agreement will cover the accounts selected by the Customer at the time of request.

10.10. The Customer hereby declares and accepts that his address designated in this Agreement due to the "continuous business relationship" established / to be established with respect to the services to be provided under this Agreement signed with the Bank is accurate, and that at the time of or prior to provision of any one of the services covered by this Agreement, the Customer will submit a certificate confirming his address (residence certificate or an invoice or bill issued to the name of the Customer within three months prior to the date

of transaction with respect to a subscription service such as electricity, water, natural gas and telephone), and also that in the case of a change in his address, a certificate confirming his new address as detailed hereinabove, and all kinds of information and documents to be used for identification pursuant to the applicable laws and regulations in the course of his continuous business relationship to be established with the Bank will be submitted by the Customer to the Bank at the time of or prior to establishment of continuous business relationship hereunder, and that the Customer will assume and bear all kinds of civil and criminal liabilities that may arise out of his failure to submit these certificates, and that if deemed necessary, the Bank will be authorized to terminate the continuous business relationship, and not to execute the transactions, and to terminate the existing agreements.

10.11. The Customer hereby declares and acknowledges that in its transactions performed hereunder, the Bank may impose certain limitations due to or in reliance upon applicable laws and regulations of the jurisdiction where the beneficiary or the correspondent bank is resident, and that the Bank may fail in execution of banking transactions due to practical impossibility, and that he will not request any change in or replacement of transactions and will not request a new transaction from the Bank with the same or similar transaction data and information.

10.12. The Customer hereby declares and states that he is acting in his own name and account in all kinds of his accounts opened or to be opened in the Bank, and he is not acting in the name or account of another natural person or legal entity, and that if and when he is going to act in the name or account of another person, in accordance with the provisions of article 15 of the Law no. 5549, he will immediately inform the Bank in writing about the identity data of the natural person or legal entity in whose account and name he is going to act.

10.13. The Customer hereby irrevocably declares, agrees and undertakes in advance that with respect to his accounts held with the Bank, he will not be subject to the treaties for increase of international tax harmony through expanded exchange of information between the Government of the Republic of Turkey and the Government of the United States of America or other countries, and that in the case of a change in his information and if he is to be treated under the relevant treaty, he will advise this fact to the Bank as soon as possible and will submit the required documents immediately without any notice or warning and under his own responsibility, and that he will be personally held liable for any wrong or incomplete information given to the Bank or for his failure to inform the Bank, and that if and to the extent the Bank suffers damages due to non-notification of change or non-submission of documents in a timely manner, the Customer will indemnify the Bank in cash and at once immediately upon first demand of the Bank.

10.14. The Customer hereby declares, agrees and undertakes that he currently does not have any business relationship with jurisdictions exposed to financial sanctions and other economic embargo practices, particularly the Islamic Republic of Iran named and included in exclusion list / embargo regime, and with persons or entities resident in such jurisdictions, and that he will by no means enter into any business relationship with aforesaid jurisdictions and persons/entities throughout the continuity of his business relations with the Bank and its affiliates and subsidiaries, and that he will never use the Bank's products and services in order to finance his business relationship with aforesaid jurisdictions and persons/entities or similar other motives and ways, or otherwise, he will be liable to indemnify and hold the Bank harmless from all kinds of damages and losses that may be suffered by the Bank due to such reasons. If and when the Bank detects a misrepresentation made by the Customer or finds out any signs of such a breach, then and in this case, the Bank shall be entitled to terminate unilaterally in its sole convenience all of the then-current agreements, also including loan agreements and particularly this Agreement, without being liable to justify such termination, and to stop the then-available credit facilities of

the Customer.

**GROUP CONFLICT OF INTERESTS POLICY
FORMULATED WITHIN THE FRAMEWORK OF THE
“COMMUNIQUE ON PRINCIPLES OF FOUNDATION
AND OPERATION OF INVESTMENT FIRMS”,
NO. III-389-I, OF THE CAPITAL MARKETS BOARD
PURPOSE:**

This Conflict of Interests Policy (Policy) issued in accordance with the regulations of the Capital Markets Board aims to set down the probable areas of conflict of interests with our customers, and probable situations which may contradict with interests of our customers with respect to investment services and activities and ancillary services, and actions and precautions to be taken for prevention of such situations, and processes to be followed if and to the extent the conflicts of interests cannot be prevented.

SCOPE:

This policy covers the probable conflicts of interests between on one hand Akbank T.A.Ş. legal personality and its subsidiaries Ak Yatırım Menkul Değerler A.Ş. and Ak Portföy Yönetimi A.Ş. and its group companies, shareholders, employees, directors and other persons having direct or indirect relations with them and on the other hand their customers.

GENERAL PRINCIPLES:

Conflict of interests refers to a status of conflict between function-related interests and personal interests of any person having a job position which is generally required to be trusted. Our personnel is essentially required and expected to avoid conflicts of interests which may arise during performance of his job duties, and not to pave the way for any intervention which may affect his honesty, integrity and neutrality. Our employees act fairly and honestly by taking care of interests of their customers and integrity of market in the course of performance of their investment services and activities and ancillary services.

In each transaction related to capital markets, our employees are under obligation to take care and show due diligence.

Principles set down by this policy document regarding conflict of interests cannot be used in such manner to pave the way for unlawful acts, affairs and transactions.

Our Institution has built an organization structure adequate for preventing the probable conflicts of interests between on one hand itself and its shareholders, employees and directors and other persons having direct or indirect relations with them and on the other hand its customers or between a customer and another customer in the course of its relations with its customers. All conditions needed for professional and personal development of our employees are satisfied and met.

If a conflict of interests cannot be prevented due to reasonable causes arising out of modus operandi of markets, the customers are informed in writing prior to the relevant activity or service about the contents, nature and causes of conflicts of interests that may arise between our Institution and our customers, and a statement duly signed by the Customer and verifying such information is received.

Our Institution may not engage in transactions which may be in favor of one or more of our customers and in disfavor of other customers, in violation of the objective good faith rules and principles.

No priority can be granted to any person or entity in execution of orders of the Customer. Time priority rule is applied in accordance with the relevant laws and regulations of the Capital Markets Board. In the course of performance of capital market transactions in the name of our Customers, for prevention of a conflict of interests, our Institution acts together with all other financial institutions having a capital partnership with our Institution.

In addition, our Institution has built its systems and applications with a view to preventing situations where:

- our Institution gains financial profit or avoids financial loss in disfavor

of the Customer; or

- our Institution reaps interests out of services and activities provided to the Customer though the Customer does not have an interest therein; or
- our Institution reaps interests as a result of preference of a customer or a customer group to another customer or customer group; or
- our Institution makes financial profit, other than fees and commissions, from a person other than the Customer, due to the activities and services provided to the Customer.

As a result of portfolio brokerage activities wherein our Institution executes as the counterparty the purchase or sale orders of the customers with regard to capital market instruments, the customer may suffer a loss, and our Institution as the counterparty may make a profit, as a requirement of the nature of the services or products offered hereunder.

The authorized institution is under obligation to disclose to the customer all its relations and conditions which may probably affect the objectivity of comments and advices provided in the course of investment consultancy activities, and particularly, its material financial interests relating to the capital market instrument being the subject of such comments and advices, or its material conflicts of interests with the issuer thereof. Said liability is valid for all natural persons or legal entities who participate in the preparation of investment advices and who work within the frame of a contract creating employment relations with the Institution or without any contract in connection therewith. All information relating to shares equal to or more than 1% held by the issuer and the Institution mutually in each other's paid capital or voting rights, and management privileges they hold in each other, and material financial relationships between them, such as credit agreement and rent contracts, are required to be disclosed to the customer.

Precautions accepted for prevention of probable conflicts of interests and process to be followed if and when conflicts of interests cannot be prevented:

(a) Prevention and Management of Information Flow:

For the purpose of prevention or management of information flow inside the Institution or among members of the group of companies, transactions are executed only by the personnel authorized in connection therewith. In addition to general security concepts with regard to information security, "Information Security Regulation" and "Codes of Practice on Information Security" have been issued for the sake of confidentiality, integrity and accessibility of information. Our Institution does not disclose to any third party, other than the legally authorized persons and entities, any kind of identity information of its customers and any kinds of information coming to its knowledge during the performance of its activities, and does not use such information in its own interests or in interests of a third party. For the sake of prevention of probable events which may be to the detriment of interests of our customers in the course of performance of all other services and activities and ancillary services included within the scope of authorization of our Institution, information about the customers is kept in a separate system in the Portfolio Custody Branch.

Any person, other than the personnel of the Portfolio Custody Branch, does not have access to the information about the customers of custody services. In addition, only a limited number of authorized officers is given the right to have access to such information for monitoring purposes and for audit, reporting and data processing purposes. Authorization relating to other custody services is granted within the frame of authorization determined according to jobs and titles of our employees. All kinds of physical and systematic precautions and actions have been taken for the sake of security of customer data and information obtained during the custody services against other service units.

(b) Supervisory Precautions:

Units where a conflict of interests may arise and employees of these

units are supervised and monitored by administrators in each unit of the institution. The required investigations and prosecutions are carried out by the Presidency of Board of Inspectors / Presidency of Audit Group in line with the relevant work flows.

Ethical Principles have been formulated with the intention of avoiding all kinds of disputes and conflicts of interests that may arise between our employees, customers and our Institution.

Working principles and customer relations are handled accordingly.

If our Institution is charging a commission, discount or a similar other benefit in its own name or in the name of such third parties as issuer, stock exchange or official authorities, it discloses this fact to its customer prior to provision of its services.

Problems detected by independent audit firms and official authorities authorized to audit the capital market transactions are evaluated and handled by the relevant units with priority.

(c) Waging of Employees of Units Being the Subject of a Conflict of Interests:

Wages payable to our employees are in harmony with our Institution's ethical values, internal balances and strategic goals. Wages of all employees are determined by considering the duties and responsibilities assumed by them, without making any discrimination between them. Successful personnel are awarded.

(d) Determination of Places of Duty in Such Manner not to Lead to a Conflict of Interests:

Human resources having competency fit to the nature of the jobs needed in order to achieve the targets are found and employed. All Units work in coordination in determination of places of duty of employees. It is essential to deploy competent human resources in correct job positions at the right time, within the frame of the principle of considering all kinds of factors that may lead to a conflict of interests.

Procedures to be Followed in Case a Conflict of Interests Cannot be Prevented:

If the actions to be taken for resolution of a conflict of interests exceed the powers included in the job definition of the relevant employee, the matter is immediately escalated to the next superior. If the next superior fails to take the necessary actions, the employees must report the situation to upper levels of management.

Managers research the accuracy of report about the said conflict, and ensure resolution of the conflict of interests, and take the necessary actions for non-repetition of similar conflicts of interests.

If needed, the units in charge of supervision conduct an investigation, and take the required actions.

All complaints reported to our Institution are evaluated, and results are reverted to customers in a timely manner.

Complaints of generality are evaluated, and necessary actions are taken.

LIABILITIES:

Duties and responsibilities of the divisions of our Institution acting as an intermediary in the relevant capital market transactions are determined within the frame of organization structure of our Institution.

Job definitions and organization structures are published, and if required, updated in the internal communication channels of institutions.

EFFECTIVE DATE:

This Conflict of Interests Policy which has become effective upon an approval of the Board of Directors may be revised and amended again by an approval of the Board of Directors.

Client Information Form

Name : _____ Surname: _____

Mother's Maiden Name : _____ Citizenship No.: _____

Address Telephone Information Contact/Correspondence Address Type: ☐ Home ☐ Office

Address: _____

Locality: _____ County: _____

City: _____ Mobile Tel. (Akbank Password Telephone*): _____ / _____

Country: _____ Fax No.: _____ / _____

Home Tel.: _____ / _____ E-mail Address: _____ @ _____

Educational Background: ☐ Uneducated ☐ Primary School ☐ Secondary School ☐ High School
☐ Academy ☐ Undergraduate ☐ Postgraduate

Nationality: ☐ TR ☐ Other 2. Nationality: ☐ No ☐ Yes

Greencard: ☐ Yes ☐ No Residing Abroad: ☐ Yes ☐ No

*Akbank Password Telephone: Refers to a mobile phone number which belongs only to you and is used solely by you and to which passwords of Debit Card, Akbank Mobile, Akbank Internet, Telephone Branch and other existing or to-be-introduced products and services will be sent. I, the undersigned, hereby declare, acknowledge and accept that Akbank may execute banking transactions only in reliance upon a short message (SMS) received from this telephone number, and that Akbank will not be held liable in connection therewith.

I, the undersigned, hereby declare and accept that I have fully read this Agreement, consisting of 10 main articles and 28 pages, and there is no need to sign/initial/certify each page of it, and all information given in the Customer Information Form contained in this page are true and accurate, and we have negotiated and I have accepted with full agreement all and any conditions, including fees, costs, commissions and taxes, of the Agreement, and this Agreement is issued, signed and certified in 2 (two) copies as of the date cited below, and a copy of this Agreement is delivered to me in writing or by a permanent data storage device.

This Agreement is drawn up in English and Turkish. In case of any discrepancy between the English and Turkish versions, Turkish version will prevail.

Client Name and Surname:	Agreement Signature:
Date: / /	

Signature of Bank Officials:

AKBANK T.A.Ş.



Payment Systems Division
Şebnem Dağ GÜVEN
Senior Vice President

Retail Banking Marketing Division
Cem MARTI
Senior Vice President

ELECTRONIC COMMERCIAL MESSAGE PERMISSION

I, the undersigned, hereby declare that I

Demand/Signature:

Don't demand/Signature:

Akbank T.A.Ş. and/or its subsidiaries and affiliates and/or business partners to call me and to send advertisements to my electronic communication addresses given in the customer information form with regard to products and services through all kinds of communication means and channels (SMS, E-mail, Customer Contact Center, Branch, IVN and others), also including the calls for marketing purposes.

With respect to the contract copy delivered to you, please write by hand
"I have taken delivery of one copy of the Agreement" and undersign.

.....
.....

Statement (Declaration) Signature:

I desire to be Akbank Mobile and Akbank Internet user.

*Your temporary password for use of Akbank Mobile and Akbank Internet shall be sent to your Akbank password telephone by SMS.

Akbank Mobile and Akbank Internet Signature:

PUBLIC DISCLOSURE TEXT ON PROTECTION OF PERSONAL DATA

At the stages of safeguarding, protection and processing, and transfer in compliance with the applicable laws, of your personal data in accordance with both the Law on Protection of Personal Data no. 6698 ("KVKK") and the principle of protection of privacy of private life and of basic rights and freedoms of individuals, we, as AKBANK A.Ş., are acting as a data supervisor and taking all of the required actions and measures. Now, we wish to inform you on these issues.

COLLECTION OF PERSONAL DATA AND LEGAL CAUSE

AKBANK T.A.Ş. collects, with explicit consent of the relevant parties, personal data from its customers and/or their duly authorized persons, and third parties and/or juridical authorities and via all and any written, verbal and electronic media for the purposes stated hereinafter and in order to provide products and services in strict compliance with the applicable laws and regulations governing our Bank, and for the sake of performance of our responsibilities and obligations arising from our agreements entered into with relevant persons and entities or whenever deemed necessary for data processing purposes. Your personal data collected by the above cited methods may be processed and transferred for the purposes stated hereinafter and within the scope of the terms, conditions and requirements stipulated in the Law on Protection of Personal Data (KVKK) about processing of personal data and specific personal data.

PURPOSE OF PROCESSING OF PERSONAL DATA

Besides the data and information mandatorily required to be collected from its customers and/or the duly authorized officers of its customers, AKBANK T.A.Ş. processes, stores, keeps and transfers to the extent permitted by the applicable laws and regulations the personal data deemed fit and necessary solely for being able to provide the best services and products intended to be supplied to its customers, and some other specific personal data as well. In this regard, your personal data may be processed by our Bank for the purposes of contacting and informing you about other products and services of our bank, and performing sales and marketing activities, and keeping you informed thereabout, and acquiring new customers, and making efforts for customer satisfaction and retention purposes, and sharing offers about our services, and further improving our service quality, and making developments based on risk analyses, customer and banking needs and requirements, and sending bulletins and invitations, and conducting analysis, reporting, segmentation and modeling studies, and carrying out any other reporting and investigation works as and when deemed necessary within the scope of banking activities, aside from our routine activities of providing products and services you have already selected from our bank's range and giving general information in relation thereto and offering new opportunities thereabout and providing insurance and any other products and services as an agency and making sure that our subsidiaries and business partners also perform their duties in relation with provision of such products and services.

