

Customer/ID No:
Name Surname/ Title:

BASIC BANKING FACT SHEET

This form is designed by our Bank in order to inform customers in a clear, understandable and comparable way about the fees for the products and services offered under the Banking Services Agreement and their implementation procedures and principles to real or legal persons who do not act for commercial or professional purposes and to form an integral part of the Banking Services Agreement to be signed thereafter.

The principles of the fees to be charged for the products and services, any notification obligations and increase in the tariffs shall be made in accordance with the provisions of the "Communique On Procedures and Principles For the Fees to be Charged by Banks on Commercial Clients" (Communique) published by the Central Bank of the Republic of Turkey.

In all instant transactions for our products and services, for which a fee is charged at the time of the non-continuous transaction by our bank, the applicable fees announced at www.isbank.com.tr before the said transaction is made shall be notified to you in a clear and transparent manner and submitted for your approval in accordance with the nature of the platform where the transaction is performed.

1- INTERNATIONAL FUND TRANSFER AND MESSAGING FEE

The following fee items shall be charged on a transaction basis and be applicable until the notice that the product and service have been terminated by the Bank.

Fee Name/ Incoming International Fund Transfer	Tariff (BITT Excluded)
FX Remittance from Other Abroad/Local Bank TRY Payment - To the Account / Name / Vault	61,90 TRY
FX Remittance from Other Abroad/Local Bank Foreign Currency Payment - To the Account / Name / Vault	0.5%-Minimum 19.05 USD Maximum 190.5 USD For transactions from 0 to 250 USD, 6,19 USD (to the account) For transactions from 0 to 250 USD 12,86 USD (To Name / Vault)
FX Remittance from İşbank AG Payment - To Name/Vault	1,90 USD
TRY Remittance from İşbank AG Payment - To Name/Vault	12,86 TRY

Fee Name (TRY/FX) Outgoing International Fund Transfer	Instructed Transactions Made by the Central Operation (BITT Excluded)
Paid Out	0.6%-Minimum 42 USD Maximum 310 USD For transactions from 0 to 250 USD, 24 USD

2- MONEY and PRECIOUS METAL TRANSFERS:

At the customer's option, a fee is charged instantly during the transaction in return for money transfers sent in and out of the Bank through various channels of the Bank.

Fee Name (TRY/FX*) Remittance	Instructed Transactions Made by the Central Operation (BITT Excluded)		
	0 - 1.000 TRY	1.000,01 TRY - 50.000 TRY	50,000.01 TRY and above
Account to Account	3,89 TRY	7,79 TRY	77,97 TRY
From Account to Name	3,89 TRY	7,79 TRY	77,97 TRY
In-Branch Remittance	3,89 TRY	7,79 TRY	77,97 TRY

(*) For the type of foreign currency to be transferred, the limits for the fee shall be calculated based on the TRY equivalent to be calculated at the Bank's Cash Desk Exchange Buying Rate on the date of the transaction.

Date:
Name, Surname and Signature of the Customer:

Fee Name / EFT	Instructed Transactions Made by the Central Operation (BITT Excluded)		
	0 - 1.000 TRY	1.000,01 TRY - 50.000 TRY	50,000.01 TRY and above
EFT	7,79 TRY	15,59 TRY	155,94 TRY
Late EFT (*)	11,68 TRY	23,38 TRY	233,91 TRY

(*) Applicable for the EFT transactions to be made after 16:00.

METHOD OF COLLECTION:

Pursuant to the type of the product or service, it shall be made in cash or on account or depending on your demand, by being debited to your credit card account or by being recovered from the limit of your overdraft deposit account if you so instructed. If the tariffs specify a certain ratio (proportional ratio) of the transaction amount of the fee, the proportional ratio, if any, shall be applied over the transaction amount in such a way as to remain between the minimum and maximum amounts.

VALIDITY PERIOD OF THE FEES AND NOTICES FOR THE CHANGE:

The fees contained in this form shall be applicable until the termination of the provision of the concerned product or service. The fees shall be increased every year at the annual consumer price index increase rate released by the Turkish Statistics Institute as of the end of the previous year and announced on its website. You will be informed of the increases in the said fees at least thirty days before the effective date of the increase in writing or via a permanent data logger or via the registered phone, and your approval shall be obtained if the increase will be over the consumer price index rate. Upon such notice, you are entitled to renounce from use of the product or service within fifteen days of the receipt of the said notice. In case you exercise this right, no additional fee shall be charged to you as of the effective date of the fee increase. In case you exercise your right to renounce, then our Bank may cease to provide the disputed product or service to you. If you continue using the product or receiving the service, the change shall be deemed to have been accepted.

Fee rates for our products and services that are not included in this form, non-continuous, and for which a fee is charged instantly shall be explicitly and transparently notified to you before the transaction and as it is submitted for your approval in accordance with the nature of the platform where the transaction is performed, it is not subject to the above notification obligation. Please visit www.isbank.com.tr for information on fees.

Banking Services Agreement, a copy of which is available at www.isbank.com.tr, contains regulations on the matters hereinabove and issues other than specified herein, and you are furnished with a copy of this form which is an annex to and an integral part of the Banking Services Agreement so that you can review it carefully and request a detailed description from our Bank on unclear matters.

Once you have read and approved it, please sign this form issued in 2 (two copies) and keep 1 (one) copy of which.

Date:

Name, Surname and Signature of the Customer:

In the box above, please indicate by your handwriting "I have received a copy of the agreement by hand" and undersign it (*)

(*) This is not required for our visually impaired customers.

RETAIL CUSTOMERS - BOND / CHECK / CHECKBOOK FACT SHEET

This form is designed in order to inform our customers clearly and accurately about the banking services rates announced by our Bank, which is applied to retail customers under the Communiqué on the Procedures and Principles Regarding the Fees to be Received from Financial Consumers (Issue No: 2020/7) published in the Official Gazette on 07.03.2020 with Issue No. 31061, introducing an obligation to inform the retail customers on the banking tariffs and regulating agreements to be entered into with retail customers,

the fee, applicable for the instant transactions and services in this form and other instant transactions and services not included in this form, is submitted for the information and approval of the customer before the collection in such a way as to comply with the nature of the platform where the transaction is made and such fees are announced at www.isbank.com.tr.

PRODUCT NAME: BOND TRANSACTIONS

It is the fee applicable in cash or on account at the time of the transaction by the branch for the bonds entrusted to the Bank by the customer.

Transaction	Fee Description (TRY/FX*)	Tariff (BITT Excluded)
Bond Information Fee*	Bond Information Fee	120 TRY
Bond Collection Fee	Same Branch Bond Collection	120 TRY
	Different Branch Bond Collection	
Bond Return Fee	Bond Return	120 TRY
Bond Protest Process Fee	Bond Protest	120 TRY
	Bond Protest Removal	

* Bond information fee shall be periodically charged on a monthly basis.

PRODUCT NAME: CHECK COLLECTION FEE

It means the fee collected by the branch in cash or on account at the time of the transaction for the checks brought to the Bank by the Customer and entrusted to the account and other check services.

Transaction	Fee Description	Tariff (BITT Excluded)
Check Collection Fee	Our Bank TRY/FX - Admitted for Collection	70 TRY
	Other Bank TRY* - Admitted for Collection	70 TRY
	Other Bank FX* - Admitted for Collection	150 TRY
	FX Check - Admitted for Collection	1% - Minimum 400 TRY - Maximum 4000 TRY
	Our Bank TRY/FX - Admitted for Collection	70 TRY
	Other Bank TRY - Admitted for Collateral	70 TRY
	Same Branch Check Payment TRY/FX	0.2% – Minimum 60 TRY – Maximum 300 TRY
	Different Branch Check Payment TRY/FX	0.6% – Minimum 120 TRY– Maximum 700 TRY
	Blocked Check Payment TRY/FX	0.5% – Minimum 155 TRY– Maximum 645 TRY
	FX Check Payment	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of FX Check Drawn On Our Bank	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of FX Check Drawn On A Foreign Bank - FX	1% - Minimum 400 TRY - Maximum 4000 TRY
	Other Bank TRY/FX Check Payment Excluding Clearing	0.6% – Minimum 350 TRY– Maximum 2500 TRY

An additional fee of TRY 57 (excluding BITT) is charged for the collection of checks of the other banks located in the T.R.N.C.

Date:

Name, Surname and Signature of the Customer:

PRODUCT NAME: CHECKBOOK AND CHECK ISSUANCE FEE

It means the fee applicable in cash or on account at the time of the transaction by the branch for the checkbook requested from the Bank by the customer.

Transaction	Fee Description	Tariff (BITT Excluded)
Check Issuance Fee	FX Check Issuance	1% - Minimum 400 TRY - Maximum 4000 TRY
	FX Check Issuance - Provision of the Cheque Paid by Foreign Currency	1% - Minimum 400 TRY - Maximum 4000 TRY
	Blocked Check Issuance TRY/FX	0.5% – Minimum 240 TRY– Maximum 2400 TRY
QR Code Checkbook Fee*	10 - Leaf (Domestic Branches)	170 TRY
	25 - Leaf (Domestic Branches)	425 TRY
	50 - 350 - Leaf (Domestic Branches)	17 TRY Per Leaf
	Above 351- Leaf (Domestic Branches)	17 TRY Per Leaf
QR Code and Logo Checkbook Fee*	10 - Leaf (Domestic Branches)	180 TRY
	25 - Leaf (Domestic Branches)	450 TRY
	50 - 350 - Leaf (Domestic Branches)	18 TRY Per Leaf
	Above 351- Leaf (Domestic Branches)	18 TRY Per Leaf
Checkbook Fee*	10 - Leaf (T.R.N.C Branches)	140 TRY
	25 - Leaf (T.R.N.C Branches)	350 TRY
	50 - 350 - Leaf (T.R.N.C Branches)	14 TRY Per Leaf
	Above 351- Leaf (T.R.N.C Branches)	14 TRY Per Leaf
Logo Checkbook Fee*	10 - Leaf (T.R.N.C Branches)	160 TRY
	25 - Leaf (T.R.N.C Branches)	400 TRY
	50 - 350 - Leaf (T.R.N.C Branches)	16 TRY Per Leaf
	Above 351- Leaf (T.R.N.C Branches)	16 TRY Per Leaf
	Other Bank TRY/FX Check Payment Excluding Clearing	0.6% – Minimum 350 TRY– Maximum 2500 TRY

*In addition, a Valuable Paper Fee is charged per check leaf.

PRODUCT NAME: CHECK RETURN FEE

Transaction	Fee Description	Tariff (BITT Excluded)
Return Fee for A Check without Transaction	Per Check	70 TRY

PRODUCT NAME: CHECK DOCUMENTATION AND CORRECTION FEE

Check Correction Fee: A fee collected from the drawer who exercises his right for correction in cash or on account by the branch at the time of the transaction or thereafter for each bounced check leaf.

Transaction	Fee Description	Tariff (BITT Excluded)
Check Correction Fee	Per Check	70 TRY

Date:

Name, Surname and Signature of the Customer:

PRODUCT NAME: SPECIAL CHECK TRANSACTIONS

Means a fee collected by the branch at the time of the transaction in cash or on account for the services regarding the checks brought to the Bank by the Customer.

Transaction	Fee Description	Tariff (BITT Excluded)
Blocked Check	Payment TRY/FX	0.5% – Minimum 155 TRY– Maximum 645 TRY
Credit Reference Agency Check Query	Check Status Report Issuance	17 TRY
FX Check Negotiation	Other Bank Transfer	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of Check Drawn On Our Bank	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of Check Drawn On A Foreign Bank*	1% - Minimum 400 TRY - Maximum 4000 TRY
	FX Check Payment/Collection	1% - Minimum 400 TRY - Maximum 4000 TRY

* A commission of 1.5% shall be charged for checks amounting to over 5,000 USD.

VALIDITY PERIOD OF THE FEES AND NOTICES FOR THE CHANGE:

The fee, applicable for the instant transactions and services in this form and other instant transactions and services not included in this form, is subject to the information and approval of the customer before the collection in such a way as to comply with the nature of the platform where the transaction is made. The fees which are applicable for the instant transactions and services in this form and other instant transactions and services not included in this form are available at www.isbank.com.tr.