TRANSFER OF PROCESSED PERSONAL DATA

AKBANK T.A.Ş. may at times share your personal data, to the extent permitted by the relevant applicable laws and regulations, with public legal entities (for example, Banking Regulation and Supervision Authority (BRSA), Capital Markets Board (CMB), Turkish Central Bank (TCB)), specific authorized bodies (for example, Credit Registry Bureau, Interbank Card Center, Banks Association of Turkey), our domestic and/or foreign controlling

shareholders, subsidiaries and program partners, and banks, as well as financial institutions and independent audit firms from whom we receive services or with whom we enter into cooperation for our banking services and activities.

AKBANK T.A.Ş. is required to keep all records and documents regarding its banking transactions executed with its customers for a specific period of time as per the laws or regulations pertaining thereto, and accordingly, if you demand our Bank to delete or destroy or anonymize your personal data, your such demand may be fulfilled only at the end of the period of time foreseen in the applicable laws or regulations, and during such period of time, your personal data will by no means be processed or shared with third parties, except for the legal obligations arising out of national and international laws, regulations, treaties and agreements.

RIGHTS OF THE RELEVANT PERSON WHOSE PERSONAL DATA IS PROCESSED

Pursuant to the pertinent provisions of the Law on Protection of Personal Data, you may use any of your following rights by filing an application to AKBANK T.A.Ş.:

- To learn whether your personal data is processed or not; and
- If your personal data is processed, to request information in relation therewith; and
- To learn the purpose of processing of your personal data, and whether your personal data is used for the intended purposes or not; and
- To learn third parties to whom your personal data is transferred at home or abroad; and
- If your personal data is processed incompletely or inaccurately, to request correction or completion of the same, as the case may be; and
- To request deletion or destruction of your personal data; and
- If your personal data is corrected, completed, deleted or destroyed as above, to request the reporting of such acts to third parties to whom your personal data has been transferred; and
- To raise objections against any results that may have been obtained against you due to analysis of your processed data solely and exclusively through automatic systems; and
- If you have incurred damages due to unlawful processing of your personal data, to request indemnification of your damages.

Such demands transmitted as above will be freely responded and handled by AKBANK T.A.Ş. within thirty days to the latest. However, if and when a fee is stipulated by the Personal Data Protection Board in connection therewith, the fees included in tariff rates published by our Bank may be charged on you.

IF YOU WISH TO COMMUNICATE OUR BANK FOR YOUR DEMANDS:

If you wish to communicate our Bank, or make a feedback, or ask questions under and as per the Law on Protection of Personal Data, you may transmit your demand, with a petition containing your demand and accompanied by your identity documents, to our branch offices or to our Sabancı Center 34330 4. Levent / Beşiktaş, İstanbul address or via a notary public or with a secure electronic signature to akbank@akbank.hs03.kep.tr address.

In connection therewith, we would like to remind you that your written demands and applications cited as above may be accepted by us only after verification of your identity.

CUSTOMER DECLARATION

TO: AKBANK T.A.Ş.

I hereby accept, agree and undertake that my personal data collected by Akbank as a result of executed or to-be-executed transactions and activities upon informing me as required by “the Law on Protection of Personal Data (KVKK) no. 6698” will be:

- (a) processed and stored, with respect to the banking activities, products and services dealt with Akbank either directly itself or indirectly as an agency, for the purposes of preparing offers relating to opportunities and campaigns deemed fit and appropriate for me, contacting me, selling products and performing marketing activities, making developments based on customer and banking needs and requirements, making efforts to improve customer satisfaction and service quality, making sure that subsidiaries and other business partners also perform their duties in relation with provision of services offered by Akbank either directly itself or indirectly as an agency or through other business partnerships and for planning, analysis, risk evaluation, reporting and statistical works and activities, and
- (b) transferred, for the purposes stated in the preceding paragraphs, to domestic and foreign third parties and institutions with whom Akbank has entered into agreements and from whom Akbank receives services and/or consultation, as well as its subsidiaries and business partners (Ak Yatırım, Ak Porftöy etc.).

Date:

Name / Surname:

Data Consent Signature:

Akbank T.A.Ş.

General Directorate: Sabancı Center 4. Levent 34330 İstanbul

Central Trade Registry System (MERSIS) Number: 0015 0015 2640 0497

www.akbank.com

Bize.Ulasin2@akbank.com

Akbank Telephone Branch: 444 25 25

INVESTMENT SERVICES AND ACTIVITIES GENERAL RISK NOTIFICATION FORM

Important Remark

You can make profit as a result of transactions that you will make in capital markets but also you have loss risk. Therefore, before deciding on making transaction, you are required to understand the risks that you may encounter in the market and decide by considering your financial status and restrictions.

For this purpose, as foreseen in Article 25 "Notice About Foundation and Activity Principles of Investment Corporations" numbered III-39.1, you are required to understand the following issues contained in the "Investment Services and Activities General Risk Notification Form".

Alert

Check whether the corporation you are planning to work with has authority regarding capital market transactions that you wish to make prior to start making transaction. You can learn banks and capital market intermediary institutions authorized on capital market transactions from www.spk.gov.tr or www.tspb.org.tr web sites.

Risk Notification

In addition to the issues stated in the "Framework Agreement" to be signed with the investment corporation with which you will make transaction, it is very essential for you to understand the following issues.

1. Provisions of any kind of related legislation and all similar administrative arrangement introduced by Capital Markets Board, Exchanges and Trade-In Headquarters shall be applied for the account that you will have opened before the investment corporation and all transactions to be performed over this account.
2. Capital market transactions are subject to risks at various ratios. As a result of price movements to occur in the market, you may lose entire security that you have invested in the investment corporation and also your losses may exceed your total security.
3. Due to leverage effect in transactions such as credit transaction or short sale, possibility that making transaction with low equity make work favorable or unfavorable in the market and leverage effect may provide high gains for you as well as lead to losses should be considered.

4. Possibility that information to be transferred and recommendations to be made to you by the investment corporation regarding the transactions that you will make in derivative markets should be considered.

5. It should be considered that technical and basic analysis to be made by authorized personnel of the investment corporation regarding purchasing and sales of capital market instruments may vary from person to person and foresights made in these analyses have possibility of not being fulfilled definitely.

6. In transactions made in foreign currency, it should be known that there is exchange risk in addition to the above mentioned risks, there may be value loss on Turkish Lira basis due to exchange fluctuations, governments may restrict foreign capital and foreign exchange movements, it may bring additional and/or new taxes, purchasing-sales transactions may not be performed on time.

7. Before beginning to your transactions, you are required to obtain confirmation on all commission and other handling costs from your investment corporation. Unless costs are expresses money-wise, you are required to request a written explanation including understandable examples regarding how costs will reflect to you in money-wise.

Herein capital market transactions risk notification form is intended to inform customer on the existing risks in general and may not cover all risks that may occur due to purchasing-sales and application of capital market instruments. Therefore, you should make a careful investigation before directing your savings to such investment types.

I accept and declare that I read all of the issues mentioned above; that I signed this "Investment Services and Activities General Risk Notification Form" with my free will on the condition of reserving my right to demand my losses that may arise due to defect or negligence of the Intermediary Institutions/Bank during execution of herein principles and my right to sue and that I received one sample of the Form by signing the Contract afterwards.

With respect to the form delivered to you, we kindly request to sign under by writing "I read and understood" expression below by hand.

Customer's Customer Information Bank (MBB) No.:

Name-Surname of The Customer:

Date:

Signature:

Akbank T.A.Ş.

General Directorate: Sabancı Center 4. Levent 34330 İstanbul

Central Trade Registry System (MERSIS) Number: 0015 0015 2640 0497

www.akbank.com

Bize.Ulasin2@akbank.com

Akbank Telephone Branch: 444 25 25

BASIC BANKING INFORMATION AND REQUEST FORM⁽¹⁾

DEPOSIT TRANSACTIONS	FEE	PERIOD	DESCRIPTION
Akbank Account Statement Dispatch (by mail)	TL 3	Monthly	Dispatch by e-mail is free of charge.
BANK CARD AND ATM TRANSACTIONS	FEE	PERIOD	DESCRIPTION
Cash withdrawal from foreign ATMs abroad (Including BITT-Banking Insurance Transaction Tax)	0.12% of the amount withdrawn + TL 3.65	Over the transaction amount	Cash withdrawal transaction performed at foreign ATMs abroad is subject to a fee, which is 0.12% + 3.65 of the amount withdrawn
INTERNATIONAL FUND TRANSFER	FEE	PERIOD	DESCRIPTION
International Fund Transfer to Account (Including BITT)	0.4% of the amount Min.30 USD Max.125 USD	Per Transaction	-
STANDING MONEY TRANSFER ORDERS	FEE	PERIOD	EXPLANATION
Standing EFT Money Transfer Orders (Excluding BITT)	Standing EFT Money Transfer Order Amount (1.000 TL and Below) - 1 TL Standing EFT Money Transfer Order Amount (Between 1.000,01 TL and 50.000 TL) - 2 TL Standing EFT Money Transfer Order Amount (50.000,01 TL and Over) - 25 TL	Per Transaction	Fee will be applied to more than one and periodical EFT Money Transfer Orders to other Banks in Turkey.
Standing Money Transfer Orders To Akbank Accounts (Excluding BITT)	Standing Money Transfer Order to Akbank Account Amount (1.000 TL and Below) - 0,5 TL Standing Money Transfer Order to Akbank Account Amount (Between 1.000,01 TL and 50.000 TL) - 1 TL Standing Money Transfer Order to Akbank Account Amount (50.000,01 TL and Over) - 12,5 TL	Per Transaction	Fee will be applied to more than one and periodical Money Transfer Orders to Akbank Accounts.

⁽¹⁾ The fees to be collected from instantaneous transactions and services which are not continuous by nature like money transfers, invoice collection, etc. will be shown to our Customers in the relevant channel before the date of transaction, and will be collected upon receipt of their approval. Our Customers may retrieve information about fees of these transactions also from www.akbank.com. As the said fees are clearly shown to the Customer prior to the date of transaction and in accordance with the composition of the channel of transaction, and as a prior consent of the Customer is taken for the fees, pursuant to the provisions of the applicable laws and regulations, the notification and approval procedures set forth in this Form will not be applied.

VALIDITY TIME OF FEES AND NOTICES OF CHANGE OF FEES:

The fees and monetary limits listed in this Information Form may be increased every year by up to not more than the annual consumer prices index increase rate published by the Statistics Institution of Turkey as of the end of the previous year. At least 30 days prior to the effective date of said increase, the bank is however required to inform the Customer thereabout in writing, by permanent data storage or by registered phone call. Upon this notification, the Customer will be entitled to cease using the subject product or service by the end of 15 days following receipt of notice. If this right is duly used, additional fees or charges may not be imposed on or collected from the Customer after the effective date of fee increases. However, if the right of withdrawal is not used as cited above by the end of said period, the fee increases will be enforceable on the Customer. Furthermore, the Bank will have the right to cease providing the disputed product or service to the Customer who uses his right of withdrawal


AKBANK T.A.S.
GENEL MÜDÜRLÜĞÜ

COLLECTION METHOD:

All fees to be collected from the Customer pursuant to the Agreement will be recovered in cash or in account or be collected from the Customer's credit card or from the limit of his overdraft deposit account, depending on demand of the Customer.

Explanations about the cost items summarized hereinabove are included in the Banking Services Agreement, and in addition to the Individual Banking Services Agreement, a copy of this form is also delivered to you for a careful review and so that you can request details from our Bank about the ambiguous points, if any.

Bank Official's Signature:


AKBANK T.A.Ş.
GENEL MÜDÜRLÜĞÜ
Retail Banking
Cem MARTI
Senior Vice President
Retail Banking
Tuna ÖZGENEL
Vice President

Your passbook for your deposit account to be opened in reliance upon your demand received from non-branch channels will be delivered to you physically when you apply to any Akbank branch office.

"Basic Banking Information and Request Form", comprised of two pages, is a whole, and a signature put only on its last page containing a signature box will be construed as acceptance and acknowledgement of all provisions of all pages of the form.

I, the undersigned, hereby acknowledge and declare that I have received a copy of this form, and I have read, examined and accepted all information and prices given in this form, and accordingly, I hereby request your Bank to open a demand deposit account in my name.

Name-Surname of The Customer:

MBB No:

Date:

T.R. Identity No/Foreigner Identity No:

Signature:

Akbank T.A.Ş.
General Directorate: Sabancı Center 4. Levent 34330 İstanbul
Central Trade Registry System (MERSIS) Number: 0015 0015 2640 0497
www.akbank.com
Bize.Ulasin2@akbank.com
Akbank Telephone Branch: 444 25 25

F086 - BB20 - V023

CREDIT CARD AGREEMENT PRE-CONTRACT INFORMATION FORM**INFORMATION ON ISSUER OF CREDIT CARD:**

Name: Akbank T.A.Ş. (Bank) / Address: Akbank Head Offices Sabancı Center 4. Levent 34330 İstanbul

Telephone Number: 444 25 25

MERSIS No.: 0015 0015 2640 0497

Web Communication Address: <https://www.akbank.com/tr-tr/ggenel/Sayfalar/Iletisim-Formu.aspx>**INFORMATION ON CREDIT FACILITY:**

Type of Credit: CREDIT CARD

AMOUNTS OF INTERESTS, FEES AND CHARGES TO BE COLLECTED

Credit card is a payment tool in the form of printed card or card number without a physical entity that gives the possibility to purchase goods and service without paying in cash, take loans with the loans that are given to the Customer (Card Holder) by the Bank in the form of card number within certain limits.

Contactless Card: Refers to a card which can be read by Contactless Card Readers via an antenna installed on it, and may be used for purchases equal to or below TL 250 limit, as determined by the official authorities, through remote reading of card, upon and in line with demand of the cardholder.

Bank will evaluate your request for taking/renewing Credit Card/Additional Credit Card and/or limit (including limit changes) and the type of card to be allocated (Gold, Platinum, Wings Basic, Wings Black, etc.) according to declarations or provided documents related to social status, educational level, age, loan payment performance, assets of the Credit Card/Additional Credit Card Holder together with the regulations of the Law with the number of 5464.

In case your credit card request is found eligible, information regarding the limits will be notified to you with the card holder envelop during the delivery of the card.

Name of the Product or Service	Fee / Interest Main Card - Additional Card	Period/Transaction Description
Axess Classic**	TL 150 - TL 74,5	At first activity and per annum
Axess Gold**	TL 167,5 - TL 83,5	At first activity and per annum
Axess Platinum**	TL 189 - TL 94,5	At first activity and per annum
Axess Student**	TL 34,5	1 year after first activity and annually later on
Wings**	TL 196 - TL 97,5	At first activity and per annum
Wings Black**	TL 264,5 - TL 124,5	At first activity and per annum
Contractual Interest Rate*	1.25%	In case of making payment with an amount less than term debt
Delay Interest Rate*	1.55%	In case of making payment under the minimum payment amount of the term debt
Limit Excess Interest Rate*	1.25%	At the moment of limit excess
Contracted Merchant and PTT Online Payment Fee:**	TL 1.54	When payment is made through these channels
Automatic Invoice Payment by Credit Card Interest*	1.25%	On daily basis as from the date of payment
Past Period Account Statement Fee**	TL 1	In the delivery of account statements older than 1 year
Instructed EFT/Remittance Interest *	1.25%	to be charged daily starting from the transaction day
Instructed EFT/Remittance Transaction Fee*	1% Cash Advance Fee + EFT/Remittance Fee Varying According to Transfer Amount and Transaction Channel	It shall be collected once the payment is made. 1% Cash Advance fee plus EFT/Remittance fee varying according to transfer amount and transaction channel shall be imposed upon such transactions. If and when the transaction amount is 1,000 TL and below, EFT fee cannot be more than 1 TL for transactions through mobile banking applications and internet banking transactions and for regular payments, and more than 2 TL for ATM transactions, and cannot exceed 5 TL for transactions carried out via other channels. These fee caps shall be increased to 2 TL, 5 TL, and 10 TL, respectively, if and when the transaction amount is between 1,000 TL and 50,000 TL; and to 25 TL, 50 TL, and 100 TL, respectively, if and when the transaction amount is above 50,000 TL. With regards to EFT transactions determined as "late transactions" in the agreement between the institution and the financial consumer, the above-mentioned limits shall be applied with a 50% increase provided that such transactions are effected the earliest 90 minutes prior to the official closing hours of Payment Systems of Turkish Central Bank. Regarding remittance transactions, on the other hand, maximum fees to be applied shall be determined based on the EFT fees and the categorization thereof, and half of the relevant fees shall apply for remittance transactions.
Instantaneous EFT/Remittance	Cash Advance Interest* and Instantaneous Transaction Fee***	Daily interest shall be accrued starting from the moment of transaction. The approval for the fee shall be requested at the moment of the transaction. Cash Advance fee plus EFT/Remittance fee varying according to transfer amount and transaction channel shall be imposed on such transactions.

SGK Premium Payment As Per Instructions Transaction Fee**	1.6% of payments equal to or below TL 500; and 2% of payments above TL 500	When payment is done
Instantaneous SGK Premium Payment Transaction Fee**	1.50% of payments equal to or below TL 500; and 2.00% of payments above TL 500; and 2% of payments made via www.sgk.gov.tr	At the time of transaction
Discount Tariff**	TL 12.90	Every month
Request Deferral - Advance Interest Amount*	1 month - 1.83%	At the moment of the transaction
	2 month-2.43 %	
	3 month-3.03%	
Account Statement Dividing Interest Rate*	1.25%	Every month
Money Transfer from Credit Card via Mobile Phone Number***	Cash Advance Interest* and Instantaneous Transaction Fee***	Daily interests starting from the date of transaction. Fee is payable at the moment of transaction and with a prior approval.
Free card campaign participation fee (non-instantaneous)**	Min. TL 3,20, Max. TL 8,80	On each registration to the campaigns
Credit Card Foreign Currency Transactions Conversion Rate (Transactions converted from USD to TL)	Akbank foreign exchange selling rate + (Akbank foreign exchange selling rate * 2%)	At the moment of the transaction
Credit Card Foreign Exchange Transactions Conversion Rate (Transactions converted from TL to Euro)	Akbank foreign exchange selling rate + (Akbank foreign exchange selling rate * 0.25%)	At the moment of the transaction
Credit Card Foreign Exchange Transactions Conversion Rate (Transactions converted to USD)	Visa/Mastercard conversion rate + (Visa/Mastercard conversion rate * 0.85%)	At the moment of the transaction
Unclosed Advance Miles Points Price	(Unclosed Advance Miles Points Amount * Ticket Price) / Total Miles Points used for ticket	12 months after receipt of Advance Miles Points
Cash Advance by Credit Card Interest Rate*	1.25%	Daily starting from the date of transaction
Cash Advance by Credit Card Fee***	1% Cash Advance Fee and 15% more of expenses paid to other institutions	It shall be collected once the transaction is made. Please see the link for expenses paid to other institutions: https://www.axess.com.tr/axess/sayfa/11321/faiz-ve-ucretler
Installment Cash Products by Credit Card Interest Rate (Installment Advance, Quick Money, Installment Debt Transfer, SMS Money)*	1.25%	Every month
Credit Interest Rate Over Transactions in Installments With Late Charges*	1.25%	At the time of transaction with late interests
Installment Request Interest Rate*	1.25%	Every month
Additional Installment Request Interest Rate*	1.25%	Every month
Money Transfer From Credit Card via BKM Express Application**	Cash Advance Interest* and Instantaneous Transaction Fee***	Daily interests starting from the date of transaction. Fee is payable at the moment of transaction and with a prior approval.

*RUSF and BITT are excluded.

**Including BITT.

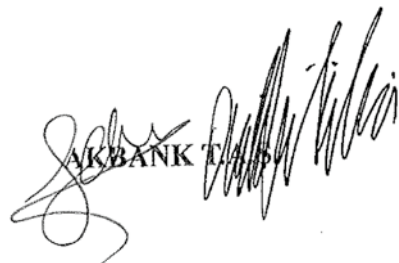
***Excluding BITT.

****Including RUSF and BITT.

Fees and costs charged on Cash Advance, Money Transfer from Credit Card by using Mobile Phone Number, Instantaneous EFT/Remittance from Credit Card, Money Transfer from Credit Card by using BKM Express Application, invoice payments, and lost, stolen and card renewal fees and similar other instantaneous transactions, being non-continuous / one-off transactions, will be shown to the Customer in the relevant channel before execution of the transaction and will be collected only after getting prior approval of the Customer. The Customer may also obtain the information on fees and costs of these transactions from "http://www.akbank.com" address.

Interests, fees, taxes etc. given in this form should be paid by the Customer. Changes to be made in the rates and amounts will be notified with the account statement and interests and fees and all taxes, funds, levies, fees and other fees such as BITT, RUSF to be applied to them will be debited to your card account. Fees are collected in cash or from the account or by debiting to the credit card account or by collecting from the overdraft account's limit upon your request according to type of product and service.

In case that you don't pay some of your term debt until the last payment date given in your Account Statement prepared in Turkish Lira, interest is calculated over your remaining account balance from the Account Statement cutoff date as per the regulations of the Law 5464. According to that, in case some of the term debt is paid, contractual interest is realized from the account cutoff date when you pay the minimum amount or more to your remaining account balance; delay interest is realized for the unpaid part of the minimum payment amount when you pay less than the minimum



amount and contractual interest is realized for the part of your account balance exceeding the minimum amount provided that there is no change in the Regulation.

As per Article 26 of the Law 5464, transaction date is considered as the starting date of the interest for debts related to cash use and all transactions which will be considered within the scope of cash use. No compound interest is applied in interest calculations.

Furthermore, in case that the credit card limit determined as per Clause 9 of the Law 5464 is exceeded with your expenses without the initiative of our Bank or when it does not exceed 20 percent of the given limit and when the card limit is exceeded, contractual interest will be realized to the exceeded amount for the term between the transaction date and the payment date provided that it is closed in the next account term and this does not happen more than 2 times within a calendar year.

Contractual and delay interest rates to be applied by our Bank are in the amounts given in the table hereinabove and this rate will not be more than the maximum rates published by The Central Bank of the Republic of Turkey.

In case our Bank makes changes in the contractual interest rate, this change will be notified to you before 30 days with account statement as per Law 5464. If you pay the whole amount of your debt at latest within sixty days from the notification date and stop the use of the credit card, you won't be effected by the interest increase.

RIGHT OF RENUNCIATION:

Card Holder has the right to renounce from the Credit Card Agreement without stating any reason and paying penalty within 14 (fourteen) days from the date when the Agreement was established. Notification related to the use of right of renunciation should have been submitted to the Bank in written (Akbank Branches) or through permanent data register (444 25 25 Customer Contact Center, Communication Form found in the website www.akbank.com, Communication Form in the section "contact us" on the Akbank Internet) within the time of use of the right of renunciation.

Since the agreement will terminate, in case that the renunciation right is used, the following fees of the credit card and additional card and the virtual card arising since the date when the repayment is done at latest within 30 days from the submission date of the renunciation right to the Bank;

- Debt in the account statement,
- Expenses during the term,
- Capital of the cash transactions and the transactions with cash nature and the contractual interest, RUSF and BITT charge to credit during the term from the date when the credit was used until the date when the capital was paid,
- Contractual interest amount, RUSF and BITT applied to the unpaid part of the debt in the account statement if the whole of the account statement debt has not been paid,
- RUSF, BITT and the part of the bonus given in advance or available product or service fee which cannot be covered by the commitment if a certain product or service were utilized against commitments like expense and order and the related commitment was not fulfilled,
- Non-continuous money transfers, fees received within the scope of approval given from instant transactions and services like collection of invoice and fees, campaigns/programs/special services, RUSF and BITT.

Should be paid to the credit card at once according to the current debt information received from the Bank. If the Card Holder does not make the payment within the stated period or states that he/she gave up using the renunciation right, the Card Holder is considered as he/she did not renounce from the credit card agreement and all kinds of obligations of the Card Holder within the scope of the Individual Banking Services/Credit Cards Agreement continue.

Card Holder should contact the Bank before the transaction in order for the calculation of the whole amount of the credit card repayment stated hereinabove according to the payment date.

Public obligations and fees paid by the Bank to third parties or to a public institution or establishment for the credit are not returned to the Card Holder.

In case of renunciation, Card Holder can continue to pay the awaiting installments of the installment transactions made with card on the due dates.

If there are other services based on the credit card agreement, the agreement associated with this service will also terminate when the Card Holder renounce from the agreement.

VALIDITY TIME OF FEES AND NOTICES OF CHANGE OF FEES:

Since the fee increases mean change in the agreement, they will be notified to you with account statement as per law 5464. These changes will become effective as of the last payment date relating to the period of notification. If you continue to use the card after the last payment date of the term which the notification belongs to, it is considered that you accept the changes occurred in the Agreement.

The fees and charges specified in this form may be increased every year by up to not more than the annual consumer prices index increase rate published by the Statistics Institution of Turkey as of the end of the previous year. At least 30 days before the effective date of the increase of fees and charges, the Bank will, however, be required to inform the Customer thereabout in writing, by permanent data storage or by registered phone call. Upon this notification, the Customer will be entitled to cease using the subject product or service by the end of 15 days following receipt of notice. If this right is duly used, additional fees or charges may not be imposed on or collected from the Customer after the effective date of fee increases. However, if the right of withdrawal is not used as cited above by the end of said period, the fee increases will be enforceable on the Customer. Furthermore, the Bank will have the right to cease providing the disputed product or service to the Customer who uses his right of withdrawal.

PAYMENTS NOT DONE - RULES RELATED TO DELAY:

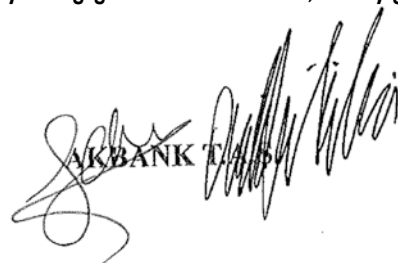
Pursuant to the provisions of the Law numbered 5464, the minimum amount payable for credit cards cannot be less than the amount to be determined by Banking Regulation and Supervision Agency to be between 20% (twenty percent) and 40% (forty percent) of the amount of debts of the period.

In the case that you do not pay the minimum payment amount for two terms in a row, the Bank matures all debts with a warning. In this case, the Customer is considered as overdue and legal actions are started against you. All due and payable debts are involved in the follow up amount, delay interest is applied from the due date until the debt is completely paid. In case of a delay, you are obliged to pay the whole debt and interests arising until the whole amount of the debt is paid and taxes that will be calculated over this interest as per Regulation and other public obligations.

All types of costs, legal proceedings costs and other costs (court fees, lawyer costs, fees, levies, taxes, notary fees etc.) which will arise from warnings and notifications that will be sent by the Bank due to late payments are separately received from the Card Holder.

GUARANTEE:

As a guarantee for your credit card transactions, you may establish a real property mortgage in favor of the Bank, or may give chattel mortgages


AKBANK T.C.

such as pledges on motor vehicles, cash deposits, foreign exchange deposits or gold deposits, or may assign your receivables to the Bank. Personal pledges received against your obligations are in the force of ordinary guarantee pursuant to the related regulation. Personal pledges given by the Bank for your receivables if any are in the force of joint guarantee unless otherwise is stated in the other regulations.

RULES RELATED TO THE TERMINATION OF THE AGREEMENT:

The Agreement related to the Credit Card can be terminated without stating a reason anytime by you without making any payment in written (Akbank branches) or through the permanent data register that the Bank can reach (Communication Form found in the website www.akbank.com, Communication form in the section "Contact us" on the Akbank Internet or Customer Contact Center 444 25 25) provided that you notify the Bank. However, you can give up terminating the agreement by notifying the Bank through Customer Contact Center 444 25 25 within 7 days from the moment this request was notified to the Bank. If the you would not have such request within the period hereinabove, the agreement will be considered as terminated from the day when the notification was made.

The Bank can terminate the Agreement related to the Credit Card anytime without stating a reason by notifying you in written or through permanent data register 2 (two) months in advance. Our Bank can also immediately terminate this Agreement without complying to the notification period within the scope of the regulations given in Agreement or in case there are cogent grounds according to the evaluation that the Bank will perform later.

With regard to credit cards, cancelling the card has the same force with the termination of the agreement. In such cases, the credit card will be cancelled by the Bank within the legal term and if there are installment shopping performed by the customer with the credit card, the Bank will continue to send account statement to the Customer until the whole installments are paid. In case the agreement is terminated, the credit card will be cancelled.

Account Statement is deemed among the final documents referred to in the Execution and Bankruptcy Law, and if payment is not done, our Bank may terminate this Agreement and cancel the credit card or cards under this Agreement.

In case the agreement is terminated, the credit card will be cancelled. Furthermore, the obligations for paying legal obligations such as capital, interest, fund, tax, fee, levies, etc. and costs and fees arising from the card uses made during the term when the agreement was in force will continue as per the rules of the agreement.

INSURANCE:

No insurance associated with the Credit Card can be made without your request in written and permanent data register. Services related to insurance can also be taken from another insurance company rather than the one for which our Bank is an agency.

OTHER ISSUES:

All information required to be given to our customers with the information form before the Credit Card agreement as per the related regulation is found within this form.

This Information Form Before The Agreement is an annex and an inseparable part of the Service Agreement for Individual Banking Services/ Credit Cards Agreement.

In case that your card request is negative as a result of the evaluation to be made by our Bank, you will be immediately informed without any charge.

Information related to credit card in this information form are valid during the working hours of the business day when the information form was given. The credit card request that you will make during this period will be evaluated within the scope of the information in this form. If you wish you may immediately continue with the credit agreement in our Branches without waiting for the end of this period.

I read the preliminary information form consisting of totally 4 pages and 1 Annex. One copy of this form was received by me.

For credit card requests made through the channels other than Branches, this information form before the agreement will be sent to the e-mail address stated by the Customer and the information form will be considered as delivered from the date when the e-mail was sent.

Annex.1: Other Information and Customer Request

Signature of Bank Officials:

Payment Systems Division
Şebnem DAĞ GÜVEN
Senior Vice President

Payment Systems Division
Aylin ÖZİNCİ
Vice President

Name & Surname of the Customer:

T.R. Identity No/Foreigner Identity No:

Date:

Signature:

Akbank T.A.Ş.

General Directorate: Sabancı Center 4. Levent 34330 İstanbul

Central Trade Registry System (MERSIS) Number: 0015 0015 2640 0497

www.akbank.com

Bize.Ulasin2@akbank.com

Akbank Telephone Branch: 444 25 25

F084 - BB20 - V032

ANNEX:I**A- OTHER INFORMATION**

Presenting the Information Form for Credit Card Before the Agreement does not necessarily mean a commitment that the credit card will be given by our Bank, it only aims to inform our Customers about the Credit Card product.

In case your request for Credit Card is found eligible as a result of the evaluation to be made by our Bank, the related card can be given as per the provisions of the Individual Banking Services Agreement related to Credit Cards.

Additional information/document may be requested from you to be able to finalize the evaluation related to the Credit Card.

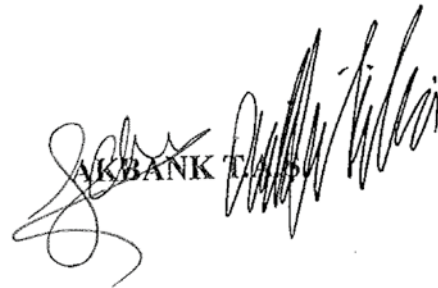
Our Bank can open Bank account and/or Credit Card account for you within the Bank while giving Credit Card/Additional Credit Card. Credit Card(s) and Additional Card(s) are sent to the address which was determined within this Individual Banking Services Agreement/Credit Cards Agreement or which was specified in the application form or they are delivered by the Branch. The Bank may decide to give Additional Card to third parties upon your request.