In the non-continuous transactions, the fees, expenses and commissions charged at the time of the transaction shall be clearly and transparently indicated before the transaction at the announced fees applicable at the time of the transaction.

In case the changes in the fees for the use of products and services are not accepted, the Bank reserves its right to cease providing you with this service.

METHOD OF COLLECTION:

Pursuant to the type of the product or service, it shall be made in cash or on account or depending on your demand, by being debited to your credit card account or by being recovered from the limit of your overdraft deposit account. In the proportional tariffs, the proportional ratio shall be applied over the transaction amount in such a way as to remain between the minimum and maximum amounts.

Any detailed information other than the matters hereinabove is contained in the Banking Services Agreement, and you are furnished with a copy of this form which is an annex to the Banking Services Agreement so that you can review it carefully and request a detailed description from our Bank on unclear matters.

Once you have read and approved it, please sign this form issued in 2 (two copies) and keep 1 (one) copy of which.

Date:

Name, Surname and Signature of the Customer:

In the box below, please indicate by your handwriting “I have received a copy of the agreement by hand“ and undersign it (*)

(*) This is not required for our visually impaired customers.

COMMERCIAL - BASIC BANKING FACT SHEET

This form is designed by our Bank to form an annex to and integral part of the Banking Services Agreement and in order to inform about the names and definitions of fees and the maximum and, if any, minimum tariffs for the fees of products and services offered by our Bank to the real or legal persons who act for commercial or professional purposes, and in order to inform customers about their implementation procedures and principles in a clear, understandable and comparable way, under the Communiqué on the Procedures and Principles Regarding the Fees That may be Received By Banks from Commercial Consumers (Issue No: 2020/4) published in the Official Gazette on 10.02.2020 with Issue No. 31035 (hereinafter referred to as the Communiqué) and relevant legislation. The collection of the fees from the commercial customers, information on fees and increases to be made in fees shall be carried out in accordance with the provisions of the Communiqué. If you continue using the product or receiving the service, the change in fees shall be deemed to have been accepted. The amounts paid by our Bank to third parties regarding the products and services you use from our Bank, and to be charged to you are indicated on the transaction receipt.

The fee applicable in the transactions and services specified in this form and other transactions and services not included in this form shall only be submitted for the information and approval of the customer before the first product and service are offered, in such a way as to comply with the nature of the platform where the transaction is made and such fees are announced at www.isbank.com.tr. Fees are shown excluding BITT.

<u>Definition: Fee for Issuance of Letter of Credit/Letter of Intent/Letter of Reference</u>		<i>It means any fees charged in return for the letter of intent and letter of reference issued to the addressee in which it is indicated that a letter of credit and letter of guarantee will be issued including those submitted electronically.</i>		
Transaction	Amount of Minimum Fee	Ratio	Amount of Maximum Fee	Description
Letter of Intent to Export Credit Bank of Turkey / Agriculture and Rural Development Support Institution	675,00 TRY	0,1%		A fee is charged per letter of intent
Letter of Credit/Reference	950,00 TRY		950,00 TRY	It is a fee item charged within the scope of credit or deposit information.
Issuance of Clearance Certificate	59,05 TRY		59,05 TRY	

<u>Definition: Appraisal, Collateral Establishment, Change and Cancellation Fee</u>		<i>It means any fees for any appraisal activities carried out in order to determine the collateral value of the movable or immovable properties subjected to the collateral, establishment, modification, and release transactions of the mortgage on immovable properties, chattel mortgage processes, works on the determination of the assignable value of receivables, financial leasing contract registration fee and intelligence operations regarding the drawer of checks and bonds subject to collateral.</i>		
Transaction	Amount of Minimum Fee	Ratio	Amount of Maximum Fee	Description
Check and Bond Collateral	175,00 TRY		175,00 TRY	It shall be charged per check and bond for the intelligence operations regarding the drawer in check and bond collateral transactions.
Appraisal For Immovables				The fee paid to the third-party organizations is charged in kind.
Establishment/Cancellation of A Mortgage	150,00 TRY		150,00 TRY	The exact expense is charged when the transaction is made by the contracted lawyers.

Date:

Name, Surname and Signature of the Customer:

Description: Document and Documentation Fee		<i>It means a fee charged for the instant or periodic account statements of the commercial customers and their request for account investigation.</i>		
Transaction	Amount of Minimum Fee	Ratio	Amount of Maximum Fee	Description
Issuance of Commercial Account Printed Statement	3,00 TRY			A fee is charged per page for the deposit, cash - non-cash loan account statements issued printed.
Archive/Inquiry - Issuance of a Certificate For the Banking Transactions Made in the Previous Period	59,05 TRY		59,05 TRY	For the first year after the date of issuance of the relevant certificate, only amounts that must be paid to third parties can be charged. A fee may be charged if more than a year has elapsed from the date of issuance of the relevant certificate.
Archive/Inquiry - Issuance of a Receipt For the Banking Transactions Made in the Previous Period	15,24 TRY			

Deposit, Participation Fund and Precious Metal Deposit Accounts				
Description: Deposit/Withdrawal Fee for Money and Precious Metals		<i>It means a fee charged for depositing into the account/withdrawing from the account money and precious metals.</i>		
Transaction	Amount of Minimum Fee	Ratio	Amount of Maximum Fee	Description
Branch Late Cash Deposit	75,00 TRY	0,3%	850,00 TRY	A fee shall be charged for the deposits made after 15:30 from other branches other than the branch where the account is held.
Withdrawal From Other Branch	100,00 TRY	0,3%	1.100,00 TRY	It is charged for payments made from other branches other than the branch where the account is held.
Withdrawal From Other Foreign Branch	100,00 TRY	0,5%	2.500,00 TRY	It is charged for the payments made by the domestic branches from the accounts at our foreign branches.
Precious Metal Withdrawal		1%		

Money and Precious Metal Transfers		<i>A fee is charged per transaction</i>		
Description: Electronic Funds Transfer (EFT) Fee		<i>A Fee charged for EFT payment transactions An extra fee of 50% of the standard tariff is charged for late EFT payment transactions made after 16:00.</i>		
Transaction Amount/Fee Amount (TRY)	1.000 TRY and less		Between 1.000-50,000 TRY	50,000 TRY or more
	Minimum / Maximum Fee		Minimum / Maximum Fee	Minimum / Maximum Fee
Mobile banking and Internet banking				
EFT	1,55 TRY		3,11 TRY	38,98 TRY
Late EFT	2,32 TRY		4,66 TRY	58,47 TRY
ATM (Cashomat)				
EFT	5,44 TRY		10,88 TRY	77,97 TRY
Late EFT	8,16 TRY		16,32 TRY	116,96 TRY
Other Channels (Branch, Call Center, Telephone Branch, Central Operation)				
EFT	7,79 TRY		15,59 TRY	155,94 TRY
Late EFT	11,68 TRY		23,38 TRY	233,91 TRY

Date:

Name, Surname and Signature of the Customer:

<u>Description: Remittance Fee</u>	<i>A Fee charged for remittance payment transactions The remittance rates are applied in the transactions of precious metal transfers.</i>		
Transaction Amount/Fee Amount (TRY)	1.000 TRY and less	Between 1.000-50,000 TRY	50,000 TRY or more
	Minimum / Maximum Fee	Minimum / Maximum Fee	Minimum / Maximum Fee
Mobile banking and Internet banking	0,77 TRY	1,55 TRY	19,48 TRY
ATM (Cashomat)	2,72 TRY	5,44 TRY	38,98 TRY
Other Channels (Branch, Call Center, Telephone Branch, Central Operation)	3,89 TRY	7,79 TRY	77,97 TRY

<u>The Instant and Continuous Transfer of Funds (FAST)</u>	<i>A Fee charged for FAST payment transactions An extra fee of 50% of the standard tariff shall be charged for the payments made from 16:00 to 08:30 of the next day on banking days and during the whole day on weekends and public holidays.</i>		
Transaction Amount/Fee Amount (TRY)	1.000 TRY and less	Between 1.000 and 50,000 TRY	50,000 TRY or more
	Minimum / Maximum Fee	Minimum / Maximum Fee	Minimum / Maximum Fee
Mobile banking and Internet banking			
FAST Transactions Made Until the Late EFT Start Time	1,55 TRY	3,11 TRY	38,98 TRY
FAST Transactions Made After the Late EFT Start Time and on the Weekend	2,32 TRY	4,66 TRY	58,47 TRY
ATM (Cashomat)			
FAST Transactions Made Until the Late EFT Start Time	5,44 TRY	10,88 TRY	77,97 TRY
FAST Transactions Made After the Late EFT Start Time and on the Weekend	8,16 TRY	16,32 TRY	116,96 TRY
Other Channels (Branch, Call Center, Telephone Branch, Central Operation)			
FAST Transactions Made Until the Late EFT Start Time	7,79 TRY	15,59 TRY	155,94 TRY
FAST Transactions Made After the Late EFT Start Time and on the Weekend	11,68 TRY	23,38 TRY	233,91 TRY

<u>Description: International Fund Transfer and Messaging Fee</u>	<i>It is a fee charged for outgoing and incoming international fund transfers and SWIFT-like messaging transactions.</i>			
Transaction	Amount of Minimum Fee	Ratio	Amount of Maximum Fee	Description
Outgoing Fund Transfer	42,00 USD	0,6%	625,00 USD	It is a fee charged for transactions made through the Branch and Central Operation.
Outgoing Fund Transfer	20,00 USD	0,3%	310,00 USD	It is a fee charged for mobile and internet transactions. A fee amounting to 27.50 USD per transaction is charged for transactions made through Cash Management File Automation system (NYDO).
Incoming Fund Transfer	20,00 USD	0,5%	625,00 USD	If the incoming SWIFT transfer is paid in TRY, a fee amounting to 65 TRY is charged.
Description: International Fund Transfer Inquiry and Messaging Fee	75,00 USD		75,00 USD	It is a fee charged for International Funds Transfer status inquiries.

Date:

Name, Surname and Signature of the Customer

METHOD OF COLLECTION:

Pursuant to the type of the product or service, it shall be made in cash or on account or depending on your demand, by being debited to your credit card account or by being recovered from the limit of your overdraft deposit account if you so instructed. If the tariffs specify a certain ratio (proportional ratio) of the transaction amount of the fee, the proportional ratio, if any, shall be applied over the transaction amount in such a way as to remain between the minimum and maximum amounts.

Banking Services Agreement, a copy of which is available at www.isbank.com.tr contains regulations on the matters hereinabove and issues other than specified herein, and you are furnished with a copy of this form which is an annex to and an integral part of the Banking Services Agreement so that you can review it carefully and request a detailed description from our Bank on unclear matters

Once you have read and approved it, please sign this form issued in 2 (two copies) and keep 1 (one) copy of which.

Date:

Name, Surname and Signature of the Customer:

In the box above, please indicate by your handwriting “I have received a copy of the agreement by hand“ and undersign it (*)

(*) This is not required for our visually impaired customers.

This form is designed in order to inform our customers clearly and accurately about the banking services rates announced by our Bank, which is applied to commercial customers under the Communiqué on the Procedures and Principles Regarding the Fees That may be Received By Banks from Commercial Consumers (Issue No: 2020/4) published in the Official Gazette on 10.02.2020 with Issue No. 31035 introducing an obligation to inform the commercial customers on the banking tariffs and regulating the agreements to be entered into with commercial customers.

the fee, applicable for the instant transactions and services in this form and other instant transactions and services not included in this form, is submitted for the information and approval of the customer before the collection in such a way as to comply with the nature of the platform where the transaction is made and such fees are announced at www.isbank.com.tr.

PRODUCT NAME: BOND TRANSACTIONS

It is the fee applicable in cash or on account at the time of the transaction by the branch for the bonds entrusted to the Bank by the customer.

Transaction	Fee Description (TRY/FX*)	Tariff (BITT Excluded)
Bond Information Fee*	Bond Information Fee	120 TRY
Bond Collection Fee	Same Branch Bond Collection	120 TRY
	Different Branch Bond Collection	
Bond Return Fee	Bond Return	120 TRY
Bond Protest Process Fee	Bond Protest	120 TRY
	Bond Protest Removal	

* Bond information fee shall be periodically charged on a monthly basis.

PRODUCT NAME: CHECK COLLECTION FEE

It means the fee collected by the branch in cash or on account at the time of the transaction for the checks brought to the Bank by the Customer and entrusted to the account and other check services.