There might be some adverse provisions in the Individual Banking Services Agreement/Credit Cards Agreement. Our Customers are able to find the provisions of the agreement beforehand as the up-to-date agreement is published in the "Agreements" section of our Bank's web site. Furthermore, we kindly request you to read the provisions of the Agreement carefully and inform our Bank if there are provisions which you do not accept or understand or you worry about.

The Agreement will come into force if the information form prior to the agreement is read and our Customers whose card requests were found eligible sign the Individual Banking Services Agreement/Credit Cards Agreement.

The Customer accepts and declares that, the payment option with the highest level will be taken into account if the Customer selects more than one payment option among the automatic payment options, the minimum payment option will be recognized if no automatic payment order is selected through the channel, the automatic payment order will be connected to the wage account if the Customer has more than one account, if there is a separate deposit account or if a new deposit account is opened upon the Customer's request, an "automatic payment order" will be identified for this deposit account connected to the credit card, in case that this account is the wage account, the debt will be collected from the related account as per the provisions determined in the Individual Banking Services Agreement and according to the prior given automatic payment order.

One copy of this Form is delivered to you in order that you can obtain information before the agreement related to the Credit Card is realized.



AKBANK T.A.Ş.

I want to have a Credit Card:

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

Monthly net income:

 TL

Do you have a car?

☐ Yes ☐ No

The Credit Card that requested:

☐ Axess ☐ Wings ☐ Free ☐ Axess Student ☐ Axess Troy

Cell phone of the child's custodian:

(05.....) (.....)

*Only one (1) Credit Card request will be evaluated with this form.

*In case of marking more than one card choices; Axess, Wings, Free card request will be taken into consideration respectively.

*Axess Student credit card is only available for the customers who are between 18-26 years old and can submit university student certificate

*Child's custodian cell phone should be declared when requesting Axess Student credit card.

*Credit card demand of customers who do not mark any card choice will be considered and proceeded as Axess.

Card delivery address:

☐ Home ☐ Work

Automatic credit card limit increase:

☐ Yes ☐ No

Relying on the contracts I have signed, I hereby request that limits of all credit cards assigned to me are increased on the date and at the rates determined by our Bank by means of sending a notice to me 15 days in advance.

I want Automatic Payment Order:

☐ Yes, whole of my outstanding balance will be paid.☐ Yes, my minimum amount will be paid. ☐ No, no automatic payment.

*In case more than one payment option is selected, payment option with the highest amount will be taken into account.

*If you have a deposit account, an "automatic payment instruction" linked to this deposit account will be identified to your credit card. Also if this account is the account to which your wages are deposited, the debts will be collected and recovered from the said account according to your automatic payment instruction and within the frame of the principles set down in the Agreement. If the aforementioned options are not marked, the automatic payment instruction will be identified as the minimum payment amount.

*Provided that you have an automatic payment order for collection of your credit card debt from your Plus Money Credit (Overdraft) limit, then in this case your credit card debt shall be collected in reliance thereupon only on the last payment date. Your credit card debt shall not be collected from your Plus Money Credit limit after the last payment date thereof.

Payment Week Choice:

☐ 1 ☐ 2 ☐ 3 ☐ 4

Your Account Statement will be sent to your e-mail address. If you prefer to take your account statement from other channels, please select the channel:

☐ Home ☐ Work

Enable E-Commerce Transactions:

☐ Yes ☐ No

Name & Surname of The Customer:

Signature of Bank Officials:

T.R. Identity No/Foreigner Identity No:

Date:

Signature:

Payment Systems Division
Şebnem DAĞ GÜVEN
Senior Vice PresidentPayment Systems Division
Aylin ÖZINCI
Vice President

Akbank T.A.Ş.

General Directorate: Sabancı Center 4. Levent 34330 İstanbul

Central Trade Registry System (MERSIS) Number: 0015 0015 2640 0497

www.akbank.com

Bize.Ulasin2@akbank.com

Akbank Telephone Branch: 444 25 25

CREDIT CARD AGREEMENT

A. PARTIES:

This Agreement is entered into by and between on one hand, **AKBANK T.A.Ş.**, the name, open address, telephone number and **MERSIS** data of which are given in the section titled "Signors of Agreement" (to be hereinafter shortly referred to as the "**BANK**") and on the other hand, the "**Customer / Card Holder**", the name, open address, telephone number and **MERSIS** data of which are given in the section titled "Signors of Agreement", under the following terms and conditions.

B. DEFINITIONS:

The following words and terms, whenever used in the body of this Agreement, will have the meanings ascribed thereto herein:

Bank: Refers to and stands for Akbank T.A.Ş.

Customer/Credit Card Holder: Refers to and stands for the person receiving credit card services hereunder.

Visa International, MasterCard International, Joint ATM: Refer to and stand for the payment systems to which the Bank is a member.

Merchant: Refers to natural person or legal entity businesses, firms or places of business which enter into a Merchant Agreement with the International Card Organizations and/or the Bank and sell all kinds of goods and/or services and/or provide the cash advance withdrawal facility to the Credit Card Holder hereunder.

Credit Card: Refers to a standard plastic card or a card number, with no physical existence, or a special chip and antenna, equipped by credit card functions, contained in mobile phone / SIM card, memory card, apparatus or sheath, provided or delivered by the Bank to the Credit Card Holder in order to enable the latter to use the same for purchase of goods and services from the Merchants and/or for withdrawal and use of cash advances from the authorized cash payment units or from ATMs.

Contactless Card: Refers to a card which can be read by Contactless Card Readers via an antenna installed on it, and may be used for purchases equal to or below TL 250 limit, as determined by the official authorities, through remote reading of card, upon and in line with demand of the cardholder.

POS (Point of Sale Terminal): Refers to a machine which reads the information recorded magnetically on the Credit Card during Credit Card payment transactions in the Merchants, and electronically takes an authorization, and enters passwords, and generates sales or credit vouchers, and collects the payment, thanks to its connection with the computer system of the Bank or the financial institution to which the Merchant is a member.

CBRT: Refers to and stands for the Central Bank of the Republic of Turkey.

Cash Withdrawal / Cash Advance: Refers to withdrawal of cash funds, against interest and/or fee, out of the credit card cash withdrawal limit, from the Bank, the Bank's ATMs, the Merchants providing the cash payment facility, the Bank's Internet Branch or other channels designated by the Bank, by using the Credit Card and through transfer to accounts.

Contactless Card Reader: Refers to a machine reading cards also allowing the contactless transactions, which can be linked from outside to or is integrated with POS devices or such other devices as automat, validator, turnstile, etc. that allow payments by using a Credit Card.

Expenditure Voucher (Slip): refers to a document which is issued by the Merchant in consideration of goods/services purchased by using a Credit Card, and covers the amount of transaction, as well as the number and amounts of installments arising out of the transaction, if any, in terms of a credit facility with installments, and is approved by the Card Holder or the Supplementary Credit Card Holder by entering a password (or if it is impossible to enter a password, is signed), and contains a payment commitment.

Permanent Data Storage Device: Refers to short message, electronic mail, internet, disk, CD, DVD, memory card and similar other tools, instruments or media which enable the recording of all information sent by or to the Customer, in such manner to permit the inspection of such information for the intended purposes thereof for a reasonable period of time, and the copying and reproduction of such information unchanged, and the access to such information.

BKM Express: BKM is a payment system application developed jointly with banks and e-commerce firms. After being registered in BKM Express and adding their card data and information thereto, the cardholders may transfer money or make shopping by using this application.

C. TYPE AND BASIC CHARACTERISTICS OF CREDIT FACILITY:

1. Type of the credit facility covered by this Agreement is Credit Card. Credit Card is a means of payment, in the form of a printed card or a card number, with no physical existence, which enables the Customer to purchase goods and services without using cash funds and to withdraw a credit facility in cash, under the credit facilities made by the Bank available to the Customer subject to certain credit limits.

2. The Bank will assess the Customer's demands for issuance / renewal and/or limit (also including changes of limit) of Credit Card / Supplementary Credit Card and the type of card to be allocated (Gold, Platinum, Wings Basic, Wings Black, etc.), by considering the statements to be given or the documents to be delivered by the Customer about the Credit Card / Supplementary Credit Card Holder's social status, education level, age, credit payment performance and assets and within the frame of provisions of the Law no. 5464. Assessments as to whether a Credit Card / Supplementary Credit Card will be issued and granted to the Customer or not, and if so, about the limit thereof will be made by the Bank, and the limit information will be advised to the Customer with a card holder envelope at the time of delivery of the card.

3. Except for the situations which may constitute a risk for the Customer or the Bank, pursuant to the provisions of the Law no. 5464, the Bank will be authorized to reduce the Customer's credit card limits by notifying the same in an Account Statement and by taking into consideration the Bank's crediting policies and the Customer's credit performance, financial structure, credit allocation conditions, etc. causes.

4. The Customer's requests for increase of credit card limits will be assessed by the Bank in accordance with the provisions of the Law no. 5464. The Bank determines a single joint limit for purchases of goods and services and/or for cash withdrawals of the Credit Card and/or Supplementary Credit Card Holder by using credit card. The limit determined by the Bank will not be increased unless demanded so by the Customer.

5. The Bank may, at the time of issuance of a Credit Card / Supplementary Credit Card, open a Bank account and/or a Credit Card

account in the Bank in the name of the Customer. Credit Card(s) and Supplementary Credit Card(s) are sent and delivered to the Customer's address set forth in this Agreement or designated in the application form or are delivered directly by the relevant Branch. If demanded so by the Customer, the Bank may decide to issue and grant a Supplementary Credit Card to third persons.

6. The power of access of the Credit Card, covered by this Agreement, to the last deposit account used by the Customer and to the deposit account used for automatic payments of the Card is open, and the Customer may, immediately after taking delivery of the Card, enter into these accounts and withdraw money from or deposit money in these accounts through Akbank ATMs / BTMs. The Customer may, if he wishes so, cancel his Card's right of access to the deposit accounts through Akbank Internet, Akbank Telephone Branch 444 25 25 or the relevant branch.

7. If and when the agreements signed with international card organizations / other organizations are terminated / amended, the Bank may be obliged to change the features of Credit Card / Supplementary Credit Card issued and granted to Credit Card / Supplementary Credit Card Holder (if possible, by sending an advance notice in connection therewith) or to deactivate the Credit Card / Supplementary Credit Card.

8. The Customer and/or the Supplementary Card Holder hereby acknowledge that the expiry date shown as month and year on the card is determined by the Bank, and the card will be valid until the last day (last day included) of the stated month, and will not be used after that date. All kinds of legal liabilities that may arise out of use of the card after its expiry date will belong to the Customer, the Supplementary Card Holder and the guarantor. The Bank may at all times re-determine the period of use of the Credit Card. The Customer and/or the Supplementary Card Holder will be liable to abide by this limitation. The Bank may refuse to renew an expired card in reliance upon the documents in attachment to application or upon information to be collected by the Bank itself. At the time of renewal, the Bank reserves its right to request that a minimum amount of deposits to be determined by the Bank itself according to the then-current conditions be kept in the Customer's account. A new card may be issued and granted only if and when the card is renewed in accordance with the provisions of this Agreement. For such purposes as providing new features to a Credit Card granted to the Customer, or modifying or renewing the existing features thereof, the Bank may allocate and directly send to the Customer's address a new Credit Card for replacement of the existing card. During the process of renewal of the Credit Card, the automatic payment instructions already identified on the expired Credit Card are transferred to the renewed card. Even if the renewed card is not received / activated by the Customer and/or the Additional Card Holder, as long as the credit card is not cancelled / the underlying agreement is not terminated by the Customer or the Bank, the automatic payment collections will continue through the renewed card.

9. The Bank does not assume or accept any liability for or does not stand as a party to, and cannot be held liable to affect any research or to give any guarantee or warranty on, any disputes relating to the kind, description, contents, quantity, warranty, transportation, defect, etc. issues as to the goods purchased by the Customer and/or the Supplementary Card Holder from the Merchants. In such disputes, after the Customer and/or the Supplementary Card Holder signs the Expenditure Voucher or password is entered into POS device or card data and information are entered in the virtual store, any instruction given to the Bank for non-payment to the relevant Merchants is not valid, and the Customer is under obligation to make payment to the Bank.

10. Credit Card may be used not only for purchase of goods and services from the Merchants up to the limit allocated to the card and in accordance with the general rules of international card organizations and/or the rules determined / to be determined by the Bank, but also for cash withdrawals or payments (paying the Credit Card debts, depositing money in the account and other payment facilities to be recognized by the Bank) via Bank branches and ATMs or via Merchants to be authorized by the Bank or via other channels to be designated by the Bank.

11. The Customer and/or the Supplementary Card Holder may withdraw cash funds by using his password via ATMs and POS devices where the Credit Card is valid abroad, or via the Bank or via ATMs and POS devices contracted by the Bank at home. Furthermore, the Customer and the Supplementary Card Holder hereby acknowledge that if and when they give an instruction to the Bank in the application form or subsequently in writing or verbally for payment of invoices (electricity, water, social security premiums, rent payments, etc.) issued by other legal entities and utilities to the Customer or for other regular payments, to the extent allowed so by the Bank, then and in this case, his Credit Card account may be debited by the Bank through an authorization (provision) taken in connection therewith, and that his debt towards the Bank will be deemed to have arisen upon such authorization (provision).

12. In the event that the Customer withdraws cash funds from the Bank branches, a debit note issued by the relevant Bank branch will also be valid in lieu of a cash payment document. Where it is not possible to enter a password, the signature to be put on Expenditure Vouchers and/or Cash Payment Documents at the time of use of the card is required to be same with the signature put by the Customer and/or the Supplementary Card Holder on the back of the card. As the Bank units and Merchants may be required to check identity, the card holders are under obligation to carry a certified identity document with a personal photograph (such as driving license or identity card) during use of their cards. A card may be used only by the natural person on whose name it is issued, and by being submitted at the time of purchase, and a card may not be used or another person may not be permitted to use a card by previously obtaining and filling in a sales voucher (slip) or through other persons.

13. In the case of purchasing of goods and services in Merchants by using a Credit Card, the expenditure is approved by the Customer by entering his password, and by the Merchant by issuing an Expenditure Voucher. Where it is not possible to enter a password, the transaction is approved by a signature of the Customer on the Expenditure Voucher. The Customer is required to receive a copy of the Expenditure Voucher and in the case of an objection, to submit this copy to the Bank. Expenditures made through cards classified as Contactless Cards may be affected by having the card read from a distance. These types of transactions are certified without using a signature or a password. Payments by having the card read from a distance may be affected offline or online. An Expenditure Voucher may not be issued for these transactions. The Customer is responsible for this transaction due to his approval of the expenditure.

14. Cash Payment Document is issued by the Bank branches or by the branches and offices of banks affiliated to Visa International and MasterCard International at the time of withdrawal of cash therefrom and/or is signed by the Customer.

15. Debts of the Customer and/or the Supplementary Card Holder to the Bank arise upon or through approval of expenditures by the ways defined in article 13 of Section "C" of this Agreement.

16. The Customer hereby acknowledges to become indebted by amounts of Expenditure Vouchers and cash withdrawal (cash advance)

documents, and that these amounts will be debited by the Bank to his credit card account, together with interests and fees as defined in this Agreement and the Resource Utilization Support Fund (RUSF) and the Banking and Insurance Transactions Tax (BITT) and other charges specified in the laws.

17. As the card system is one of the direct services offered by the Bank, a credit card may not be used fictitiously or for commercial purposes. Such transactions as issuance of an Expenditure Voucher for repayment of a debt, or use of credit card in the Customer's own place of business / in a business partner of the Customer / in the place of business owned by a partner of the Customer or at all times in the same Merchant are considered and treated as commercial purpose use / fictitious use. The Customer may in no case affect such types of transactions with his credit card, as they are in contradiction with the purpose of allocation of credit card or the applicable laws. The Customer is objectively liable towards the Bank for all kinds of his direct or indirect transactions and acts, particularly his misappropriation and fraud acts. If such types of use are detected, the Bank may deactivate the Credit Card.