Transaction	Fee Description	Tariff (BITT Excluded)
Check Collection Fee	Our Bank TRY/FX - Admitted for Collection	70 TRY
	Other Bank TRY* - Admitted for Collection	70 TRY
	Other Bank FX* - Admitted for Collection	150 TRY
	FX Check - Admitted for Collection	1% - Minimum 400 TRY - Maximum 4000 TRY
	Our Bank TRY/FX - Admitted for Collection	70 TRY
	Other Bank TRY - Admitted for Collateral	70 TRY
	Same Branch Check Payment TRY/FX	0.2% – Minimum 60 TRY – Maximum 300 TRY
	Different Branch Check Payment TRY/FX	0.6% – Minimum 120 TRY– Maximum 700 TRY
	Blocked Check Payment TRY/FX	0.5% – Minimum 155 TRY– Maximum 645 TRY
	FX Check Payment	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of FX Check Drawn On Our Bank	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of FX Check Drawn On A Foreign Bank - FX	1% - Minimum 400 TRY - Maximum 4000 TRY
	Other Bank TRY/FX Check Payment Excluding Clearing	0.6% – Minimum 350 TRY– Maximum 2500 TRY

* An additional fee of TRY 57 (excluding BITT) is charged for the collection of checks of the other banks located in the T.R.N.C

Date:

Name, Surname and Signature of the Customer:

PRODUCT NAME: CHECKBOOK AND CHECK ISSUANCE FEE

It means the fee applicable in cash or on account at the time of the transaction by the branch for the checkbook requested from the Bank by the customer.

Transaction	Fee Description	Tariff (BITT Excluded)
Check Issuance Fee	FX Check Issuance	1% - Minimum 400 TRY - Maximum 4000 TRY
	FX Check Issuance - Provision of the Cheque Paid by Foreign Currency	1% - Minimum 400 TRY - Maximum 4000 TRY
	Blocked Check Issuance TRY/FX	0.5% – Minimum 240 TRY– Maximum 2400 TRY
QR Code Checkbook Fee*	10 - Leaf (Domestic Branches)	170 TRY
	25 - Leaf (Domestic Branches)	425 TRY
	50 - 350 - Leaf (Domestic Branches)	17 TRY Per Leaf
	Above 351- Leaf (Domestic Branches)	17 TRY Per Leaf
QR Code and Logo Checkbook Fee*	10 - Leaf (Domestic Branches)	180 TRY
	25 - Leaf (Domestic Branches)	450 TRY
	50 - 350 - Leaf (Domestic Branches)	18 TRY Per Leaf
	Above 351- Leaf (Domestic Branches)	18 TRY Per Leaf
Checkbook Fee*	10 - Leaf (T.R.N.C Branches)	140 TRY
	25 - Leaf (T.R.N.C Branches)	350 TRY
	50 - 350 - Leaf (T.R.N.C Branches)	14 TRY Per Leaf
	Above 351- Leaf (T.R.N.C Branches)	14 TRY Per Leaf
Logo Checkbook Fee*	10 - Leaf (T.R.N.C Branches)	160 TRY
	25 - Leaf (T.R.N.C Branches)	400 TRY
	50 - 350 - Leaf (T.R.N.C Branches)	16 TRY Per Leaf
	Above 351- Leaf (T.R.N.C Branches)	16 TRY Per Leaf
	Other Bank TRY/FX Check Payment Excluding Clearing	0.6% – Minimum 350 TRY– Maximum 2500 TRY

*In addition, a Valuable Paper Fee is charged per check leaf.

PRODUCT NAME: CHECK RETURN FEE

Transaction	Fee Description	Tariff (BITT Excluded)
Return Fee for A Check without Transaction	Per Check	70 TRY

PRODUCT NAME: CHECK DOCUMENTATION AND CORRECTION FEE

Check Correction Fee: A fee collected from the drawer who exercises his right for correction in cash or on account by the branch at the time of the transaction or thereafter for each bounced check leaf.

Transaction	Fee Description	Tariff (BITT Excluded)
Check Correction Fee	Per Check	70 TRY

Date:

Name, Surname and Signature of the Customer:

PRODUCT NAME: SPECIAL CHECK TRANSACTIONS

Means a fee collected by the branch at the time of the transaction in cash or on account for the services regarding the checks brought to the Bank by the Customer.

Transaction	Fee Description	Tariff (BITT Excluded)
Blocked Check	Payment TRY/FX	0.5% – Minimum 155 TRY– Maximum 645 TRY
FX Check Negotiation	Other Bank Transfer	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of Check Drawn On Our Bank	1% - Minimum 400 TRY - Maximum 4000 TRY
	Negotiation of Check Drawn On A Foreign Bank*	1% - Minimum 400 TRY - Maximum 4000 TRY
	FX Check Payment/Collection	1% - Minimum 400 TRY - Maximum 4000 TRY

* A commission of 1.5% shall be charged for checks amounting to over 5,000 USD.

VALIDITY PERIOD OF THE FEES AND NOTICES FOR THE CHANGE:

Any increase in the fees shall be notified to you at least 2 days in advance either in writing or via email, through ATM, by phone, SMS or similar means. If you continue using the product or receiving the service, the change in fees shall be deemed to have been accepted. In all instant transactions for our products and services, for which a fee is charged at the time of the transaction by our bank, the applicable fees announced in the Commission Rates before the said transaction is made shall be notified to you in a clear and transparent manner and submitted for your approval in accordance with the nature of the platform where the transaction is performed.

METHOD OF COLLECTION:

Pursuant to the type of the product or service, it shall be made in cash or on account or depending on your demand, by being debited to your credit card account or by being recovered from the limit of your overdraft deposit account. In the proportional tariffs, the proportional ratio shall be applied over the transaction amount in such a way as to remain between the minimum and maximum amounts.

Banking Services Agreement, a copy of which is available at www.isbank.com.tr, contains regulations on the matters hereinabove and issues other than specified herein, and you are furnished with a copy of this form which is an annex to and an integral part of the Banking Services Agreement so that you can review it carefully and request a detailed description from our Bank on unclear matters.

Once you have read and approved it, please sign this form issued in 2 (two copies) and keep 1 (one) copy of which.

Date:

Name, Surname and Signature of the Customer:

In the box below, please indicate by your handwriting “I have received a copy of the agreement by hand“ and undersign it (*)

(*) This is not required for our visually impaired customers.

FACT SHEET FOR FOREIGN TRADE PRODUCTS FEES

This Fact Sheet is designed to inform you on the fee items for commercial loan products and services and on the names and definitions of the fees that can be charged for the products or services offered, as well as the maximum and, if any, minimum tariffs thereof under the Communiqué on the Procedures and Principles Regarding the Fees That may be Received By Banks from Commercial Consumers (Issue No: 2020/4) published in the Official Gazette on 10.02.2020 with Issue No. 31035 (hereinafter referred to as the Communiqué) and relevant legislation. A fee shall be charged based on the following tariffs in the provision of the products and services in terms of the products, services and loans included in this form.

IMPORT TRANSACTIONS

Letter of Credit Opening Fee: A fee charged for opening in return for the risk incurred due to the letter of credit.

Reserve/Discrepancy Fee: A fee charged to the customer in cases where the customer is requested to pay the commission to be collected from the correspondent in order to ensure the removal of the reserve record so that the process is not disrupted when a document/data that is not suitable for a letter of credit is submitted in the processes of supporting the reserve record by an additional document or data.

Pre-Notice Fee: A fee charged for pre-notice in return for the risk arising in the guarantee service provided in non-cash loan utilization.

Bill of Guarantee/ Acceptance Fee: A fee charged for a bill of guarantee/acceptance against the risk of non-cash loan utilization.

Fee for Changing the Due Date/Amount: A fee charged for the realization of the related transaction in the extension of term and amount increase transactions requested in the ongoing non-cash loans.

Policy Acceptance Fee: A fee charged for the acceptance process of the policy submitted in customer-accepted transactions.

EXPORT TRANSACTIONS

Notice Fee: A fee charged in case of notification of the letter of credit and stand by letters of credit (Stand-by letter of credit, incoming external guarantee, incoming counter-guarantee, etc.) to the customer or another bank.

Confirmation Fee: A fee charged for the letter of credit and stand-by letters of credit (Stand-by letter of credit) transactions, due to the payment guarantee of the issuing bank according to the country's risk.

Fee for Changing the Due Date/Amount: A fee charged based on the requests for extension of term and amount increase in ongoing transactions.

Deferred Payment Fee: A fee charged for the period from the shipment time to the payment term in the deferred letter of credit.

Discount Fee: A fee charged in return for the early payment of the deferred export receivable.

Collection Fee: A fee charged for intermediary services for documents sent for collection in foreign trade transactions.

IMPORT / EXPORT JOINT TRANSACTIONS

Document Review Fee: A fee charged for the examination of incoming and outgoing documents in the transactions of letter of credit, external guarantee, counter-guarantee, stand-by letter of credit, cash against a document with acceptance credit/cash on delivery.

Modification Fee: A fee charged for the modifications beyond the transaction amount and due date, involving no credit risk.

Transaction Fee: A fee charged for the operational processes at the opening of the foreign trade file.

Correspondent Bank Charge: A fee charged in advance or when requested by the correspondent, in cases where the correspondent bank expenses in foreign trade transactions are covered by the customer.

Payment Fee: A fee charged during the payment of the incoming fee to the customer account in foreign trade transactions or during the outgoing payment/import transfer transactions.

Date:

Name, Surname and Signature of the Customer:

FOREIGN TRADE TARIFF

Code	Item Name	Minimum Amount	Minimum Rate	Maximum Amount	Maximum Rate	Collection Method
2.1.	Import Transactions					
2.1.1.	Letter of Credit Opening Fee	100 USD			4,00%	In cash / quarterly periodic
2.1.2.	Reserve/Discrepancy Fee (1)	100 USD		100 GBP		At the Time of the Transaction
2.1.3.	Pre-Notice Fee	-	-	-	-	
2.1.4	Bill of Guarantee/ Acceptance Fee:	100 USD			4,00%	In cash / quarterly periodic
2.1.5	Fee for Changing the Due Date/Amount	100 USD			4,00%	In cash / quarterly periodic
2.1.6	Policy Acceptance Fee	50 USD			0,2%	At the Time of the Transaction
2.2.	Export Transactions					
2.2.1.	Notice Fee	110 USD			0,50%	At the Time of the Transaction
2.2.2.	Confirmation Fee:	210 USD			4,00%	In Cash/On the Payment Date
2.2.3.	Fee for Changing the Due Date/Amount	210 USD			4,00%	In Cash/On the Payment Date
2.2.4.	Deferred Payment Fee	-	-	-	-	
2.2.5.	Discount Fee	100 USD			0,10%	At the Time of the Transaction
2.2.6	Collection Fee	60 USD			0,4%	At the Time of the Transaction
2.3.	Export/Import Transactions					
2.3.1.	Document Review Fee	60 USD			0,4%	At the Time of the Transaction
2.3.2	Modification Fee	10 USD		50 USD		At the Time of the Transaction
2.3.2	Modification Fee (Import Letter of Credit)	500 TRY		500 TRY		At the Time of the Transaction
2.3.3	Transaction Fee	15 USD		50 USD		At the Time of the Transaction
2.3.3	Transaction Fee (Import)	120 TRY		400 TRY		At the Time of the Transaction
2.3.4	Correspondent Bank Charge	-	-	-	-	At the Time of the Transaction/Upon the Request of the Correspondent
2.3.5	Payment Fee	10 USD			0,25%	At the Time of the Transaction

*BITT Excluded. Updated on 28.02.2020.

(1) Determined based on the currency type of the letter of credit.

Date:

Name, Surname and Signature of the Customer:

BANKING SERVICES AGREEMENT

Identity No:

Customer No:

Name Surname/ Title:

Purpose and Scope:

The provisions of this Banking Services Agreement (hereinafter referred to as the "**Agreement**") shall be applicable in the use of the Customer's accounts opened and to be opened at Türkiye İş Bankası A.Ş. in the establishment of the terms and conditions for services in respect thereof and in execution and conclusion of any relevant transaction by the Bank.