18. The maximum amount of credit limit which may be withdrawn by the Customer and/or the Supplementary Card Holder in cash is limited by the ceiling limit to be designated by the Bank and stated in its Account Statements. The upper limit of the goods or services which may be purchased by the Customer and/or the Supplementary Card Holder at once by using his credit card in a Merchant may also be determined by the Bank.

19. The Customer and/or the Supplementary Card Holder hereby agree and undertake to use their Credit Cards allocated to them for domestic use only within the borders of the Republic of Turkey, and not to use the same abroad. All kinds of fiscal and civil liabilities that may arise out of malicious or accidental use of a Credit Card valid only in Turkey abroad will belong to the Customer. In the case of use of credit card abroad, if the Customer exceeds the frequency of use limit or the amount limit thereof, in cash withdrawals, the counterparty center or bank is under obligation to call the Bank and take an authorization. If and when the Bank is called from abroad for authorization purposes due to excess of the frequency of use limit and the maximum limit of use of card or due to cash withdrawals, the Customer hereby agrees to reimburse the communication fees and costs of the relevant center. The objections and claims of the Card Holders for tax refunds or benefits that may arise out of the status of being a limited taxpayer in the case of use of card abroad will be raised by the Card Holders directly to the relevant vendors and by using their own means and methods. The Bank cannot be requested to stand as a mediator in connection therewith. The Bank may only examine such an objection relating to such a debt amount debited to the Customer's account, and may take necessary actions in order to respond thereto, in the cost of the Customer, providing that this objection is made in writing. If the Customer fails to repay his such debts, the Bank will deactivate the use of Credit Card and the subject services. The Customer hereby accepts and acknowledges that the Bank will be authorized to debit to his account all fees and charges which are / may be accrued by the Bank or which the Customer may be required to pay to the correspondent banks or the Credit Card Systems due to his expenditures made by using his Credit Card.

20. The Customer hereby agrees and undertakes to pay to the Bank all kinds of interests, taxes, fees and charges, etc. specified by the Bank in this Agreement and in the documents attached hereto. Changes to be made in rates and amounts will be notified by an Account Statement, and both the interests and fees and charges specified in this Agreement, and all taxes, funds, duties and other accessory debts such as RUSF and BITT levied thereon will be debited to the Customer's credit card account and be paid by the Customer. In the Account Statements issued in Turkish Lira, if only a part of the debts accrued until the last payment date is repaid, interest will be accrued and calculated over the remaining account balance for the period starting from the Account Statement cut-off date in accordance with the provisions of the Law no. 5464. Accordingly, unless the applicable laws are changed, if only a part of the debts of the period is paid, the remaining account balance will be subject to contractual interest rate for the period starting from the Account Statement cut-off date in the case of payment equal to or above the minimum amount, or in the case of payment below the minimum amount, the unpaid portion of the minimum amount will be subject to delay interest rate, and the portion of the account balance in excess of the minimum amount will be subject to contractual interest rate. Pursuant to article 26 of the law no. 5464, for all kinds of debts relating to use of cash, and for all transactions that may be considered as use of cash, the date of transaction will be taken as the starting date of calculation of interest. Compound interest is not applicable in interest calculations. Furthermore, if and when the credit card limit to be determined as per article 9 of the law no. 5464 is exceeded by expenditures of the Customer beyond the initiative of the Bank, or in the case of excess of credit card limit up to twice in a calendar year, providing that it does not exceed twenty percent of the allocated limit and is settled and closed in the subsequent accounting period, the amount in excess will be subject to contractual interest rate for the period from the date of transaction to the date of actual payment. Rates of contractual and delay interests to be applied by the Bank are the rates specified in Section "E" of this Agreement, and will not be above the maximum rates published by the Central Bank of the Republic of Turkey. Should the Bank change the contractual interest rate, such change will be reported to the Customer by an Account Statement no later than thirty days in advance in accordance with the applicable laws and regulations. If the Customer repays the full amount of his debts and ceases using his Credit Card within maximum sixty days following the date of receipt of this notice, then the Customer will not be affected from such interest rate increase.

21. Expenditures made abroad by using credit cards are reflected onto the Account Statement in TL, USD or Euro, depending on the CUSTOMER's demand, while cash withdrawals made abroad in foreign currencies are in any case reflected onto the Account Statement in Turkish Lira. If the currency preferred for Account Statement is TL or in the case of cash withdrawals to be reflected onto the Account Statement in TL, expenditures made in foreign countries the official currency of which is not USD will first be converted into USD over the relevant credit card foreign currency transactions exchange rate, while expenditures made in USD will be reflected onto the Account Statement in TL over the relevant credit card foreign currency transactions exchange rate current as of the date of reflection onto the Bank. If the currency preferred for Account Statement is USD, expenditures made in foreign countries the official currency of which is not USD will be reflected onto the Account Statement in USD over the relevant credit card foreign currency transactions exchange rate. If the currency preferred for Account Statement is Euro, expenditures made in USD or USD equivalent sum of expenditures made in a currency other than USD will first be converted into TL over the then-current Akbank foreign exchange selling rate, and then converted into Euro over the relevant credit card foreign currency transactions exchange rate. If the currency preferred for Account Statement is USD/Euro, expenditures made in USD will be reflected onto the Account Statement in USD, and expenditures made in Euro will be reflected onto the Account Statement in Euro, and expenditures made in neither USD nor Euro will be reflected onto the Account

Statement in USD over the then-current relevant credit card foreign currency transactions exchange rate. If the full amount of balance of a foreign currency Account Statement is not paid until the last payment date, the remaining amount is converted into TL over Akbank's foreign exchange selling rate current as of the date the TL account statement is issued, and the resulting TL amount is transferred to TL Account Statement, and interest is accrued and charged over the daily balance thereof for the period starting from the date the Account Statement is issued. If and when a foreign currency Account Statement gives a credit balance, then, after the last payment date, a portion of the credit balance of foreign currency Account Statement meeting the minimum payment amount unpaid in TL Account Statement will be transferred into TL Account Statement over the Akbank foreign exchange selling rate current as of the date of transaction. Payments made under a foreign currency Account Statement after the last payment date thereof will first be applied to the debts arising out of the transactions effected during the period. Furthermore, interest will be accrued as detailed hereinabove. Current Akbank foreign exchange rates are published in www.akbank.com website address.

22. Pursuant to the provisions of the Law numbered 5464, the minimum amount payable for credit cards cannot be less than the amount to be determined by Banking Regulation and Supervision Agency to be between 20% (twenty percent) and 40% (forty percent) of the amount of debts of the period. The minimum payment amount may be increased by the Bank by being published in the Account Statement. If the Customer fails to pay the minimum payment amounts of two consecutive billing periods in full, the Bank will mature all outstanding debts by sending a notice in connection therewith. Thereupon, the Customer is deemed to have fallen in default, and legal proceedings are initiated against the Customer. All of the overdue debts are included in the amount of legal proceedings, and a delay interest is applied for the period from the date of acceleration of debts to the date of full repayment and settlement thereof. In the case of a default, the Customer will be liable to pay the full amount of debts, together with interests to be accrued until the debts are fully repaid and settled, as well as the taxes and other legal liabilities to be calculated over these interests as per the applicable laws and regulations. All kinds of costs to be incurred for notices and notifications to be sent by the Bank to the Customer due to the Customer's failure in timely repayment of his debts, as well as the costs of legal proceedings, and other expenses (court expenses, attorney fees, public fees and duties, taxes, notary public fees, etc.) will be separately charged on and collected from the Customer.

23. In the case of purchases of goods or services by using a Credit Card from such merchants as international airlines, which are a member of a foreign Bank or authorized institution, but are active within the borders of the Republic of Turkey, even if the Expenditure Voucher is in TL, the amount of transaction will be reflected onto the accounts of card holders in foreign currency, just like a transaction effected abroad pursuant to Visa International and MasterCard International rules.

24. The Customer hereby agrees and undertakes to pay a cash advance fee to the Bank in consideration of cash withdrawals (cash advances) effected at home or abroad. The Customer and/or the Supplementary Card Holder hereby accept and declare that interest will be started to be accrued and calculated as of the date of withdrawal in all cash advance transactions, and as of the date of payment in all cash payment transactions, and that overnight interest will be applied and accrued in the case of withdrawals and payments made in the same day.

25. In the case of return of goods and/or cancellation of services purchased by the Customer and/or the Supplementary Card Holder, where the refund is not made over POS device, the amount shown in the Credit Voucher is credited to the Customer's account after the Credit Voucher filled in by the Merchant and signed by the Customer and/or the Supplementary Card Holder is delivered by the Merchant to the Bank. The fact that the Credit Voucher has been filled in and signed does not relieve the Customer and/or the Supplementary Card Holder from their obligations and liabilities arising out of the Expenditure Voucher previously signed for the amounts of goods and/or services.

26. The debits and credits to the account of the Customer himself and/or of the Supplementary Card Holder due to use of Credit Card will be recorded in the Account Statement as of the account cut-off date, and will be sent by the Bank to the address designated in the body of this Agreement or by other methods to be determined and notified by the Bank. The Customer's demands relating to Account Statements of the period prior to 1 year before the date of demand may be fulfilled and satisfied by the Bank in the sole cost of the Customer.

27. Account Statement is considered and treated as a final document as defined in the Execution and Bankruptcy Law, and if no payment is made, the Bank may terminate this Agreement and cancel the Credit Card or Cards in accordance with the pertinent provisions of this Agreement.

28. The Customer may at any time and in its sole discretion and convenience terminate this Agreement without payment of any fee or indemnity by sending a written notice to the Bank through (Akbank branches) or permanent data storage device accessible by the Bank (Communication Form included in www.akbank.com web page, or Communication Form included in "Reach Us" page in Akbank Internet, or Customer Contact Center 444 25 25). However, the Customer may renounce from terminating this Agreement by sending a notice via Customer Contact Center 444 25 25 within 7 days following the date of his notice of termination sent to the Bank. If the Customer does not make such a demand within the said period of time, the Agreement will be deemed to have been terminated as of the date of notice.

The Bank may at any time and in its sole discretion and convenience terminate this Agreement by sending an at least 2 (two) months prior notice to the Customer in writing or through permanent data storage device. However, in the case of just causes according to the following provisions of this Agreement or according to the subsequent assessment of the Bank, the Bank may terminate this Agreement with immediate effect without abiding by the aforementioned period of notice.

- If and when the Customer fails to perform any one of his obligations arising out of this Agreement, or the identification and identity confirmation required pursuant to the applicable laws and regulations due to a suspicion about the adequacy and accuracy of his identity data and information cannot be made, or the Customer fails to repay his debts arising out of the transactions, goods and services covered by this Agreement or his other debts owed to the Bank, or legal proceedings are initiated by the Bank against the Customer due to another transaction, or legal proceedings are initiated by third parties against the Customer, or a non-voluntary petition is filed for insolvency or bankruptcy of the Customer, or the Customer's bankruptcy is postponed, or the Customer is adjudged bankrupt, or enters into composition with his creditors, or breaches or violates the applicable laws and regulations, or abuses the banking services, or makes it unbearably difficult for the Bank to provide and offer its services, or the Customer continuously acts or behaves in such manner

to disturb the peace in the Bank's units, or the products / services / accounts covered by this Agreement are not used for a period of 30 days following the last transaction date, and the account balance remains below the minimum balance determined by the Bank, or due to any other just causes not limited by the above listed ones, the Bank may, by sending a prior notice, close the Customer's accounts held with the Bank, and cease providing the products/services covered by this Agreement, and claim repayment of the full amount of debts, together with accessory debts thereof, and cancel the Customer's cards and request the Customer to return the same to the Bank, and unilaterally terminate this Agreement. After receipt of the said notice of the Bank, the Customer will be under obligation not to use the accounts and the products/services/cards covered by this Agreement and to return the same to the Bank.

- Upon termination of this Agreement by either party or upon expiration of this Agreement for any reason whatsoever, all of the outstanding debts will immediately become due and payable, and all of the outstanding debts will be immediately repaid by the Customer in cash without any separate notice, and the Customer's liabilities for the principal sum, interests, commissions, fees and all other accessory debts will remain in force and in effect until the debts are fully repaid. The pertinent provisions of this Agreement will remain in force until full termination and settlement of the debts owed to the Bank.

- The Customer hereby acknowledges that if the Branch where his account is held is closed or is transferred to another branch, the Bank will be authorized to transfer his account balance to a new account to be opened with a new account number in the name of the Customer in the Branch to which the accounts are transferred, or to pursue his accounts under a new account number in the same Branch due to technical requirements, and that the same provisions and conditions of this Agreement will be applicable also on the said new accounts. Cancellation of card is considered and treated as termination of this Agreement. Thereupon, the Bank will cancel the credit card within the legal period of time, and in the case of expenditures made by the Customer by using the card and for payment in installments, the Account Statements will be continued to be sent to the Customer until all of these installments are paid.

In the case of termination of this Agreement, the credit card will be cancelled. However, in accordance with the principles of this Agreement, the Customer will remain liable and obliged to pay the principal sums, interests, funds, taxes and duties and similar other legal liabilities and fees, charges and costs arising out of use of card during the period this Agreement was in force.

29. The Customer will be liable and responsible for all transactions of Credit Card / Supplementary Credit Card, and the Customer reserves his right to object against the debit and credit records of Credit Card(s) / Supplementary Credit Card(s) advised to him by Account Statements. However, the objections raised by the Customer against the debit and credit records after the 10th day following the last payment date of the Account Statement containing the debit and/or credit record will not be taken into consideration. The Customer may file and submit his objections to the relevant Bank Branch in writing. Objections against expenditures made by Supplementary Credit Card(s) will also be raised by the Customer with a written objection letter signed also by the Supplementary Credit Card Holder(s). The Customer agrees to reimburse or pay the costs incurred by the Bank for his objections proven to be in the wrong.

30. The Customer and/or the Supplementary Card Holder may repay his debts arising out of use of Credit Card and notified by an Account Statement by using the Bank's payment channels (Branch, Akbank Internet, etc.). Unless otherwise stated, if the overdue credit card debts are not paid on or before the last payment date, the outstanding card debts may be automatically collected or recovered from all kinds of accounts of the Customer, also including the account to which the Customer's wage is deposited. If the account of the Customer designated with his credit card automatic payment instruction, or all other accounts of the Customer, also including the account to which the Customer's wage is deposited do not have an adequate balance therefor, then these debts may be paid or recovered over the Customer's overdraft deposit account (Plus Money Credit), if defined.

31. The Customer hereby declares and acknowledges that the amounts of expenditures affected without an authorization will be transmitted to the Bank at a date subsequent to the date of transaction, and therefore, there may be debt amounts not reflected onto the Account Statements sent to the Customer and/or onto the notices or notifications sent in the case of non-payment, and that such debts may be separately claimed from the Customer, and that the Customer will endeavor to use his credit card, even through expenditures without a prior authorization, in such manner not to cause any excess of limit in contradiction with this Agreement and the applicable laws and regulations, but nevertheless if his expenditures lead to an excess of limit, he will be responsible also for the excesses of limit (for limit excess amounts and limit excess interests).

32. If the Customer and/or the Supplementary Card Holder sends a notice of loss/theft of his credit card after effecting a transaction without an authorization, and if the expenditure information of such transaction without authorization is received by the Bank after the date of notice, then the Customer hereby agrees to be responsible for these expenditures as per article 12 of the law no. 5464 in the case of loss or theft, or for the full amount thereof if his card is requested to be cancelled for other reasons.

33. The Customer and/or the Supplementary Card Holder hereby acknowledge that different number of installments and accordingly different prices may be applied for different products or for goods/services to be purchased by them from Merchants making sales in installments by using their credit cards open to installments.

34. In the case of installment shopping with or without late charges or interests in the authorized Merchants by using one or several of Credit Cards of the Bank making sales in installments with or without late charges or interests, the Customer will be held liable or responsible for the installments arising out of installment shopping with or without late charges or interests effected by using his own Credit Card/Cards and/or Supplementary Card/Cards, until the said installments are fully settled and paid, even if the Credit Card has been cancelled and/or has expired due to any reason whatsoever.

35. The expenditures made by the Customer are deemed to have been effected as of the date of shopping and the date the expenditure is divided into installments, and this date is recorded on the Expenditure Voucher of the subject shopping. The Customer is under obligation to repay his installment debts at the last payment dates shown in the Account Statement in accordance with the pertinent provisions of this Agreement. In the case of termination of the agreement signed by the Bank with a Merchant authorized by the Bank for sales in installments, the Customer cannot make any shopping in installments.

36. As a security for his credit card transactions, the Customer may establish a real property mortgage, or establish a pledge on his movable assets such as motor vehicles, cash deposits, foreign currency deposits and gold, or assign his receivables in favor of the Bank. Personal guarantees received in consideration of the debts and obligations of the Customer are considered and treated as an ordinary guarantee as per the relevant applicable laws and regulations. Personal guarantees, if any, given by the Bank as a security for the debts

owed to the Customer are, however, considered and treated as a joint guarantee, unless otherwise provided in the other relevant laws.

37. The Customer hereby declares and acknowledges that the provisions of this Agreement will be applicable and enforceable on transactions to be effected by using e-cards (Virtual Cards) that may be granted by the Bank in its sole discretion upon a demand of the Customer or on use of the Card.

38. The Customer will have a right of withdrawal from this Credit Card Agreement in its sole convenience and without being liable to show any reason and without paying any penalty within 14 (fourteen) days following the date of execution of this Agreement. The notice as to use of the right of withdrawal must have been delivered to the Bank in writing (via Akbank branches) or through permanent data storage device (Akbank Telephone Branch 444 25 25, or Communication Form included in www.akbank.com web page, or Communication Form included in "Reach Us" page in Akbank Internet) within the period of use of the right of withdrawal.

As the Agreement will terminate upon use of the right of withdrawal, within no later than 30 days following the date of receipt of the notice of use of the right of withdrawal by the Bank, the Customer is required to pay at once to the credit card within the frame of the current debt information to be received from the Bank both the Account Statement debts outstanding as of the date of repayment for the Customer's credit cards, supplementary credit cards and virtual cards, and the amounts of expenditure incurred during the relevant period, and principal sum of cash and quasi-cash transactions, and contractual interests accrued and applied on credits for the period from the date of drawdown of credits to the date of repayment of principal sum thereof, and BITT and RUSF amounts levied thereon, and if the Account Statement debts are not repaid in full, the contractual interests accrued and applied on the unpaid portion of the Account Statement debts, and BITT and RUSF amounts levied thereon, and if certain products or services are used against such commitments as expenditures and instructions, and if the relevant commitments are not fulfilled, then, the portion of the points granted in advance or the cost of products or services used which cannot be met by the commitments, and BITT and RUSF amounts levied thereon, and the fees and charges collected upon approval over such instantaneous transactions and services as non-continuous money transfers and invoice collections, and the fees and charges payable for campaigns/programs/special services used, and BITT and RUSF amounts levied thereon. If the Customer does not make the payment or notifies that he has renounced from using his right of withdrawal within the specified period of time, then the Customer will be deemed not to have withdrawn from this Credit Card Agreement, and all kinds of obligations of the Customer arising out of this Credit Card Agreement will remain in force and in effect.

In order to ensure that the exact amount of credit card repayments, the calculation method of which is stipulated hereinabove, is calculated as of the date of payment, the Customer is required to contact the Bank prior to the date of transaction.

Fees, charges and public fees paid by the Bank to public entities or authorities or to third parties with respect to the credit facility will not be refunded to the Customer. In the case of withdrawal, the outstanding installments of the installment shopping effected by using the card will be continued to be collected on due dates thereof. In the case of other services provided and offered under this Credit Card Agreement, upon withdrawal of the Customer from the Agreement, the contract relating to such other services will also terminate.

39. Early Settlement: In the Cash Advance Credits with Installments allowing the deferral of payment for a period of more than three months or similar other facilities for payment in installments against interests or a similar other benefit, the Customer may pay one or more undue installments, or may repay his outstanding debts for Cash Advance Credit with Installments in full or in part. In these cases, the Bank will make the required discount within the frame of the applicable laws and regulations, also including the cases of collection of the full amount or a part of interests in advance.

If the Customer wishes to make a prepayment for his Cash Advance Credit with Installments, the Customer is required to separately give information and instructions to the Bank Branches or to the Bank's Telephone Branch in connection therewith, or otherwise, as it will not be possible for the Bank to determine for which purpose an amount is deposited in the account (in the case of payment for shopping, or in the case of several cash advances with installments, for which transaction that amount is deposited), the credit installments will be continued to be collected by being reflected onto the Account Statement at the due dates thereof.

40. In the case of payment of credit card debts in installments with late charges, the Account Cut-off Date may not be changed until completion of debt repayments of the said transactions.

41. Credit cards which remain dormant for a minimum continuous period of 180 days are accepted and treated as dormant credit cards. Pursuant to the applicable laws and regulations, the Bank will be entitled to close the dormant cards by informing the Customer in advance in writing or via permanent data storage device or by a recorded telephone call.

42. The Bank may amend and revise the terms and conditions of this Agreement by sending a prior notice by an Account Statement. The Customer will have the right not to accept such revision and to terminate this Agreement.

43. In the event that an expenditure covered by Request Deferral / Request Installment / Request Additional Installment, etc. transaction is cancelled by a merchant, Request Deferral / Request Installment / Request Additional Installment, etc. transactions are not automatically cancelled. For cancellation of transactions and for prepayments thereof, it is required to separately give information and instruction to the Bank's Telephone Branch, or otherwise, Request Installment / Request Additional Installment and expenditures deferred by Request Deferral will be continued to be reflected onto the credit card account extracts as of the due dates thereof.

D. CREDIT CARD AWARD PROGRAM:

1. Awards to be won due to purchases of goods and services affected by using cards and/or due to campaigns, programs and promotions organized for the banking transactions determined by the Bank, as well as all criteria of awarding will be determined by the Bank, and announced in various different channels (advertisements, internet, brochures, Account Statements and other channels to be determined by the Bank). The Bank does not assume or bear any responsibility with regard to taxes, funds and duties levied on awards.

2. The Bank will be entitled to change or revise the award implementation conditions such as imposing a time limitation on eligibility and use of award amounts accumulated by the Customer, by sending a prior notice to the Customer through channels used for announcement of award applications.

3. The Customer and/or the Supplementary Card Holder may use awards only if and when they have not fallen in default in repayment of all kinds of their outstanding debts owed to the Bank and they have fully performed all of their obligations pursuant to the provisions of this Agreement.

4. The Customer may use his awards only for purchase of goods / services from the Merchants authorized by the Bank and only for

transactions to be determined by the Bank.

5. If the Customer cancels a transaction relating to purchased goods and services or returns the purchased goods and services, or uses his card for non-intended purposes and/or in contradiction with rules of the credit card systems, then the amount of awards won therein may be set off or deducted from the total amount of awards. If the total amount of awards is not adequate for deduction of the amount of awards won therein, said amount will be debited to the Account Statement, and the Customer will not separately win any awards thereon.

6. In the case of installment shopping with or without late charges or interests, the award will be won at once over the total price of goods. In the case of installment shopping with late charges or interests, no award will be granted over the late charges or interests. No award may be won over the payments effected in cash without using a card or over the awards won in transactions effected by using awards.

7. Within the frame of Wings Miles Program, the rate of Mile Points won by the Customer over shopping, and maximum amount of Mile Points that may be used by the Customer in a calendar year, and maximum advance amount of Mile Points may vary depending on the sector / industry where the credit card expenditures of the Customer are made, and the type of cards, and the relationship of the Customer with the Bank. The Customer hereby declares and acknowledges that he may win 1 Mile Point over each shopping of 10 TL in such sectors as pharmaceuticals, telecommunication, housing, insurance, construction, jewelry, tires, taxes, municipality, public fees, rent-a-car, car sales, services and spare parts, air transportation, ground handling, cargo transportation and courier services, motor cargo carriers and forwarders, dentistry tools and instruments, laboratory instruments, medical and hospital equipments and instruments, transportation services, wholesale stores, computer maintenance, repair and other services, computer network and information services, computer software stores, computer hardware and software, agricultural products storage, frozen goods, household goods and storage, equipment, device, furniture and instrument leasing and financial leasing, watch, clock and jewelry repairs, agricultural cooperatives, industrial tools and other commercial activities, and may win 1 Mile Point over each shopping of 1.5 TL in other sectors and industries. The Customer further declares and acknowledges that he may not win any Mile Points in gambling, betting and lottery industries, and he may win not more than 5,000 Mile Points at each time for each shopping to be effected in other sectors and industries. It is also accepted and acknowledged by the Customer that awards (Mile Points) usable for air tickets under the Wings Miles Program may be provided up to maximum the card limit per month, also including the expenditures made by using Supplementary Cards, and that the awards (Mile Points) granted/won due to expenditures made in excess of the monthly card limit will be deducted from total balance of Mile Points, and that he may use maximum 150,000 Mile Points in a calendar year. The Bank will at all times have the right to change or revise the award winning and usage criteria under the Wings Miles Program by publishing a notice in various different channels (Account Statement, advertisement, internet, brochure and other channels to be determined by the Bank).

8. Grocery/Supermarket, Fuel, Travel, accommodation and e-commerce expenditures incurred by the Customer with individual Wings, Wings Black, Wings Private primary or virtual credit cards by using the "Pay with Miles" feature offered as a part of Wings Miles Program and other sector expenditures to be determined and listed by the Bank may be repaid by the Customer with Mile Points via Akbank Internet, Akbank Mobile, Axess Mobile or other alternative payment channels to be designated by the Bank. The "Pay with Miles" feature is valid only for the payments incurred during the period of expenditure until the account cut-off date. In the "Pay with Miles" feature, Mile Points earned as per the Wings Miles program are used. Expenditure limits to be imposed with regard to use of the "Pay with Miles" feature and the amount of miles to be claimed against the transaction will be determined and announced by the Bank. The Customer hereby acknowledges and accepts that the limit of mile points that may be used by him under the "Pay with Miles" feature within a calendar year shall be limited by the limit of mile points he may win and use under the Wings Program set down in and regulated by this Agreement.

9. In the case of a change (marriage, change of name/surname, long-term domestic or international travel and signature change, etc.) in the information given by card users or their guarantors under this Agreement which may disturb the health of this Agreement or may prevent the use of cards, the Customer and/or the Supplementary Card Holders will be under obligation to inform the Bank thereabout urgently in such manner not to disturb the health of this Agreement or not to prevent the use of cards.

10. The Customer hereby acknowledges and accepts that the Mile Points accumulated under the Wings Miles Program are required to be used within 2 years in average, and that the Mile Points not used within 2 years in average will be deleted by the Bank from the total balance of Mile Points. In use of the Mile Points accumulated by the Customer, the Bank will have the right to change or revise the award implementation conditions such as imposing a time limitation thereon.

11. The Customer hereby declares and acknowledges that if no transaction is effected with his credit card for a minimum continuous period of 180 days, his total chip-money balance accumulated under the award program will be deleted by the Bank. In use of the chip-moneys accumulated by the Customer, the Bank will have the right to change or revise the award implementation conditions such as imposing a time limitation thereon.

12. If and when the credit card is closed upon demand of the Customer or by the Bank for any reason whatsoever, the accumulated chip-money, Mile Points, etc. awards are zeroed and become unusable. The Customer cannot request to use his awards in any manner whatsoever, or that a cash payment be made to him against awards, or that the amounts of awards be transferred to third parties, or be used in repayment of his debts, and/or be transferred to his deposit account.

E. INTERESTS, FEES, COMMISSIONS AND TAXES:

1. Contractual and delay interests, fees, charges and commissions to be applied by the Bank are at the rates and in the amounts specified in this Agreement and in Exhibit I, being an exhibit to and an integral part of this Agreement, and the interest rates will not be above the maximum rates published by the Central Bank of the Republic of Turkey.

2. The Customer hereby agrees and undertakes to pay to the Bank not only the fees, charges and commissions specified in this Agreement and in Exhibit I hereof, but also the fees, charges and commissions determined by the Bank. All kinds of taxes, duties, funds and other accessory debts, such as RUSF and BITT, to be levied on all interests, fees, charges, awards and other moneys specified in this Agreement and its exhibits will also be paid by the Customer separately from the said debts. The Customer will not be requested to make any payment, other than those specified in this Agreement and its exhibits, and those notified as a part of the contract revision procedure. The Customer further acknowledges that in accordance with the provisions of the Law no. 5464 and other applicable laws and regulations,

the Bank may increase the following fees and charges and may charge new fees and commissions by sending a prior notice in connection therewith.

3. The fees and charges specified in this Agreement may be increased every year by up to not more than the annual consumer prices index increase rate published by the Statistics Institution of Turkey as of the end of the previous year. At least 30 days before the effective date of the increase of fees and charges, the Bank will, however, be required to inform the Customer thereabout in writing, by permanent data storage or by registered phone call. Upon this notification, the Customer will be entitled to cease using the subject product or service by the end of 15 days following receipt of notice. If this right is duly used, additional fees or charges may not be imposed on or collected from the Customer after the effective date of fee increases. However, if the right of withdrawal is not used as cited above by the end of said period, the fee increases will be enforceable on the Customer. Furthermore, the Bank will have the right to cease providing the disputed product or service to the Customer who uses his right of withdrawal.

4. The Customer hereby acknowledges and accepts that the Bank will be authorized to collect the fees specified in this Agreement and its exhibits by debiting the same to the Customer's credit card account, deposit account and if instructed so by the Customer, to the Customer's overdraft deposit account.

5. Rates and amounts of fees and charges stated in this Section "E" are given in Exhibit I, being an exhibit to and an integral part of this Agreement.

6. Free Credit Cards are not eligible for particular features (such as winning chip-money in locations which are not Merchants) or campaigns applied on other credit cards of the Bank.

7. Free card campaign participation fee (non-instantaneous): The fee to be reflected onto the Account Statement if and when the Customer participates in campaigns subject to a registration fee (such as plus installments, deferral, chip-money, Mile Point, discount and gift). Campaign Participation Fee is minimum 3,20 TL maximum 8,80 TL, including BITT.

8. Cash Withdrawal/Advance Fee: It is calculated based on each amount of money withdrawn in cash by a Credit Card designated by the Bank from all eligible transaction points authorized by the Bank for cash withdrawals. Regarding Account Statements in TL, 1.00% of the transaction amount, excluding Banking and Insurance Transactions Tax (BITT), constitute the fee for such transactions made via Bank channels. If and when customers use foreign bank branches and ATMs as well as other domestic bank branches and ATMs for their Cash Advance transactions, in addition to the fee stated above, 15% more of the amounts paid to other institutions for the transaction shall be collected from the Customer. Detailed information regarding the expenses paid to other institutions can be accessed at <https://www.axess.com.tr/axess/sayfa/1/321/faiz-ve-ucretler>.

According to the applicable laws and regulations, the purchases of TL or foreign currency made by using a Credit Card from the Bank or from the Bank's Internet Branch through transfer to accounts, or from the Bank's ATMs, or from the Merchants offering the cash payment facility, or from other banks' ATMs in reliance upon protocols that are or may in the future be signed by the Bank with other banks resident and operating in Turkey, or from branches and offices of all banks resident and operating abroad and linked to Visa International, MasterCard International and other Card Payment Systems, or from ATMs of these banks, or in Merchants by Card Holders and/or Supplementary Card Holders are also treated and considered as cash withdrawal, unless otherwise stated by the Bank. In addition, purchases of precious metals and stones, commodities and foreign currencies as specified in the Governmental Decree on Protection of Value of Turkish Currency no. 32, and EFTs, remittances and automatic payments made from the Credit Card account, and payments made to persons and entities, and chance games, and stock exchange transactions / purchases of securities, and traveler's cheques, and Credit Card debt repayments, and all kinds of cash outflows from this account, and other transactions to be determined by the official authorities are also considered and treated as cash withdrawal.