If the customer who undersigned this agreement is a consumer under the Consumer Protection Law and applicable legislation, then the articles of this agreement contrary to the imperative provisions of the Law and legislation shall not be applied to him.

In case the products and services contemplated under the Banking Services Agreement are offered and utilized from channels and platforms other than the Branch, then any and all provisions of the Banking Service Agreement which are not in contradiction with the provisions of the agreement issued/signed specifically for the relevant channel and platform shall be applied.

Definitions:

Open Banking Service: Refers to the services that enable the Customers or parties acting on behalf of the customers to perform or to give an instruction to the bank to perform their banking transactions by remotely accessing financial services offered by the bank through API, web service, file transfer protocol, etc.

Gold Deposit Account: Refers to the accounts opened in the name of the real and legal persons residing in Turkey and abroad either in the form of a saving account or drawing account in return for the physical delivery of the gold or by selling it by banks,

Instant Transaction Fee: Refers to the fee charged for the instant transactions and services such as non-continuous fund transfers, invoice collection, cash advance, installment cash advance, etc., which is sent to the customer for his approval before being collected in accordance with the nature of the channel where the transaction is made,

API: Refers to the application programming interface created so that software can use functions defined in another software.

API Portal: Refers to a portal where the developers, startups and organizations could get information on the APIs produced by the Bank, where they could test the APIs by contacting the Bank, and where they could take the applications they have developed by using APIs to the production environment.

ATM: (Cashomat): Refers to electronic transaction devices that allow performing all or part of other banking transactions as well as automatic withdrawals.

Bank: Refers to Türkiye İş Bankası A.Ş. Its Head Office and Branches,

Retail Customer Number: Refers to a number that is designed to be used in all banking transactions that a real person and a real person merchant customer will make at the bank and represents the customer at the bank,

Biometric Authentication Component: Refers to a measurable biological or behavioral characteristic specific to a person used to secure that authentication processes are performed,

Mobile Key: Refers to a security tool contained in İşÇep and generates a one-time password,

Mobile Key Code: Refers to a 6-digit code set by the customer, being used to generate a one-time mobile key password,

Device Recognition: Refers to the security application enabling to log in to mobile apps without typing a Mobile Confirmation Code,

Temporary Password: Refers to a digital banking password sent via SMS to the mobile phone numbers registered in the Bank system of retail or commercial customers,

Digital Banking Channels: Refers to Internet banking, mobile banking, telephone banking, open banking services, ATM and kiosk devices and without limitation any digital distribution channel where customers could remotely perform banking transactions or instruct the bank to perform the same.

Effective Methods: Refers to electronic media, e-mail, ATM, telephone, SMS or similar tools used in writing or by entering a customer password or authenticating,

Funds: Refers to the Resource Utilization Support Fund and all other funds and all funds that may arise in the future that must be paid in relation to accounts opened and transactions performed under this Agreement,

Account: Refers to any Deposit Accounts and Investment Accounts including Gold Deposit Accounts which are opened for the purpose of holding Turkish Lira (TL), Foreign Currency (FX) or assets at the Bank and benefiting from related tools and services, non-credit accounts or account used with credit within the limit granted to the Customer and

Account Statement: Refers to the account breakdown, which is sent at the request of the Customer, shows the details of receivables and debts related to the accounts covered by this Agreement,

Internet Banking: Refers to the digital distribution channels through which the customer is able to access the services offered by the Banks under its own trade name through its website (www.isbank.com.tr) on the Internet regardless of the device or platform used, where he is able to view and change his own financial or personal data or perform transactions creating financial responsibility,

IP (Internet Protocol Address) : Refers to the address (number) that devices connected to each other over a network or the Internet use to send data to each other over the public network to which they are connected,

Permanent Data Storage: Refers to any SMS, e-mail, Internet, disc, CD, DVD, memory card and any similar tool or media, ensuring that the information sent by the customer or sent to him by the Bank is recorded and copied without being changed in such a way as to allow this information to be reviewed in a reasonable time in accordance with its purpose and allowing access to this information exactly

Welcome Message: Refers to the message specified by the customer and displayed on the login screen of the retail Internet branch,

Welcome Image: Refers to the image selected by the customer from among the images presented by the system at the first entry into the Commercial Internet Branch,

Card Password: Refers to a four-digit password of the Debit card affiliated to a bank account, a prepaid card or a credit card affiliated /not affiliated to a bank account.

KEP (Registered E-mail): Refers to a secure e-mail service, in which the sender and recipient are identified, the sending time and content of which cannot be changed, having legal validity in case of a dispute

Overdraft Account: Refers to a credit account that is opened affiliated with the Drawing Account and will be used within the limit identified by the Bank,

User Code: Refers to the retail customer numbers of officials using digital banking channels on behalf of commercial customers,

Mobile Banking: Refers to a specialized internet banking distribution channel where customers could make their banking transactions through a bank-owned mobile application installed on a mobile device such as a smartphone or tablet,

Mobile Confirmation Code: Refers to a 6-digit one-time code consisting of numbers sent as an SMS or SIM message to the customer's mobile phone registered in the Bank, or as an instant message sent through the Bank's mobile application,

Customer: Refers to the real persons, real person merchants, legal entities and communities of goods and services with no legal personality such as apartment management, ordinary partnerships on behalf of which an account can be opened, who make use of the products and services offered by the Bank,

Customer Password/Commercial Password: Refers to a six-digit password employed as an authentication element "known to the customer" on digital banking channels,

Capital Market Instruments: Refers to the securities and other Capital Market Instruments defined in the Capital Market Law and applicable legislation,

Telephone Banking: Refers to the service enabling you to make a transaction by using phone keys or a customer representative after calling 0 850 724 0 724,

One-Time Password: Refers to a sequence of numbers, such as a randomly generated Mobile Confirmation code or a Mobile Key Password, for the purpose of using one-time only for authentication,

Basic Banking Fact Sheet: Refers to the form designed in accordance with the applicable legislation if the customer is a consumer under the Consumer Protection Law No. 6502 and submitted for the approval of the customer which will form an integral part of this agreement and contains interest, fee, expense, commission and similar financial liabilities to be charged in the banking transactions.

Either to Sign Joint Account: Refers to the joint account on which each of the account holders could dispose individually, Both to Sign Joint Account: **Refers to the joint account** on which the account holders could dispose jointly.

Turkish ID No: Refers to the Republic of Turkey ID number,

Commercial Customer Number: Refers to the number which is designed for the use of the customers such as a legal entity, ordinary partnership, apartment/site management, etc. in all banking transactions that they will make and represents the customer at the bank,

Taxes: Refers to any and all current and future taxes payable in relation to accounts opened under this Agreement, transactions made and papers issued.

Risk of Sanctions: Refers to any circumstances that may cause any legal action, reprimand and penalty; economic or financial sanctions, trade embargoes and trade restrictions that became domestic legislation or adopted by banks to follow under the international banking practices despite it does not become domestic legislation; announced/implemented/recommended to be complied with by the Republic of Turkey, the United Kingdom, the United States of America, the United Nations, the European Union including but not limited to the international organization and institutions or countries; circumstances that are deemed risky under the bank policies, sanction compliance program or agreements that have entered into or that are not preferred to be mediated by the bank, which may constitute a breach of payment methods accepted in international banking practice or may cause sanctions on the Bank,

NFC/Near Field Communication: Refers to the short-distance wireless technology enabling electronic devices to perform reliable and contactless transactions and access digital content and/or electronic devices, and used to read and write data

FIN: Refers to the foreign identification number

Abbreviations:

TRY	:	Turkish Lira
FX	:	Foreign Exchange
SD	:	Stamp Duty
BITT	:	Banking and Insurance Transaction Tax
RUSF	:	Resource Utilization Support Fund
EX	:	Exchange Tax
DA	:	Drawing Account
DAP	:	Drawing Account Payee

A- OPENING OF THE ACCOUNTS AND CHARGING OF INTEREST

The Customer hereby acknowledges, represents and undertakes that;

A.1 The opening of an account and the continuation of the account relationship are at the sole discretion of the Bank in accordance with the laws, legislation and Bank's policies; the Bank is authorized to change the interest rates by announcing or giving notice in cases where the interest is charged, and to make the necessary adjustments in the interest rates if the interest rates are modified by law or decree

A.2 The account can be transferred to the Commercial Checking Account group and the Bank is authorized to make any disposal in this regard in case it is discovered by the Bank that the account opened at the bank is used for commercial purposes, as a result of both the review of the transactions carried out and based on other determinations and examinations, regarding the account followed in the Checking Account group based on the documents it has submitted with the Bank, and in case such a transaction is made by the Bank, then the Bank has no obligation against the Customer other than notifying to the Customer's address known to the Bank; and he accepts the application contemplated in this article and the Bank's authority to determine as mentioned above and its results, and he is responsible for any document deficiencies in respect thereof.

A.3 Upon his request, he is entitled to take back his deposit in the account that he has opened at the Bank and is followed in the Checking Account group without prejudice to provisions of the Turkish Civil Code on the pledges and right of retention and provision of the Turkish Code of Obligations on the transfer of claim and barter as well as the authorities granted and obligations introduced by the other laws,

A.4 For his deposit available in his Time Deposit Account, the interest rate to be charged within the maximum amounts and rated to be determined pursuant to the provisions of the Banking Law will not be changed until the maturity date without prejudice to the provisions of the relevant article of the said Law, regarding a new maturity date if he does not close his Time Deposit Account on the maturity date and if the new maturity date coincides with the weekend and he gives instructions on the extension of this maturity date to the first business day and regarding the same maturity and amount if he does not give the said instruction, he accepts that it is deemed to have been renewed on the interest rates determined by the Bank for the Customer as a result of the evaluation made using various methods, and he is able to claim the amount calculated at the interest rate applicable on the maturity date of the account

A.5 If he renews his Time Deposit and Checking Accounts, then this agreement he has signed shall be applicable to any accounts renewed/newly opened, and he will immediately notify the bank in case he instructs otherwise,

A.6 The terms and conditions agreed by and between him and the Bank on the maturity and notice period are reserved

A.7 The rates at the time of the transaction shall be applicable in the foreign exchange deposit account transactions,

A.8 The amount to be withdrawn from his account at the Bank shall be debited from his account on the day of payment, and the effective date shall be the first business day following the day on which the fund is deposited into the bank unless otherwise agreed,

A.9 In incoming foreign exchange transfers, the effective date shall be the business day following the effective date of the correspondent bank in crediting to the account of the payee of the transfer at our Bank

A.10 He is able to withdraw his deposit money in person or to authorize someone else to withdraw the deposit as per an instruction acceptable to the bank or without prejudice to the provisions of Article 60 of the Law No 5411, it can be transferred to his or someone else's account in another bank established in Turkey or abroad, and except for the instructed transactions, the specified transactions can be performed through Digital Banking Channels

A.11 The partners are authorized to make any transaction based on the signing status of the account that they opened in the either to sign and both to sign joint accounts, and all account holders shall be responsible for the consequences of such use and each of the account holders has equal shares on the account and that in case of a demand to change the equal share amounts/rates in the future, the Bank will not be able to fulfill this request due to technical impossibility.