9. Membership Fee: Due to the costs incurred / that may be incurred because of the Credit Card services provided by the Bank, the Customer agrees to pay the membership fee, separately for each principal card and each supplementary card, in the first account extract to be issued after the first use of card and thereafter, in the same period once every twelve months in the subsequent years. No membership fee will be payable for Free Credit Cards. Yearly membership fee of supplementary card cannot exceed fifty percent of yearly membership fee of principal card. Axess Classical Product Fee (including BITT) / Principal Card 150 TL, Additional Card 74,5 TL; Axess Gold Product Fee (including BITT) / Principal Card 167,5 TL, Additional Card 83,5 TL; Axess Platinum Product Fee (including BITT) / Principal Card 189 TL, Additional Card 94,5 TL; Axess Student Product Fee (including BITT) / Principal Card 34,5 TL; Wings Product Fee (including BITT) / Principal Card 196 TL, Additional Card 97,5 TL; Wings Black Product Fee (including BITT) / Principal Card 264,5 TL, Additional Card 124,5 TL.

10. Credit Card Foreign Currency Transactions Conversion Rate: If and when the expenditures made in foreign countries in foreign currencies by using the Credit Cards are converted into TL and reflected onto the Account Statement, this rate is applied when the expenditures made in foreign currencies are converted into TL, and if there are USD transactions transmitted by Visa/MasterCard in Euro Account Statements, this rate is applied when these transactions are first converted into TL and then into Euro currency over the then-current Akbank foreign exchange selling rates. These calculations are made over the then-current Akbank foreign exchange selling rate + (Akbank foreign exchange selling rate * 2%) for transactions converted from USD to TL, and the then-current Akbank foreign exchange selling rate + (Akbank foreign exchange selling rate * 0.25%) for transactions converted from TL to Euro, and the then-current Visa/Mastercard Conversion rate + (Visa/Mastercard Conversion rate * 0.85%) for transactions converted to USD.

11. The following transactions are subject to a contractual interest of 1.25% (excluding RUSF and BITT) per month:

- Automatic Invoice Payments Interest Rate: Refers to the rate of interest applied on invoice payments affected upon an automatic invoice payment from credit card account instruction. This interest will be levied daily on your invoices paid from your credit card account upon your instruction from the due date of invoice to the actual payment date thereof.
- Installment Advance Interest Rate: Rate of interest applied on Installment Advance transaction. Interest is calculated starting from the date of Installment Advance transaction.
- Quick Money Interest Rate: Rate of interest applied on Quick Money transaction. Interest is calculated starting from the date of Quick Money transaction.
- Installment Debt Transfer Interest Rate: Net interest rate per month, excluding taxes and funds, to be applied and calculated over your

credit card debts transferred from other banks.

- **Cash Advance Interest Rate:** Contractual interest rate per month, excluding taxes and funds, to be applied on transactions covered by Cash Advance transactions. Interest is calculated starting from the date of Cash Advance transaction.
- **SMS Money Interest Rate:** Contractual interest rate per month, excluding taxes and funds, to be applied on SMS Money transactions. Interest is calculated starting from the date of SMS Money transaction.
- **Installment Request Interest Rate:** Interest rate to be applied on Installment Request transactions made by using Credit Card. Interest is calculated as from the date of transaction.
- **Additional Installment Request Interest Rate:** Interest rate to be applied on Additional Installment Request transactions made by using Credit Card. Interest is calculated as from the date of transaction.
- **Limit Excess Interest Rate:** Interest rate per month to be applied over the amount in excess for the period between the date of transaction and the date of actual payment, if and to the extent the expenditures of Card Holders and/or Supplementary Card Holders exceed their card limits.

12. Contracted Merchant and PTT Online Payment Fee: A transaction fee of 1.54 TL, including BITT, is charged for each credit card payment made through Contracted Merchants and PTT online branches.

13. Discount Tariff Fee: If a Discount Tariff is purchased, this fee is charged for 12 months following the date of registration, and it is 12.90 TL per month, including BITT.

14. Deferral Request Advance Interest Amount: An advance interest amount, excluding taxes and funds, charged and collected at the time of transaction and calculated as a fixed amount and/or as a percentage of the deferred amount varying according to the number of deferral months, and it is calculated at a rate of 1.83% of the amount of transaction for a deferral of 1 month, and at a rate of 2.43% of the amount of transaction for a deferral of 2 months, and at a rate of 3.03% of the amount of transaction for a deferral of 3 months, excluding RUSF and BITT.

15. Account Statement Division Interest Rate: A contractual interest rate of 1.25% per month (excluding RUSF and BITT) calculated over the Account Statement amount divided into installments.

16. Instructed EFT/Remittance Transaction Fee: In instruction-based EFT/Remittance transactions paid out of credit card, a Cash Advance fee of 1.00% of the transaction amount, excluding Banking and Insurance Transactions Tax (BITT) and Resource Utilization Support Fund (RUSF), as well as EFT/Remittance fee varying according to transfer amount and transaction channel shall be applied. If and when the transaction amount is 1,000 TL and below, EFT fee cannot be more than 1 TL for transactions through mobile banking applications and internet banking transactions and for regular payments, and more than 2 TL for ATM transactions, and cannot exceed 5 TL for transactions carried out via other channels. These fee limits shall be increased to 2 TL, 5 TL, and 10 TL, respectively, if and when the transaction amount is between 1,000 TL and 50,000 TL; and up to 25 TL, 50 TL, and 100 TL, respectively, if and when the transaction amount is above 50,000 TL. With regards to the EFT transactions which are determined as "late transactions" in the agreement between the institution and the financial consumer, the above-mentioned limits shall be applied with a 50% increase provided that such transactions are made the earliest 90 minutes prior to the official closing hours of Payment Systems of Turkish Central Bank. Regarding remittance transactions, on the other hand, maximum fees to be applied shall be determined considering the EFT fees and the categorization thereof, and half of the relevant fees shall apply for remittance transactions.

17. Instructed EFT/Remittance Interest Rate: In case of EFT/Remittance transactions executed from credit card upon an instruction, the contractual interest determined by the Bank for Cash Advance transaction is charged and collected. Interests will be calculated starting from the date of transaction

18. Instantaneous EFT/Remittance Transaction Fee: The approval from the Customer shall be requested at the moment of transaction. The relevant fee shall be the total of Cash Advance fee plus EFT/Remittance fee varying according to transfer amount and transaction channel.

19. Instantaneous EFT/Remittance Interest Rate: Instant EFT/remittance transactions made instantly and paid by credit card are subject to a contractual interest at a rate determined by the Bank for cash advances. This interest is calculated starting from the date of transaction.

20. SGK (SSA) Premium Payment From Credit Card Transaction Fee: This is a fee charged at the time of transaction and calculated as a fixed fee or as a percentage over the amount of SSA (Social Security Agency) premiums paid from credit card, and Instructed SSA Premium Payment Transaction Fee (including BITT) is 1.6% of payments equal to or below 500 TL, and 2% of payments above 500 TL; and Instantaneous SSA Premium Payment Transaction Fee (including BITT) is 1.50% of payments equal to or below 500 TL, and 2.00% of payments above 500 TL; and 2% of payments made via www.sgk.gov.tr.

21. Contractual Interest: Maximum contractual interest rate published by the Central Bank of the Republic of Turkey as of the date of signature of this Agreement will be applied as a contractual interest rate per month (maximum contractual interest rate published by the Central Bank of the Republic of Turkey as of the date of signature of this Agreement x 12 = contractual interest rate per annum). Credit card contractual interest rate per month (excluding RUSF and BITT) is 1.25%

22. Delay Interest Rate: Maximum delay interest rate published by the Central Bank of the Republic of Turkey as of the date of signature of this Agreement will be applied as a delay interest rate per month (maximum delay interest rate published by the Central Bank of the Republic of Turkey as of the date of signature of this Agreement x 12 = delay interest rate per annum). Credit card delay interest rate per month (excluding RUSF and BITT) is 1.55%

23. Credit Interest Rate Over Transactions in Installments with Late Charges: This refers to an interest-bearing shopping type wherein in the sales affected by using installment card products in line with authorization granted by the Bank to the Merchant for credit cards subject to installments, the Bank adds a late charge of a certain rate to the sales price, and divides the resulting new amount into several installments of equal rates, and notifies the same to the Merchant via electronic media, and debits the resulting new amount to the account statements at the specified due dates. Contractual interest rate per month (excluding RUSF and BITT) applied on sales in installments with late charges is 1.25%.

24. Advance Mile Point: This refers to the debited Mile Points given from credit card if the Mile Points are inadequate for purchasing a

travel service under the Wings Miles Program. The advance Mile Point granted as above should be completed within 12 months with transactions affected from credit card. Maximum advance Mile Point amount that may be used is also subject to the Mile Point usage limitations specified in article 7 of Section "D" hereinabove. The Bank will at all times be entitled to revise and change the conditions of implementation under Wings Miles Program by notifying the same in various different channels (account statements, advertisements, internet, brochure and other channels to be determined by the Bank).

25. Unclosed Advance Mile Point: This amount will be reflected onto the card for advance Mile Points which cannot be settled within 12 months by Wings credit card under the Wings Miles Program, or which cannot be completed due to closing and deactivation of credit card upon the Customer's own demand or by our Bank for any reason whatsoever. The amount to be reflected is the amount corresponding to the portion of Mile Plan granted in advance which cannot be met and settled by the relevant commitment if it cannot be fulfilled. Unclosed Advance Mile Point is calculated by the formula $\text{“(Unclosed Advance Mile Point Amount * Ticket Price) / Total Mile Points Used for Ticket”}$.

26. Fee Charged for Transfer of Money to Account from Credit Card by using Mobile Phone Number: In case of money transfers from credit card by using the recipient's mobile phone number from the Bank's Internet or Mobile Branch, the instantaneous transaction fee determined by the Bank for transaction will be charged on and collected from the Customer by informing the Customer and getting his approval before the transaction is executed.

27. Interest Over Money Transfer from Credit Card to Account by Mobile Phone Number: Money transfer affected from credit card by using the payee's mobile phone number from the Bank's Internet Branch or Mobile Phone Branch is subject to a contractual interest at a rate determined by the Bank for cash advances. This interest is calculated starting from the date of transaction. Contractual interest rate per month (excluding RUSF and BITT) applied for Money Transfer From Credit Card to Account by Mobile Phone Number is 1.25%.

28. Past Period Account Statement Fee: If Account Statements of periods older than 1 year are requested in printed form or as facsimile, this fee is charged per Account Statement, and is equal to 1 TL, including BITT.

Rate of Interest applied on Money Transfer executed by using Credit Card via BKM Express: In case of money transfers executed by using Bank's credit card to credit cards of all banks via BKM Express application, the contractual interest determined by the Bank for Cash Advance transaction is charged and collected. Interests will be calculated starting from the date of transaction.

29. Rate of Interest applied on Money Transfer executed by using Credit Card via BKM Express: In case of money transfers executed by using Bank's credit card to credit cards of all banks via BKM Express application, the contractual interest determined by the Bank for Cash Advance transaction is charged and collected. Interests will be calculated starting from the date of transaction.

30. Fee charged for Money Transfer executed by using Credit Card via BKM Express: In case of money transfers executed by using Bank's credit card to credit cards of all banks via BKM Express application, a transaction fee equal to the total sum of the instantaneous fee determined by the Bank for transaction, plus expenses paid to other institutions, will be charged on and collected from the Customer by informing the Customer and getting his approval before the transaction is executed. For the expenses paid to other institutions, information may be retrieved and obtained from the address of <https://www.axess.com.tr/axess/sayfa/1/321/faiz-ve-ucretler>.

31. Fees and costs charged on Cash Advance, Money Transfer from Credit Card by using Mobile Phone Number, Instantaneous EFT/ Remittance from Credit Card, Money Transfer from Credit Card by using BKM Express Application, invoice payments, and lost, stolen and card renewal fees and similar other instantaneous transactions, being non-continuous / one-off transactions, will be shown to the Customer in the relevant channel before execution of the transaction and will be collected only after getting prior approval of the Customer. The Customer may also obtain the information on fees and costs of these transactions from "http://www.akbank.com" address.

F. OTHER PROVISIONS:

1. The Customer is under obligation to keep his password and card number confidential, and to securely protect and preserve the card and the password information needed for use of the card, and to take actions for preventing use of such information by third parties. In the case of loss or theft of them or upon learning any event beyond his will and control, the Customer is required to report this event to the Bank immediately by calling the Bank's Customer Contact Center or by applying to the nearest Bank Branch. The Customer is held liable up to a limit of One Hundred and Fifty Turkish Lira for the damages arising out of unlawful use of his card within the time of twenty-four hours prior to his notice of loss or theft to the Bank. However, if the unlawful use is relied upon gross negligence or malicious misconduct of the holder, or the event is not reported within twenty-four hours, then, due to non-notification, the Customer will be held liable for the full amount of expenditures made by using his card within twenty-four hours prior to the time of notification. The Customer may request an insurance cover for his legal liability amount for the damages and losses arising out of unlawful use occurring within twenty-four hours prior to the time of notification, providing that he agrees to pay the relevant insurance premiums in relation therewith, and upon such request of the Customer, the Bank may take out insurance against payment by the Customer of the liability premiums to be calculated over the aforementioned amount of One Hundred and Fifty Turkish Lira. In the case of a lost and/or stolen card notice, the card will be cancelled by the Bank within legal periods of time, and if the card is found later, it will no more be used.

2. The Customer hereby agrees and undertakes to use his cards in accordance with the rules determined / to be determined by international / national card organizations where the Bank is / may be a member, and the provisions of this Agreement, and to be subject to the rules of these organizations.

3. The Customer may acquire all kinds of information about use of credit cards through channels designated by the Bank (Branches, Customer Contact Center, Akbank Internet, Internet Site and other channels to be designated by the Bank in the future).

4. Liability of Card Holder and/or Supplementary Card Holder starts as of the time the card enters into his possession, or he learns the number of card having no physical existence. Delivery of an Supplementary Card to the Card Holder is construed as a delivery to the Supplementary Card Holder. The Member hereby declares, acknowledges and accepts that in order to be entitled to use Akbank Mobile and Akbank Internet and other digital channels, Supplementary Card Holder may get a password in accordance with the rules imposed by the Bank, and may display only data and information relating to the Supplementary Card via Akbank Mobile, Akbank Internet and other digital channels, and may make use of the cash advance and mobile payment facilities as well.

5. The Customer hereby acknowledges that title on the credit cards belongs to the Bank, and in the case of just causes, the Customer will be liable to immediately redeliver and return his cards to the Bank, and the Bank may suspend the use of his cards, and the cards may be

seized and confiscated by the Bank, ATM or international card organizations or through the Merchants.

6. Credit Card will not be used and will be returned to the Bank after its expiry date.

7. The Bank may convert its service packages comprised of various services, advantages, insurance, assistance, campaigns, etc. provided to credit cards into programs operating on the cards.

8. Credit Card may be delivered also to any one of the first degree relatives (mother, father, spouse, major children, major siblings) of the Customer or the Card Holder living in the same house with him/her. If an office address is designated as the delivery address, the card may be delivered to manager or private secretary of the Customer or to a permanent officer working in the same place of business with the Customer.

9. If the Credit Card last payment date coincides with a day considered as a holiday in the applicable laws, the payment will automatically be made in the first business day immediately thereafter.

10. The Customer will have the right to receive a copy of this Agreement free of charge in the first year following the date of execution of this Agreement.

11. Jurisdiction for Resolution of Disputes: The Customer will have the right to apply to Consumer Arbitration Panels and Consumer Courts in accordance with the provisions of the Consumer Protection Law for resolution of the disputes arising out of or in connection with this Agreement. The Customer may further apply to Individual Customer Arbitration Panels appointed in the Banks Association of Turkey within the frame of provisions of the Communiqué on Composition and Operational Principles and Procedures of Customer Complaints Arbitration Panel.