B- FEES, COST, COMMISSIONS, INSURANCE COSTS, TAXES AND FUNDS

The Customer hereby acknowledges, represents and undertakes that;

B.1 He shall pay any Stamp Duty/BITT/Exchange Tax and other taxes and Funds for any monies to be deposited into any Accounts to be opened at the Bank and for any transactions made and/or required by this Agreement,

B.2 The Bank is authorized to credit any fees, commissions, taxes and costs per transaction at the rate and in the amount applicable at the time of the transaction regarding any transfers to be made under automatic payment/transfer application or any transfers to be made with his account that he has specified in his "Automatic Payment Order" or Automatic Transfer Order,

B.3 Due to the bonds entrusted by the Bank to be collected through its other branches or correspondent banks, he shall pay immediately at the first request of the Bank any protest, fee, commission, BITT and any other costs and charges that it has to pay even if the amount of the bond is not collected,

B.4 Any changes that may be made in the tax and fund rates may be reflected to him as of the date of the change,

B.5 He shall pay any costs, charges, fees and any amount payable, regardless of their definition, over the tariff to be announced by the Bank, which will accrue for making the credit facilities available and at the stage of making the credit facilities available, due to any research, investigation, application including intelligence and financial analysis reports issued for any credit demanded from the bank,

B.6 The customer shall fully pay in cash to the Bank any fees, costs and commissions determined and announced by the Bank for the TRY and FX transfers that came in his favor through the Bank and are paid in cash in TRY and/or FX to him and/or paid in cash by debiting it to his Account(s) at the bank,

B.7 He shall pay in cash and/or on account any fees, commissions, taxes and costs which are determined and disclosed/announced/notified by the Bank for any services offered by the Bank regarding the transactions that fall under the Regulation On Procedures and Principals Regarding Fees to be Charged to Financial Customers and are contained in the Fact Sheets that is an integral part of this Agreement and in the instant notifications duly made by the bank to the customer,

B.8 He shall pay any commissions, taxes and costs at the rate and in the amount determined and announced by the Bank and/or in force at the time of the transaction for any banking services offered by the Bank regarding the transactions that do not fall under the

Regulation On Procedures and Principals Regarding Fees to be Charged to Financial Customers and furthermore, the Bank is authorized to debit these commissions, taxes and cost to his accounts,

B.9 In any banking services offered by the Bank, in case the customer requests a product, service or information document that is objectively extremely difficult to fulfill in the normal daily functioning of the Bank and requires additional operational work, then he shall pay any fees, commissions and costs in cash or on account at the rate and in the amount determined specifically for the transaction by the Bank based on the mutual agreement.

C- PROVISIONS ON THE ACCOUNTS OPERATED ON CHECKS

The Customer hereby acknowledges, represents and undertakes that;

C.1 He will submit any information and documents that the Bank request in an accurate, valid and binding manner for the opening of a check account and issuance of a checkbook,

C.2 He will fully act in accordance with the Check Law No. 5941 and its substituting law or applicable legislation when requesting a checkbook from the Bank, using it and drawing a check,

C.3 The Bank is authorized to collect the amount to be found by multiplying the amount that the Bank is legally obliged to pay per check leaf to the payee of the bad check in accordance with the Check Law No. 5941 or its substituting law or the applicable legislation for each check leaf to be drawn by him as well as any commission, costs and fees for any transaction, notice, warning and communication, from his account and to transfer the same in a blocked account and that the Bank is authorized to pledge and set-off on such blocked account; and in addition, he shall pay any valuable paper fees for each check leaf in accordance with the Valuable Papers Law No. 210,

C.4 If the checks he has drawn on his account are bad checks, then the bank is authorized to pay the amount of the check by making virement from other accounts held with the Bank upon the request of the customer,

C.5 The loan provided to him will have turned into a cash loan in accordance with the Check Law No. 5941 in case the Bank pays the amount that the Bank is legally obliged to pay per check leaf to the payee of the bad check because the checks that he has drawn on his account are bad checks either in part or in full, or in case the Bank pays the part of the amount in the account that is less than such amount, For the debt to be calculated as of the date on which the debt balance was incurred and in addition, the amount of the debt incurred in the account as of the effective date as a result of various reasons, it shall be started to be deducted from the interest to be calculated over the interest rate of the loan amount which the legislation permits, and for which the Bank applies the highest interest rate in this period as well as BITT and RUSF deduction; and default interest shall be charged at the rate of twice the highest current interest rate applied to the loans operated in the form of current accounts owned by the Bank on the notice date to the amounts for which interest, expense tax, and fund deductions are made as indicated above as of the date specified in the notice to be sent by the Bank for the payment of the amount; and in addition to foregoing, default interest shall be applied in the same manner for all expenses incurred by the Bank,

C.6 In case the payee is the drawer, the Bank shall make the payment by obtaining a provision when the check is submitted to a branch other than the branch where the account is held, and the bank is authorized to retain the check and send it to the relevant Branch if it hesitates the authentication of the signature affixed on the check,

C.7 At the time when the check is paid, the Bank is authorized not to make the payment if it considers the check or the identity of the payee suspicious,

C.8 The bank is authorized to ask to return the checkbooks and leaves at any time, and upon the request of the Bank to return the checkbooks and leaves, he shall immediately return the checkbooks and leaves to the Bank, if he fails to return the check books and leaves, he shall immediately and fully deposit in cash to the Bank at the first request of the Bank the amount to be found by multiplying the amount that the Bank is legally obliged to pay per check leaf to the payee of the bad check in accordance with the Check Law No. 5941 or its substituting law or the applicable legislation for each check leaf to be drawn by him, regardless of whether it is requested by the check holders from the Bank or not, without the need for legal action, protest or judgment,

C.9 The bank is not under the liability to submit before the drawing date regarding the Bank's checks he holds that he will deliver to be given for endorsement in full or for collection for crediting on his account; it shall be deemed to have been submitted to the respondent branches by a provision transaction to be carried out electronically and by communicating in real-time for the collection of the amounts as of the drawing date; in case the account balances cannot be accessed electronically from the terminals due to events beyond the control of the Bank, such as system failure, communication and power outage, and in other necessary circumstances, the bank is authorized to carry out the provisioning process by telephone or other means of communication it deems appropriate, or, if it wishes, to send the checks to the respondent branches for collection,

C.10 Under no circumstances shall the Bank be responsible for the consequences that may arise if the period of submission expires due to the time to elapse in mailing regarding the other checks that he holds and submitted to the Bank for collection, and for the consequences of postal delays and the loss of the checks in the mail provided that there is no fault attributable to him, the check is to be sent by registered mail unless the drawee bank is instructed to do the contrary and he shall file a lawsuit for cancellation of the check if it is lost in the mail,

C.11 The Bank is authorized to retain on its own behalf the checks he holds that he delivered for endorsement in full or endorsement for collection for crediting on his account and to submit the same to its own branches/respondent bank for collection within the submission period,

C.12 The amount, which is credited due to the fact that the checks he holds and delivered for endorsement in full for crediting on his account are bad checks or lost in the mail during sending to the respondent branches/banks, shall be pledged to the Bank to secure the Bank's receivable; the amounts of the check shall be debited on his own account with the effective date(s) it is credited and shall be set-off against its debt, and in cases were the amounts of the check are required to be refunded, he shall immediately pay in cash the amount of the check at the first request of the bank together with BITT and RUSF deduction and default interest at the rate of twice the highest current interest rate applied to the loans operated by the Bank in the form of a current account,

C.13 If he draws a check paid by foreign currency on his Foreign Exchange Deposit Account, he is aware and accepts that he would suffer damage due to the exchange of two foreign currencies during virement transactions between his Foreign Exchange Deposit Accounts, TRYs corresponding to the difference between the exchange rates and the loss in question and the Expense Taxes that will arise from this will be debited on his account, and if he draws a check paid by foreign currency on his Foreign Exchange Deposit Account, the TRY equivalent of the foreign currency amount on the check will be debited on his account at the counter foreign currency selling rate announced by the Bank on the submission date of the check, and the Bank is authorized to debit any taxes incurred due to currency/effective selling transactions on his TRY or Foreign Exchange Deposit Account held with the Bank,

C.14 The check leaves may not be canceled unless returned physically or a Court's decision canceling the same is submitted to the Bank, and the refund of the blocked cash equivalent against the check leaves cannot be requested unless the check leaves are canceled,

C.15 In accordance with the protocol entered into by the banks on the processing of the information on checks electronically without submitting it to the clearing offices physically, all branches of the other bank entered into the protocol are authorized to accept the checks he has drawn and will draw on his accounts held with all of the branches of the Bank on behalf of the bank branches that appear as the drawee on the check; and likewise, all of the branches of the Bank are authorized to accept any checks he has drawn or will draw on other bank branches on behalf of the branches of other banks that entered into the protocol, which are the drawee of the checks; and the submission made to any branch of the banks that have entered into the protocol, other than the bank on which the check was drawn, shall be deemed to be submitted to the clearing office and the check information shall be processed electronically without physically submitting the checks to the clearing offices and therefore the original of the check is retained by the bank branch where the check was submitted and other bank branches paying by proxy are not obliged to make signature checks,

C.16 In case he is prohibited to draw a check and open a check account, then he will fully fulfill his all obligations specified in the applicable legislation including returning any and all check leaves in his possession to the Bank, providing the Banks with any information and documents specified in the applicable legislation.

D- PROVISIONS ON REMITTANCE

The Customer hereby agrees, represents and undertakes that upon his remittance order, the Bank will fulfill such orders in accordance with the following terms and conditions and "Remittance Acceptance Terms" announced by the Bank.

D.1 The Customer is required to clearly specify in his remittance order, the remitee, the remitee's full address, phone and tax ID number/Turkish ID number and the amount to be remitted.

D.2 As a rule, in the remittances to be made online, unless otherwise ordered, in case of the occurrence of a technical malfunction, the remittance will be made after the elimination of the malfunction.

D.3 The Bank is free to inform the remitee of the remittance amount within the period it deems suitable by sending an invitation or notice or by phone or verbally, or to enter it into the remitee's account.

D.4 The Customer cannot assert his right of recourse from the remittance and he shall be responsible in the capacity of the remitter for any payments made on account or in cash by the Bank to the remitee; however, this invitation shall not oblige the Bank to pay the remittance amount until it obligates against the remitee and shall not include acceptance of such remittance by the remitee, and he shall be liable for any incurred debts if the form of the invitation is interpreted in such a way as to bind the Bank.

D.5 Any and all responsibility of the Bank shall cease once the remittance amounts are paid to the remitee, and he is not entitled to lodge an objection against the Bank and its correspondents on this matter even if the remittances are attached for the debt of the remitee and collected by means of attachment.

D.6 The Bank cannot be held liable for any delays, disruptions and losses unless the Bank has a fault attributable to it due to the fact that the remittances, virements, and payments made through digital banking instruments, any self-service devices, and similar applications and other remittances outside this application are not accepted by the remitees or other banks and financial institutions involved in the transaction for any reason and that the account is not sufficient on the due date for the automatic virement, and due to the late arrival of the remittance to the account of the remitee, as a result of the remittance not being made on time due to an attachment or interim injunction placed on the accounts to which the remittance will be sent or on his own account or due to the faults of the Postal Administration, such as the loss of a letter issued by the Bank in the mail or the misspelling of a telegram for remittance orders to be issued as specified in the Clause D.1 above. The Bank shall not be a party to transactions such as late interest and penalties that will be requested by the relevant persons or organizations for the aforementioned reasons, and/or to any disputes that may arise between such persons or organizations.

D.7 If the customer is not the remitee, the Bank is authorized to refund the amount of the remittance that it has debited to his account by mistake by notifying the customer.

D.8 The customer shall fully pay in cash to the Bank the amount paid to him in cash by the Bank, together with interest, fees, expenses and commissions in case the foreign currency transfers, which are sent in his favor through the Bank and are paid to him in cash in TRY and/or in foreign currency and/or paid to him in cash by the Bank by crediting to his Account (s) held with the Bank, are not credited to the Bank account by other banks and financial institutions involved in the transaction due to international banking legislation and practices or any other reason as they are repetitive, fraudulent and uncovered and it is understood that they bear a Sanction Risk or for any other reasons and if the said amount is requested to be refunded by other banks and financial institutions involved in the transaction for any reason and if they are refunded by the Bank under Sanction Risk, international banking legislation and practices. In addition, he shall bear any costs, fees, interests and commissions incurred by the Bank and/or requested from the Bank by domestic or foreign Bank correspondents due to these transactions; he also shall indemnify any payments to be made by the Bank in case of a lawsuit if a lawsuit is filed by the Bank and/or other banks and financial institutions involved in the transaction in connection with these remittances. The Customer agrees that the Bank is authorized to collect/refund such amounts from the account and he shall not make any objections if the foreign currency remittances credited with the account of the Bank are required to be refunded by the Bank due to the Risk of Sanctions or other international banking legislation and practices.

D.9 The Customer hereby consents to the Bank to furnish any required information that may be requested from the Bank by the domestic and/or foreign banks or the remitees, who mediate the remittance/transfer transactions or make the payment, in the remittances/transfers to

be made through the Bank to accounts with other domestic and/or foreign banks or to the transfer recipients or regarding the implementation or realization of domestic and/or international remittance transactions.

D.10 The Bank cannot be held liable in cases where the Bank or other banks and financial institutions involved in the transaction do not mediate the transaction due to the Risk of Sanctions or the governing sanctions rules to which they are subject, refuse the transaction, refund the remittance amount, refund it late or block it by not refunding it, etc. but the Customer shall bear any responsibility thereof.

D.11 The Bank is authorized not to accept the relevant payments and to refund them and not to process such remittances in the case where the Bank considers a Sanction Risk regarding the remittances coming to the Customer's name or his accounts.

D.12 The Bank is authorized to set a transaction limit for any remittances, virements, and payments made through the Digital Channels of our Bank and the Bank does not always have the obligation to provide this service on an instant basis.

E- VIREMENT AUTHORITY OF THE BANK, AUTOMATIC PAYMENT/AUTOMATIC REMITTANCE/VIREMENT PAYMENTS WITH/WITHOUT ORDER

The Customer hereby acknowledges, represents and undertakes that;

E.1 The Bank is authorized to make a virement from one account to the other without waiting for an order; the amount of purchase order in TRY of the Capital Market Instruments and precious metals may be transferred to the Investment Account at the time of the purchase order without the need for a separate instruction from DA/DAP, in such a way as to cover any possible price increases, fees, costs, commissions, insurances, BITT and similar costs.

E.2 He shall bear any damages that may arise from the exchange of two foreign currencies in the virement transactions made between the Foreign Currency Demand Deposit Accounts; the Bank is authorized to debit the TRY's corresponding to the difference between the exchange rates and the damage in question and the BITT arising from this, ex officio, to the TRY or Foreign Currency Demand Deposit Accounts with the Bank; if he draws a check on a Foreign Currency Demand Deposit Account opened with the effective rates of foreign currencies with different effective and foreign exchange buying rates, the difference that will arise as a result of the conversion will be paid from the Foreign Currency Demand Deposit Account,

E.3 In accordance with the agreements made between the relevant persons and/or organizations, unless he withdraws his orders in this regard in writing, any debts incurred or to be incurred against the relevant persons and/or organizations for any reasons whatsoever such as subscription fee, registration fee, insurance premium, cost of goods, invoice cost will be paid regularly by the bank to the relevant persons and/or institutions by deducting such debts from the account held with the branch on the dates and in amounts specified by the relevant persons and/or institutions to the Bank or by deducting the whole or the missing part of the debt amount from the Overdraft Account affiliated with this account if there is no available balance in this account to cover the debt amount in question, provided that a credit limit has been allocated to this account and the credit limit is available and the customer has so instructed,

E.4 The Bank is not a party to any dispute that may arise between them and the relevant persons and/or institutions due to the nature and amount of the deductions made in the amounts notified to the Bank by the related persons and/or institutions or for any reason and he is not entitled to any plea and objection against the Bank and the Bank is authorized to collect from the account at any time the amounts it has made by mistake

E.5 In case his salary is paid to him through the Bank, all debts incurred or to be incurred against the employer due to payment made by mistake to his account by the employer are paid to the employer from his account(s) held with the bank on the date and in the amounts notified by the employer to the Bank and by so notifying him; the Bank is not a party to any dispute that may arise between the employer and himself due to the nature and amount of the deductions made in the amounts notified to the Bank by the employer or for any reason and he is not entitled to raise any objections to the Bank due to deductions and payments,

E.6 If no sufficient money is available in the account specified in the order for Automatic Remittance / Automatic Payment, the Bank shall not be obliged to make a virement to the account for which a virement order is placed by scanning other accounts, or to make an automatic transfer by scanning other accounts; in order for the remittance to be made on the day specified in the order, he shall make the account balance suitable for the remittance amount specified in the order until 24:00, one business day before the remittance day specified in the order, and if the remittance day specified in the order coincides with a holiday, the remittance order shall be effective from the next business day, and if the due date coincides with a holiday, the bank is authorized to collect this amount from the account on the due date or the last business day before this due date or the first business day following this due date, and in such cases, it is his own obligation to follow up the invoice, the deadline of which coincides with a holiday,

E.7 Regarding the remittance subjecting to the Automatic Payment application, he shall keep available in his account the remittance amount and fee, commission, tax and expenses in addition to this amount, otherwise this remittance shall not take place in any way nor shall the Bank hold any responsibility in respect thereof; the bank is not obliged to make the remittance to the account for which a payment order is given by scanning other accounts nor shall it make an automatic payment from other accounts for which a payment order is not given; however, in case the balance of the current account for which he has given an automatic payment order is not available, the transactions are made in accordance with the specific orders he will give to the Bank,

E.8 The Bank is authorized to obtain from the relevant instructions all the information and documents or their copies retained in relation to him by the institutions he has specified during his application, in order for the services that are subject to automatic payment application to be wholesomely performed; and to transfer them to their records, to use them as a service requirement, and to disclose them to official and private legal entities,

E.9 Under no circumstances shall the Bank be held liable for non-execution of remittances after this is announced by the Bank in the form of announcement, notification, etc. in case the Agreement entered into by and between the Bank and relevant persons and/or institutions are terminated for any reason and he is not entitled to raise an objection against the Bank in any way,

E.10 He shall notify the Bank in writing before the end of the relationship with the relevant persons and/or organizations specified in his order for the Automatic Remittance /Automatic Payment application; he will have the Automatic Remittance / Automatic Payment order regarding the services that will be ended canceled on due time and make the necessary written notification to the Bank in this regard; and the Bank is authorized to cancel the Automatic Remittance/Automatic Payment order ex officio without the need for any notice, if he fails to make a

notification to the Bank for the cancellation of the Automatic Remittance /Automatic Payment orders regarding the services that are ended and if the Bank finds out in any way or manner that the relationship subject to the order on the Automatic Remittance / Automatic Payment application has been terminated and if another order is intended on the same matter.

F- GOLD DEPOSIT ACCOUNT

The Customer hereby acknowledges, represents and undertakes that;

F.1. The gold, subjecting to the Gold Deposit Account which is opened in two forms, checking or time deposit based on the acceptance of the Bank, may be unprocessed gold(s) that are not in any way contrary to the legislation, bearing the stamp of gold refineries in the list accepted in international markets and announced by the Istanbul Stock Exchange Precious Metals and Precious Stones Market and registered in the Istanbul Stock Exchange Precious Metals and Precious Stones Market and in the form of bar and bullion with a purity of at least 995/1000, accepted as standard and may be gold that has been transformed into jewelry or ornaments by applying craftsmanship, or that is traded or printed with or without adding any additional material,

F.2. If the Bank considers that the gold delivered or to be intended to deliver for a Gold Deposit Account is completely incompatible with the above standards or any lack thereof, the concerned golds are not accepted to the Gold Deposit Account held with the Bank and the Bank is authorized not to accept or take delivery of the same.

F.3. The gold that he will deliver to the Bank for the Gold Deposit Account can be delivered to the Bank at a place of delivery deemed appropriate by the Bank and the procedures and principles related to such delivery shall be specified by the Bank, he shall process in accordance with all the conditions stipulated by the Bank on the delivery,

F.4. The physical delivery of gold to the Gold Deposit Account opened on his behalf at the Bank by third parties shall be deemed to have been made on his own behalf and with his consent,

F.5. If the gold is not purchased through the Bank or from the Bank, he cannot in any way instruct the Bank regarding the gold in question within the period to be determined by the bank whether the gold(s) delivered to the Bank is in compliance with the standards specified by the Bank, and eligible in the Gold Deposit Account and also whether the gold in question is accepted by Istanbul Stock Exchange Precious Metals and Precious Stones Market in accordance with the procedures and rules to be specified by the Bank; and within this scope, he cannot demand that the aforementioned gold be sold to the Bank and the equivalent in TRY be paid to him, or that interest be charged to his Gold Deposit Account, or be transferred or remitted to his other accounts held with the Bank, during this period, any other banking transactions for such gold may not be carried out by the Bank, and he will not raise any objection in respect thereof nor any request otherwise,

F.6. He shall fully pay to the Bank the commission in an amount freely determined by the Bank upon the gold is credited into the customer's account, if he does not purchase the gold through the Bank or from the Bank, due to the gold (s) that he delivers to the Bank for crediting into his Gold Deposit Account,

F.7. In case the physical gold purchased from outside the Bank and delivered to it for crediting into the Gold Deposit Account is found to be stolen, disputed, counterfeit, underweight, low-grade, prohibited and in any way contrary to legal regulations or in cases it is determined that they have been damaged, lost or falsified and the Customer fails to replace it with the valid ones in accordance with the above-mentioned standards within 3 working days upon the first request of the Bank, the Bank reserves its rights specified in the Section O of this agreement titled Non-Payment of Debts, Pledge, Barter and Set-off Right of the Bank,

F.8. The gold deposited to and withdrawn from the Gold Deposit Account and interest to be incurred shall be processed in the Bank's records and in the bankbook provided to the customer based on 0.01 grams of 995/1000 pure gold and its multiples,

F.9. The Bank is fully free as to whether to pay interest for the Demand Gold Deposit Account and the Bank can change its current practice at any time and any way ex officio, he shall irrevocably not make a request and raise an objection in any way in respect thereof,

F.10. The Bank is free to determine the interest to be incurred for the Gold Time Deposit Accounts and without the written consent of the Bank, the Customer may not partially or completely withdraw the gold in the Gold Time Deposit Account before maturity nor shall he close the account nor shall he change its maturity, and he shall irrevocably not make a request and raise an objection in any way in respect thereof,

F.11. Provided that the withdrawal of gold in the Gold Time Deposit Account before its maturity is deemed appropriate by the Bank, the interest rate that the Bank freely determines for the Demand Gold Deposit Account shall be charged for the gold withdrawn before its maturity,

F.12. If he does not withdraw the golds in the Gold Time Deposit Account and all incurred interest until the end of the Bank's working hours on the due date or if he fails to notify the Bank of his written request for the transaction to be made on the account until the specified time, he hereby agrees, undertakes and represents that the Bank will extend it with the same maturity at the interest rate determined by the Bank at the end of the maturity date. In this case, the maturity date of the former account shall be considered as the effective date of the new account,

F.13. If he notifies the Bank in writing at least 3 working days in advance of his request that the balance in his Gold Deposit Account is delivered in the form of physical gold and this is deemed appropriate by the Bank, then the gold shall be paid to the customer at a delivery place in Istanbul deemed suitable by the Bank, he shall fully comply with the physical delivery date time and procedure to be specified by the Bank,

F.14. In case the physical gold is delivered, the proportional commission to be determined by the Bank over the TRY equivalent of the gold to be withdrawn in the account as well as any taxes, duties and charges shall be paid in cash by the Customer, the Bank is authorized to modify the commission and expense rates and amounts ex officio without giving prior notice to the Customer,

F.15. The physical delivery of the gold specified in the above paragraphs applies for 5 kg or more of gold in the form of one kilogram and its multiples, physical delivery of gold weighing less than 5 kg is not possible, and in this case, the equivalent of the gold calculated over the Bank's gold purchase price on the payment day shall be paid to the Customer in TRY and he has agreed on this matter and will not raise any objection whatsoever,

F.16. The prices for the gold trade made from the Gold Deposit Account shall be unilaterally set by the Bank considering the market conditions and he is not entitled to raise an objection; he shall bear any market risk that may arise due to the gold trade

F.17. He shall bear any taxes, duties, charges and other expenses to be incurred from gold transactions to be made under this agreement; he shall pay the Bank any taxes, duties, charges and other expenses that the Bank has to pay for whatever reason, upon its first request, immediately, without any objection or plea.

F.18. He shall comply with any amendments in the legislation regarding gold transactions.

G- DIGITAL BANKING SERVICE

The Customer hereby acknowledges, represents and undertakes that;

G.1. He requested that the Digital Banking applications put into service by the Bank be made available for use with a personal application to the Bank or notifications to be made using the Digital Banking tools. by using "Customer ID Number/Commercial Customer ID Number" and his passwords such as Customer Password/Commercial Password/Card PIN and one-time passwords such as mobile key, mobile confirmation code, which are provided by the Bank, device recognition and other authentication methods and the Customer has requested the Bank to be made available for use by applying personally or by using the Digital Banking tools; and any and all transactions carried out in this context shall be carried out without his signature as required by the system, and the instructions given using passwords such as the relevant Customer Id Number / Commercial ID Customer Number, Turkish ID No/ FIN and Customer Password / Commercial Password / Card PIN and one-time passwords such as mobile key, mobile confirmation code, device recognition and other authentication methods shall substitute with the written instruction,

G.2. The transactions, which are carried out by using passwords such as the relevant Customer Id Number / Commercial ID Customer Number, Turkish ID No/ FIN and Customer Password / Commercial Password / Card PIN and one-time passwords such as mobile key, mobile confirmation code, device recognition and other authentication methods, shall be deemed to have been made by himself.