12. The Customer hereby irrevocably acknowledges and accepts that the Bank will have the rights of pledge, lien, transfer, exchange, setoff and deduction on a portion equal to his outstanding debts owed to the Bank of all and any of his TL or foreign currency, time or demand, repo and other deposit accounts, and investment (securities), gold and other precious metal accounts, and all kinds of overdue or undue deposit (TL or foreign currency) accounts, also including the accounts to which the Customer's wage is deposited, currently available and held and/or to be opened in the future in the name of the Customer in head offices and in all and any foreign and local branch offices of the Bank (also including the Customer's wage accounts and the Customer's share in his joint accounts), and all and any present or future receivables of the Customer from the Bank or all and any blocked accounts and accounts receivable of the Customer arising out of this Agreement and/or any other reason whatsoever, and all and any safe-deposit boxes of the Customer and all kinds of assets, cash funds, stocks and bonds, bills and bills of lading, negotiable instruments or loan accounts of the Customer kept therein, and all and any remittances sent or to be sent in favor of the Customer, and now and therefore, the Customer has pledged in favor of the Bank a portion of them adequate for meeting and paying the present and future debts of the Customer, in any format or nature whatsoever it is, and accordingly, the Bank will be authorized to recover and collect its receivables ex officio by setting off an adequate portion of them without any further notice or warning or any legal proceedings, and to this end, the Bank will be authorized to convert the moneys available in his accounts to the relevant currency over the then-current exchange rates of the Central Bank of the Republic of Turkey, and to close the Customer's time deposit accounts before the end of maturity thereof, and to turn gold and other precious metals into cash over the then-current market rates, and to sell the securities in the relevant market, and to purchase foreign currencies finally over the then-current foreign exchange buying rates subject to the same terms and conditions. The Customer further accepts that the Bank will be authorized to use its rights specified in this Agreement on the aforementioned rights, assets and interests of the Customer held with the Bank, until full repayment and settlement of the outstanding debts of the Customer owed to the Bank. The Customer cannot transfer and assign to third parties without a prior consent of the Bank any one of its aforementioned rights, assets and interests encumbered by the Bank's right of pledge as stated hereinabove. This Article is by nature a Pledge Contract and is valid for an unlimited period of time. The right of pledge will remain valid and in force until all of the debts owed to the Bank as specified in this Agreement are fully repaid and settled, together with all accessory debts thereof. This Agreement entitles the Bank to block the relevant accounts under the terms and conditions stipulated herein. Upon full repayment and settlement of all of the debts owed to the Bank as specified in this Agreement, and upon demand of the Pledgor, the blocked accounts may be released and upon release, the Pledgor may dispose of the blocked amounts therein.

13. Disclosure of Customer Information by the Bank to any Authorities and Entities Deemed Fit: The Customer hereby permits the Bank to share any of the Customer data and information available in the Bank with any natural persons or legal entities being a party to a cooperation agreement with the Bank for the purpose of provision of services to the Customer, or with third party natural persons or legal entities for any reason or purpose whatsoever (even if and when other credit demands are refused), without any intention to cause damages to the Customer, and accordingly, the Customer hereby declares and accepts that he will have no right of claim against the Bank due to disclosure of his confidential information by the Bank as above, and that the Bank has already warned the Customer that the disclosure of the information to be shared with third parties is not a must, and now and therefore, the Customer data and information held with the Bank may be shared with such third parties.

14. Legal Domicile Address: The Customer hereby declares, agrees and undertakes that for the purposes of the notices and correspondences required to be sent by the Bank to the Customer with regard to the subject matter of this Agreement, his address given below beside his name or his address shown in the Address Registry System of the Interior Ministry, General Directorate of Civil Registration and Citizenship Affairs is his legal domicile and notice address, and accordingly, all kinds of notices and correspondences delivered to any one of these addresses will be deemed to have been personally served on him, and that he is under obligation to inform the Bank of any probable changes in his address via a notary public within no later than fifteen days following the date of change, and if he fails to inform the Bank of any changes in his address within said period of time, all kinds of notices and correspondences to be delivered to his former address or his address indicated in the Address Sharing System will be deemed to have been validly served.

15. Assignment of Receivables / Agreement and Transfer of Debts: The Customer hereby acknowledges and accepts that even if his debts owed to the Bank have not yet become due and payable, the Bank may, without any prior or separate consent of the Customer, transfer and assign all kinds of the Customer's debts owed to the Bank and all and any of its rights and interests arising out of this Agreement against payments made by third party(ies) or guarantor(s), and upon such transfer, the Customer's security deposits held with the Bank may also be transferred and assigned to the said third party(ies) or guarantor(s), and that in the course of such transfer or assignment

of rights and interests arising out of this Agreement, the Bank may disclose all kinds of information and documents of the Customer to public and/or private natural persons and/or legal entities who take over or will take over and/or request to take over the said rights and interests.

16. Validity of Bank Records: The Customer hereby declares, acknowledges and agrees that in all kinds of disputes that may arise out of this Agreement, the legal books and records and computer records and micro films of the Bank, international credit card organizations and Interbank Card Center (BKM), to the extent they are related to the underlying transactions, as well as the visual, voice and log records of transactions executed via ATM, Customer Contact Center, Internet Branch and other banking channels shall constitute valid, definite, sole and prima facie evidences within the meanings ascribed thereto by Article 193 of the Turkish Civil Procedures Code.

17. Jurisdiction and Competent Courts: Courts and Execution Offices shall have jurisdiction in resolution of all kinds of disputes that may arise out of or in connection with this Agreement.

In Witness Whereof, this Agreement has been fully read and signed by the Parties hereto on/...../..... All and any matters on which this Agreement remains silent shall be governed by and subject to the provisions of the Individual Banking Services Agreement signed by the Customer to the extent they do not contradict with the provisions of this Agreement.

**SIGNATURE PAGE
(SIGNERS OF AGREEMENT)**

Name and Surname or Title	Legal Domicile Address	Telephone Number	Specimen Signatures
For 1) Akbank T.A.Ş. (MERSIS Number: 0015 0015 2640 0497) Branch: a) b)			
2) Customer's Name and Surname:			

Exhibit I: Credit Card Fees

I have read this Agreement and its exhibits, comprised of 6 articles and 12 pages, and have fully negotiated, and am accepting with full mutual agreement, all of the terms and conditions, also including fees, costs, commissions, taxes and charges, of this Agreement, without any need to sign or initial each page hereof. I hereby demand your Bank to open my Credit Card limit and thereafter, to initiate the services hereunder immediately thereafter.

For the copy of the Agreement delivered to you, please insert the phrase "I have taken delivery of a copy of the Agreement by hand." by your handwriting in the following box.

Customer's Statement:

Date of Customer's Statement:/...../.....

Customer's Signature:

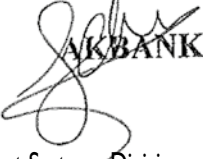
Annex. I. Fees Related to Credit Cards


Name of the Product or Service	Fee / Interest Main Card - Additional Card	Period/Transaction Description
Axess Classic**	TL 150 - TL 74,5	At first activity and per annum
Axess Gold**	TL 167,5 - TL 83,5	At first activity and per annum
Axess Platinum**	TL 189 - TL 94,5	At first activity and per annum
Axess Student**	TL 34,5	1 year after first activity and annually later on
Wings**	TL 196 - TL 97,5	At first activity and per annum
Wings Black**	TL 264,5 - TL 124,5	At first activity and per annum
Contracted Merchant and PTT Online Payment Fee:**	TL 1.54	When payment is made through these channels
Past Period Account Statement Fee**	TL 1	In the delivery of account statements older than 1 year
EFT / Remittance As Per Instructions Transaction Fee*	1% Cash Advance Fee + EFT/ Remittance Fee Varying According to Transfer Amount and Transaction Channel	It shall be collected once the payment is made. 1% Cash Advance fee plus EFT/ Remittance fee varying according to transfer amount and transaction channel shall be imposed upon such transactions. If and when the transaction amount is 1,000 TL and below, EFT fee cannot be more than 1 TL for transactions through mobile banking applications and internet banking transactions and for regular payments, and more than 2 TL for ATM transactions, and cannot exceed 5 TL for transactions carried out via other channels. These fee caps shall be increased to 2 TL, 5 TL, and 10 TL, respectively, if and when the transaction amount is between 1,000 TL and 50,000 TL; and to 25 TL, 50 TL, and 100 TL, respectively, if and when the transaction amount is above 50,000 TL. With regards to EFT transactions determined as "late transactions" in the agreement between the institution and the financial consumer, the above-mentioned limits shall be applied with a 50% increase provided that such transactions are effected the earliest 90 minutes prior to the official closing hours of Payment Systems of Turkish Central Bank. Regarding remittance transactions, on the other hand, maximum fees to be applied shall be determined based on the EFT fees and the categorization thereof, and half of the relevant fees shall apply for remittance transactions.
Instantaneous EFT / Remittance Transaction Fee*	Instant transaction fee	The approval for the fee shall be requested at the moment of the transaction. Cash Advance fee plus EFT/Remittance fee varying according to transfer amount and transaction channel shall be imposed on such transactions.
SGK Premium Payment As Per Instructions Transaction Fee**	1.6% of payments equal to or below TL 500; and 2% of payments above TL 500	When payment is done
Instantaneous SGK Premium Payment Transaction Fee**	1.50% of payments equal to or below TL 500; and 2.00% of payments above TL 500; and 2% of payments made via www.sgk.gov.tr	At the time of transaction
Discount Tariff**	TL 12.90	Every month
Money Transfer Fee from Credit Card via Mobile Phone Number***	Instant transaction fee	At the moment of the transaction
Free card campaign participation fee (non-instantaneous)**	Min. TL 3.20, Max. TL 8.80	On each registration to the campaigns
Cash Advance by Credit Card Fee***	1% Cash Advance Fee and 15% more of expenses paid to other institutions	It shall be collected once the transaction is made. Please see the link for expenses paid to other institutions: https://www.axess.com.tr/axess/sayfa/11321/faiz-ve-ucretler
Unclosed Advance Miles Points Price	(Unclosed Advance Miles Points Amount * Ticket Price) / Total Miles Points used for ticket	12 months after receipt of Advance Miles Points
Money Transfer From Credit Card via BKM Express Application**	Instant transaction fee and expenses paid to other institutions	At the moment of transaction. For expenses paid to other institutions: https://www.axess.com.tr/axess/sayfa/11321/faiz-ve-ucretler

*RUSF and BITT are excluded. **Including BITT. ***Excluding BITT. ****Including RUSF and BITT.

Fees and costs charged on Cash Advance, Money Transfer from Credit Card by using Mobile Phone Number, Instantaneous EFT/Remittance from Credit Card, Money Transfer from Credit Card by using BKM Express Application, invoice payments, and lost, stolen and card renewal fees and similar other instantaneous transactions, being non-continuous / one-off transactions, will be shown to the Customer in the relevant channel before execution of the transaction and will be collected only after getting prior approval of the Customer. The Customer may also obtain the information on fees and costs of these transactions from "http://www.akbank.com" address.

Signature of Bank Officials:


AKBANK T.A.Ş.
Payment Systems Division
Şebnem DAĞ GÜVEN
Senior Vice President


Payment Systems Division
Aylin ÖZİNCİ
Vice President

Name & Surname of the Customer:

T.R. Identity No/Foreigner Identity No:

Date:

Signature:

Akbank T.A.Ş.
General Directorate: Sabancı Center 4. Levent 34330 İstanbul
Central Trade Registry System (MERSIS) Number: 0015 0015 2640 0497
www.akbank.com
Bize.Ulasin2@akbank.com
Akbank Telephone Branch: 444 25 25

BASIC BANKING PRODUCT APPLICATION REQUESTS

<input type="checkbox"/> *I demand an "Instant Bank Card". <input type="checkbox"/> I request you to send my Bank Card to my address <div style="display: flex; justify-content: space-between;"> Card Delivery Address: <input type="checkbox"/> Contact Address <input type="checkbox"/> **Branch </div> <p><small>*"Instant Bank Card" is a bank card with no customer name and surname thereon, and all liabilities arising out of use of this card belong to the customer.</small></p> <p><small>**"Branch" option may be selected only for wage customers. Card of the customers who are not wage customers will be sent to their "Contact Address".</small></p>	Signature:
Instant Bank Card Delivery Memorandum I have received my bank card no., on/...../.....	Signature:
I kindly request you to define a Nar Account.	Signature:
I request Demand (Sight) Deposit Foreign Currency/Gold Account <div style="display: flex; justify-content: flex-end; margin-top: 5px;"> <input type="checkbox"/> USD <input type="checkbox"/> EURO <input type="checkbox"/> Gold </div>	Signature:
I request Akbank Statement of Account <div style="display: flex; justify-content: flex-end; margin-top: 5px;"> <input type="checkbox"/> E-mail <input type="checkbox"/> Postal Service </div> <input type="checkbox"/> I don't want any Akbank Statement of Account, because I will display the same via Akbank Mobile and Akbank Internet.	Signature:

PRODUCT REQUESTS LINKED TO CREDIT CARD

Additional Credit Card, Virtual Credit Card, Deposit Savings Account, Foreign Exchange Saving Orders, Funds Saving Orders, Automatic Bill Payment Orders, Akbank Reporter Individual and Arife-Tarife orders that I have selected below and signed:

- ☐ Link them to the card that I have requested with this agreement.
- ☐ Link them to my credit card with last 6 digits:

I want Additional Credit Card

Signature:

I want Virtual Credit Card

Signature:

I would like to open Deposit Savings Account

Monthly Accumulating Amount TL
(Min. TL 50 + Max. TL 3,000)

Signature:

*First payment date shall be cutoff date of your credit card of which last 6 digits you have given or requested.

Flexible Saving - I would like to place a Gold/Foreign Exchange Order

Monthly Saving Amount TL
(Min. TL 100)

Signature:

☐ Gold ☐ USD ☐ EURO ☐ Foreign Exchange Basket (50% USD - 50% EURO)

*In case of not selecting any of the options, it will be assumed as the request was made in Gold type.

*In case of selecting more than one option, respectively Gold, USD, EURO, Foreign Exchange Basket request will be taken into account.

*If there are already Flexible Saving - Gold/Foreign Exchange Orders for the selected currency/currencies, this request will be disregarded.

Flexible Saving - I would like to place a Fund Basket Order

Monthly Saving Amount TL
(Min. TL 100)

Signature:

- ☐ **PROTECTIVE BASKET (40% Variable Fund - 30% Private Sector Debt Instruments Fund - 15% Long-Term Debt Instruments Fund - 15% Mid-Term Debt Instruments Fund)**
- ☐ **BALANCED BASKET (30% Variable Fund - 35% Private Sector Debt Instruments Fund - 20% BIST30 Index Equity Fund - 15% Mid-Term Debt Instruments Fund)**
- ☐ **ATTACK BASKET (45% Private Sector Debt Instruments Fund - 40% BIST30 Index Equity Fund - 10% Foreign Equity Fund - 5% Gold Fund)**

*Distribution of assets and risks associated to Ak Portfolio Investment Funds may vary. For detailed information, please review the Investor Information Forms.

*In case of not selecting any of the options, it will be assumed as the request was made for Protective Basket with the lowest risk.

*In case of selecting more than one option, basket definition will be made according to the order of priority for Protective, Balanced and Attack Basket among the selected ones.

*If there is already an order for Flexible Saving - Fund Basket for any fund basket, the request above will be disregarded.

I would like to give Automatic Bill Payment order for my phone

Subscriber Phone No

Institution Name

Signature:

(090) () ☐ Turkcell ☐ Avea ☐ Vodafone ☐ Türk Telekom

(090) () ☐ Turkcell ☐ Avea ☐ Vodafone ☐ Türk Telekom

(090) () ☐ Turkcell ☐ Avea ☐ Vodafone ☐ Türk Telekom

*Orders to be given shall be linked to above mentioned credit card.

*Articles concerning the orders are under the title of Provisions Regarding Automatic Remittance and Automatic Payment.

Do not forget to request your bank card password in order to realize your transactions through 444 25 25 Phone Branch immediately.