G.3. He consents to audio and video recording by the bank in transactions carried out by using Digital Banking tools; the Bank shall not have any responsibility under the Turkish Penal Code due to these audio and video recordings, and such audio and video recordings by the bank shall also constitute evidence and be binding, and this operates an evidential contract including Clauses G.1 and G.2 of this Agreement,

G.4. The Bank shall not be held liable provided that no fault is attributable to it if the service cannot be performed due to technical reasons such as tools failure, communication interruption, communication slowness, line density, etc., which cannot be caused by the banking system but will occur between the tool in use and the Bank's computer system during the use of Digital Banking tools

G.5. He shall duly keep one-time passwords such as the Customer Password/Commercial Password/Card PIN and mobile key, mobile confirmation code that he has created at his will for the transactions made through Digital Banking channels, and his own personal information; take any required measures in order to prevent individuals from being captured by others as a result of promises of material and moral gain, intimidation and similar actions and not to prefer a password consisting of information that can be easily guessed; implement any security measures announced by the Bank; use digital banking channels on his devices with secure hardware; not to use internet banking on public computers and/or through public internet access points; notify the Bank immediately and without delay In case of loss of personal information, stolen or involuntary transaction; and the Bank shall not be held liable for any damages to be incurred due to the transactions made contrary to the specified obligations,

G.6. He shall log in to the Internet Banking and Mobile Banking via URL address and/or on the applications announced by the Bank and other than that, the Bank shall not be held liable for any content of the pages being accessed by search engines and similar methods that can provide a link,

G.7. In order to ensure the confidentiality of the services provided/to be provided within the scope of Digital Banking channels, the Bank is able to establish and determine the security measures to be designed and applied to the system in line with the legislation and banking principles and methods, and the Bank is entitled to introduce any unilateral modifications in the security measures for ensuring the confidentiality of the Bank as required and he shall strictly follow these adopted measures, and he shall be liable for any damages if he fails to comply with them,

G.8. The Bank's service through Digital Banking channels may not constitute a commitment to the Customer regarding the supply of hardware, software, telephone device and line.

G.9. Any transactions and services that are not contemplated in this Agreement within the scope of Digital Banking channels, but will be added later by the Bank shall be governed by the provisions of this Agreement,

G.10. He has been informed about the security risks arising from the transactions to be performed within the scope of Digital Banking channels and shall be obliged to act in accordance with the information provided,

G.11. He shall be obliged to follow and implement the security measures informed by the Bank, otherwise, the Bank shall not be held liable for the damages he incurs,

G.12. The bank may send messages such as temporary passwords, passwords, one-time passwords, etc., and messages for legal obligations and security purposes to the mobile phone number of the customer registered in the bank, via SMS, e-mail, instant message, SIM message and similar methods, may call to contact at the mobile phone number registered in the bank, he holds the possession of the mobile phone number that he wants to be recorded in the bank, the SIM card of his mobile phone is retained by himself, he shall apply to the mobile operator from which it receives service in all matters related to the SIM card,

G.13. Under no circumstances shall the Bank be liable for the fact that the messages sent by the bank to the customer via SMS, e-mail, instant message, SIM message and similar methods are not received by the customer for any reason,

G.14. The Bank is authorized to change the security steps for the creation of a password by the customer if necessary and the bank shall not be held liable by asserting that he is damaged due to his inability to create a password,

G.15. If the customer's account held with the Bank is closed or the customer breaches his commitments contemplated under this agreement or without asserting any reason and notice, the Bank may cancel his passwords such as Customer Password / Commercial Password / Card PIN and one-time passwords such as mobile key, mobile confirmation code and his defined device(s) if any,

G.16. The Bank may request the customer to change the password and cue used by the Bank in the electronic banking channels at any time for security reasons,

G.17. In order to ensure the security of accounts within the scope of Digital Banking, the Bank may temporarily or completely suspend ex-officio all its services within the scope of Digital Banking without prior approval from or notice to the customer,

G.18. For the retail customers, the customer shall hold the exclusive right to use the Digital Banking channels and it may not be transferred by a power of attorney,

G.19. He shall immediately inform the Bank in case of theft or loss of devices such as computers, phones or SIM cards used while accessing Digital Banking channels,

G.20 For his own security, the Customer hereby irrevocably agrees and represents that he has been informed that;

He should prefer to enter his Customer Password/Commercial Password by using the "Pop-up Keyboard" when logging in to the Internet Branch,

If the Bank has security software that supports the browser program and/or operating system used during the login to the Internet Branch, he must use such software and if such software is not available, necessary measures should be taken to ensure the software and hardware security of the devices used,

He must prefer to perform digital banking transactions via mobile devices such as a computer or mobile phone in his own possession; may restrict the time and day on which he is able to login to the Internet Branch; may prevent access to the Internet Branch under conditions that do not comply with the restrictions specified by defining in the Internet Branch of the Bank the IP address/IP range of the computer(s) that it constantly uses and other Access and Login security services that will be developed by the Bank in line with the development in technology and announced to the Bank Customers through the Bank's Internet Branch,

He may partially or completely block the transfer of funds to third parties through Digital Banking channels if he wishes and in case of any damage caused by not using these security options partially or completely, he shall not hold the Bank liable in any way by claiming that the Digital Banking transactions are carried out by third parties without his knowledge. In addition, if the Bank deems it necessary, the Customer shall apply additional security measures that will be made available for free or for a fee, and if he does not want to implement them, the Bank may impose restrictions on the quality and quantity of transactions that it may carry out through the Internet Branch,

G.21. He shall take the necessary measures to prevent the remote capture of passwords and other personal information, which he has set for Digital Banking transactions, by third parties using Internet technologies; not to set a password consisting of the information (date of birth, etc.) that can be easily guessed by third parties who know him or have obtained his personal information; not to perform Digital Banking transactions on the devices such as mobile phones, tablets, computers on which secure hardware and/or software are installed; to follow the security measures clarified and recommended by the Bank, including the warning letters on the Bank's website and channels where it provides digital banking services; not to share in any way the aforementioned password and other customer information on social media pages and any non-bank internet pages and mobile apps,

G.22. In case of his failure to fulfill his foregoing obligations, to implement the security measures clarified and recommended to him, including the warning letters on the Bank's website and channels where it provides digital banking services, to update the said security measures, to perform transactions on the devices such as mobile phones, tablets, computers on which no secure hardware and/or software is installed, and if he performs Digital Banking transactions through public computers and/or public internet access points, then he shall not hold the Bank liable in any way by claiming that the said transactions are carried out by third parties without his knowledge and the Bank shall not be held liable for any damages to be caused by these transactions provided that no fault is attributable to the Bank,

G.23. The Customer's signature of this Agreement shall be sufficient for him to use the Digital Banking channels without any restrictions.

H - CLOSING OF ACCOUNTS, TERMINATION OF THE AGREEMENT

The Customer hereby acknowledges, represents and undertakes that;

H.1 The Bank is authorized to suspend, cancel all or part of the services it provides under this Agreement, or to stop the use of all or part of the accounts opened on his behalf, to close the accounts and/or to suspend Digital Banking applications and/or to terminate the Agreement in case of his failure to comply with any provisions of the Agreement or any provisions of other product and service agreement he has entered into or of his failure to comply with the policies of the Bank, abuse of the bank's services, misuse of accounts, use of banking services and transactions in connection with illegal betting and games of chance, his bankruptcy, direct or indirect loss of the Bank due to transactions made through Branch and Digital Banking channels and/or in case of valid reasons under Sanction Risk or correspondent's relations and in case of other valid reasons other than listed herein

H.2. The Bank is entitled to stop providing the relevant products and services in cases where the relevant legislation grants the Customer the right not to accept the changes in interest, fees, expenses and commissions notified by the Bank and if the customer exercises such right, or in cases where approval is sought for the change to take effect but approval is not granted yet,

H.3 He shall return the Bank any unused check leaves or those unsuitable for use and check leaves or checkbooks that are not used until the date on which the account is closed,

H.4. In order to make a termination request, he must cover any receivable of the Bank arisen and will arise under this Agreement and his all accounts must be closed; in case the agreement is terminated by the Bank or by himself and the account is closed, the money available in the account shall be transferred to a noninterest blocked account by the Bank, without prejudice to the foregoing provisions; he shall pay a retention fee for the Stock Exchange Instruments in the Investment Account until receiving them,

H.5. The agreement shall not be automatically terminated in case the services provided under this Agreement come to an end, and is pending until the use of a new service, and the provisions of the Agreement shall come to effect again if he applies to the Bank to make use of any services contemplated under this Agreement and the banking transactions to be performed under the service shall be fully governed by this Agreement,

H.6. He shall notify the Bank immediately of the situation on the date of notification of the temporary suspension of its activity or the cancellation of its operating license for the reasons specified in the Free Zones Implementation regulation, and otherwise, the Bank is authorized to close his accounts and/or to terminate the Agreement

H.7. In case the Agreement is terminated for the foregoing reasons, he shall pay all the debt immediately and in cash; pay default interest, BITT, RUSF, fee, commission and cost under the provisions set forth in the Agreement until the full balance of the debt is paid,

H.8. The provisions of this Agreement shall be applicable until any debts and liabilities are fully liquidated in case the Agreement is terminated by the Bank.

I- NON-PAYMENT OF THE DEBTS, PLEDGE, CLEARING AND SET-OFF RIGHT OF THE BANK

I.1 The Customer hereby agrees and represents that if it is discovered that the Customer is overpaid by the Bank in any way or if he is indebted to the Bank or he is indebted due to the checks he holds, then he shall pay the default interest to be calculated over the rates specified in the applicable legislation as of the date specified in the notice to be served by the Bank for the payment of the debt; in addition, he shall bear any and all expenses incurred by the Bank and that he shall pay the default interest to be calculated over the rates in the applicable legislation to be incurred due to the late payment of these costs.

I.2 The Customer hereby agrees and represents that in consideration of any debts incurred or to be incurred out of the Agreement against the Bank, the Bank has a right of pledge, retention, and clearing over the balances of any accounts opened or to be opened in his name in all branches of the Bank in the country and abroad, and any rights and receivables incurred or to be incurred, and the Bank is authorized to clear and set off its receivable ex officio.

I.3. The Customer hereby agrees and represents that the remittances coming to his accounts or name are accepted by the Bank without serving a notice to him; and remittances are credited to an existing account held with the Bank or to be opened in his name; if he is indebted to the Bank over the remittance amount, the Bank has the right of pledge and the right to set off by giving notice; and in addition, the Bank has the right of pledge by giving notice and to set off on the amounts of the remittance to be made by them through the headquarters or any branch of the Bank.

J- PROVISIONS ON BANK MEMBERS

J.1 The Customer who is a Bank member hereby agrees, represents and undertakes that the Bank holds pledge, retention, clearing and set-off rights on his any salary, bonus and dividend and any rights and claims regardless of their names and on his rights and claims from Türkiye İş Bankası A.Ş. Members' Supplementary Pension Fund and Türkiye İş Bankası A.Ş. Members Complementary Social Security and Charity Fund and Basisenliler Solidarity and Aid Foundation to operate the guarantee of any debts (including surety) that will incur against the bank; the Bank is authorized to make a request to the Foundations at any time and in any way, to transfer the rights and claims of the Bank to the account or accounts held with any Branch of the Customer/mentioned Foundations or to record any or all of its receivables in a way that it deems appropriate, to credit its any and all receivables to the clearing/offset or credit/debit account through due notification. The Bank, if it wishes, may also notify the aforementioned Foundations of such pledge, retention, clearing and set-off rights.

J.2 The Customer who is a Bank member hereby agrees, represents and undertakes that the sum of the total Customer Loans, Support Loans, Non-cash Check Loans he has received or will receive from the Bank shall never exceed the limits set in accordance with the Banking Law and applicable legislation, and he will constantly monitor it by taking these limits into account and if he exceeds the limits in question, he shall remedy the exceeding amount immediately and in a single sum; in addition, the Bank is authorized to remedy such exceeding amount by clearing and set-off from the pledged accounts to it, receivables such salaries, bonuses, etc. with a notice.

J.3 The Bank is authorized to set the maximum loan amount that the Bank will allocate to its members, which is defined by the Banking Law, determine the conditions of whether to use wholly or partially within the legal limits, suspend the loan, reduce the loan limit or cease the loan completely.

K- COMMON PROVISIONS

The Customer hereby acknowledges, represents and undertakes that;

K.1. The incomplete transaction is automatically canceled by a reverse transaction in case any transaction performed under this Agreement cannot be completed, is canceled or partially paid due to a technical failure and for any other reason,

K.2. The Bank is authorized to set and change the annual average credit balance of the account under this Agreement; in case the annual average falls under the credit balance, then the Bank does not pay any interest to such accounts,

K.3. The Bank is authorized to collect from the account(s) the fee that the Bank set under the names of account maintenance fee and Account Maintenance Cost and related BITT deductions over the tariff to be announced by the Bank, due to the transactions performed over the account(s) and/or retention of the information regarding the account(s) on the data processing system within the scope of the practice defined by the Bank, without prejudice to the regulations stipulated in the applicable legislation and this Agreement for individual customers; if such account(s) has not sufficient balance to meet these amounts, the Bank shall pay these amounts in cash and/or on account at the first request of the Bank,

K.4. The drawing deposit accounts that are inactive continuously for the minimum period determined in the applicable legislation shall be considered inactive accounts if the Customer is a consumer under the Consumer Protection Law; he is entitled to close the account without bearing any additional costs within 30 days before the Account Maintenance Fee is charged; otherwise, the bank will inform that a fee may be charged and/or the product/account/service may be closed; if he fails to notify the Bank that he has closed the account at the end of the 30-day period, the Bank may charge a fee or close the product/account/service at its unilateral option.

K.5 Account maintenance fees for commercial accounts are published on our Bank's website (www.isbank.com.tr).

K.6 The bank is authorized to close these accounts by giving notice in case the accounts under this Agreement are inactive at least for one year in such a way as to cause damage to the Bank or their balances are below the balance set by the Bank; and in the event that the branch where the accounts are held is closed or transferred to another branch, by giving notice, regardless of any period of time and the average deposit, the Bank is authorized to record the account balance in a new account to be opened under a new number in its name at the branch where the accounts are transferred, or to record the accounts in another account in the same branch due to technical reasons and follow them under a new account number; and in all cases, the provisions of this Agreement shall be applicable under the same conditions to the accounts with a new number,

K.7. A portion of his saving deposits up to the stipulated amount is covered by insurance, which is stipulated under the provisions of the Banking Law and Regulation on the Insured Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund; up to one hundred and fifty thousand TRY of TRY accounts or savings deposits in TRY as well as gold deposit and foreign currency deposit accounts that are in the nature of savings deposits, that he has opened at the Bank's domestic branches at the signature date of this Agreement,

K.8. Any amounts not sought within ten years starting from the date of the last request, transaction, any written instruction shall prescribe, which are from the share, exchange-traded fund and mutual fund participation certificates and bonds under the custody of the Bank, any amounts in the deposit accounts opened in his name for the issuance of a checkbook even if the checkbook is not delivered, remittance fees, deposits, receivables and escrows, interest to be accrued until the end of the prescription period, and any deposits, escrows and receivables,

K.9. If he fails to make an application for any deposits, escrows and receivables amounting to two hundred and fifty TRY or more, which are prescribed within a calendar year, he shall be warned by the Bank by registered letter until the end of January of the following calendar year that the accounts will be transferred to the Fund; and the said deposits, escrows and receivables and any deposits, escrows and receivables with an amount less than two hundred and fifty TRY shall be announced on the Bank's own website for a period of four months, starting from the beginning of February; and that the said lists to be announced on the Bank's website shall be announced for 2 days through the Press Advertising Agency in two of the top five newspapers with the highest circulation in the Press Advertising Agency's lists at the date of the announcement request, which is published throughout the country until the 15th day of February; and the lists announced on the websites shall be sent simultaneously by the Bank to the Associations of Organizations and the Fund, and the Associations of Organizations and the Fund shall publish these lists on their website in consolidated form by the end of May; and the Bank is authorized to collect any fees, costs and related BITT deductions from the account(s), regarding the registered letters to be sent by the Bank,

K.10. Among the deposits, escrows and receivables that are prescribed announced, those that are not sought by him or his heirs until the 15th day of June together with their interest shall be transferred to the Fund's accounts held with the Central Bank of the Republic of Turkey or with banks to be determined by the Fund Board until the end of June; the Bank shall notify the Fund of this within one week from the date of transfer, with a list to be issued showing the identity information, addresses, and interest and the amounts they get together with the interest of their rights,

K.11. The said deposits, escrows and receivables together with their interest shall be recorded as revenue by the Fund as of the transfer date,

K.12. In the accounts opened in the name of minors, the prescription period shall start to elapse on the date the person becomes an adult,

K.13. The prescription period in the accounts blocked by the competent authorities shall suspend on the date it is blocked and resume on the date the block on the account is revoked,

K.14. The prescription period for the assets retained in a rented bank vault shall start to elapse from the date the rent was last collected or the bank vault was last opened.

K.15. Regarding the collection of debts incurred out of the Agreement, if the bank has to collect its receivables by filing a lawsuit or initiating enforcement proceedings in accordance with the provisions of the Enforcement and Bankruptcy Law, he shall pay any expenses incurred by the Bank and the attorney's fee to be calculated according to the Minimum Attorneyship Fee Tariff,

K.16. The bank is not required to deposit a guarantee if it makes a request for an interim injunction or ancillary attachment,

K.17. If he has notified the person or persons authorized to represent him for transactions related to this Agreement, any transactions made within the period until the related change is notified to the Bank in writing shall be binding on him,

K.18. Unless he does not request so and there is an obligation by the legislation, the Bank shall not provide an account statement for the services and accounts under this Agreement,

K.19. For any correspondences and notices made in order to perform this Agreement, the notices to be made to the address specified at the end of this agreement or registered in the address registration system shall be deemed to have been made to him,

K.20. Any notification, request and other notifications to be made under this agreement shall be made to the Customer's contact address registered at the Bank or to the address registered in the address registration system, notices to be made to these addresses shall be deemed to have been made to him.

K.21. The Bank records shall constitute conclusive evidence in the disputes arising out of this Agreement, regarding the accounts and any transactions to be performed by making use of any self-service devices and Digital Banking applications that are put into service with passwords, and have binding effect and obligate him, and this operates as an evidential contract, the digital biometric signature shall be binding in the same vein if he uses it in his transactions

K.22. The Parties hereto agree, represent and undertake that any dispute arising out of this Agreement shall be governed by the Provisions of the Turkish Law and the courts and enforcement offices specified in Articles 5 to 15 of the Turkish Code of Civil Procedure are authorized in the settlement of disputes, and in addition, İstanbul Courts and Enforcement Offices are authorized, where the Bank's branch is located if the other party is a merchant or public legal entity, and furthermore, the Customer is entitled to apply to Consumer Arbitration Committee, Consumer Court and the Banks Association of Turkey Individual Customer Arbitration Committee,

K.23. He shall notify the Bank immediately if he loses the documents bearing the identity/account information given to him by the Bank,

K.24. In case of any discrepancy between the information contained in the informative e-mails that are only for information purposes but not for receipt purposes, the Bank's records shall prevail,

K.25. He hereby consents that he can be photographed and his photo is archived in the Bank's system/records to be utilized to secure the transactions to be made by the Bank by scanning the photo or signature on a passport photo, identity document, application form, etc., or via web cameras or digital cameras and the like; and the Bank is authorized to use or not use such photo; if such photo is not used in the transactions made it bears no responsibility in respect thereof; and in addition, the bank is not obliged to retain his photo and may destroy his phot at any time and without any notice,

K.26. He hereby consents to the Bank to have voice recording in the transactions to be performed by the bank, he is not entitled to object to the voice recording by the Bank and the Bank shall not be liable due to such voice recordings under the Turkish Penal Code, the voice recordings shall constitute evidence, have binding effect and obligate him and this operates as an evidential contract including Clause K.1 and K.2 of this Agreement,

K.27. The collaterals established by the Bank as specified in the relevant articles of this Agreement shall survive until the liquidation of all his debts incurred or to be incurred to the Bank for any reasons whatsoever,

K.28. He shall notify the Bank in writing of any changes in the persons or their powers contained in the Authorized Signatures List submitted to the Bank during the opening of the account under this Agreement and any transactions performed or to be performed by the authorized persons in the last Authorized Signatures List shall be valid and binding until the written notice is received by the Bank's branch, Any change in the representation of the Company/Organization/Partnership shall not be effective in any way even if they are registered in the Trade Register and announced in the Turkish Trade Registry Gazette unless notified to the Bank in writing,

K.29. Due to his accounts of any kind opened and to be opened at the Bank under this Agreement, he acts for and on his own behalf, does not act for and on behalf of someone else and if he acts for and on behalf of someone else, before making any transactions, he shall immediately notify the Bank of whose account he has transacted and the identity information of this person,

K.30. The Bank and the Customer have come to an agreement that any and all submissions that can be made electronically, including notices, warnings, declarations, notifications, transaction statements, statements, and any bank statements to be made by the Bank to the Customer may be sent to the Customer's Registered E-Mail in all cases unless otherwise provided by the legislation preventing to do so. In this context, the Customer shall notify the Bank of his registered email address if any, ensure that the registered email address is included in the relevant directories and the Bank is also authorized to learn this address from the relevant companies or institutions/organizations and to keep such information in its records and update the same, and in case his registered email address is closed then he shall notify the Bank in writing 3 days before the closing and he shall check his registered email on current and daily basis and have a fee space allowing a receipt of an email and any and all notices sent to this address shall be deemed to have been received by him at the date of receipt, and he shall become informed about the notices as soon as they are received by him on his email address, and the applicable legislation shall be applicable in terms of the time of sending, receipt, being informed and deemed to be received of all notices to the registered email address in question,

K.31. The Bank and the Customer have come to an agreement that this provision is a contractual provision to enable the parties hereto to use the registered email address in terms of notifications to be made but does not introduce an obligation to the parties to use such procedures and create a registered email address, and this article is a supplementary to the provisions of the Agreement in which it is set forth and nor shall it make any change to other provisions,

K.32. He has furnished the Bank with his specimen of digital signature sua sponte; consents to the processing of his biometric data under the digital biometric signature application

K.33. He shall not use the facility, products or services in any way with a commercial approach, for intermediation in the payments of third parties when using his accounts opened at the Bank, Digital Banking services offered by the bank that he can use both in connection with these accounts and independently of them, POS, banking products and services made available by the Bank for him; and the Bank is authorized to review the content of all banking transactions performed by him and to determine whether such transactions are considered to be an intermediation of third parties' transactions in terms of quantity or quality; and the Bank is authorized to cease/close the use of all/part of the accounts opened on his behalf and/or suspend the Digital Banking applications and/or terminate the Agreement if it is discovered that the way the customer uses the services offered by the Bank is in violation of the regulations introduced by the Banks Association of Turkey, the Banking Law and the applicable legislation, and he is informed that the Bank will cancel the reward management practices arising from these transactions; he is aware that the use of this authority based on the examination and assessment to be made by the bank is in accordance with the regulations in the applicable legislation to allow such use; therefore he is not entitled to make a claim against the Bank on the grounds of such transactions and the Bank shall not be held liable for any possible damage;

K.34. He has furnished the Bank at his free will with his finger vein pattern and voice sample to be used as an authentication method in any deals and transactions to be made before the Bank; it may also be necessary to use passwords, etc. for authentication depending on the application, and he bears full responsibility in all transactions to be performed using finger veins patterns and/or voice samples; he shall not assert any right, claim and raise an objection to the Bank in the event that any transaction cannot be performed due to technical reasons provided that no fault is attributable to the Bank, and he consents for the data to be produced from these specimens to be retained in the Bank's system,

K.35. Without prejudice to the methods set forth in the regulations of the applicable legislation, the Bank may be able to include its notifications and/or announcements it will make regarding the products and services under this Agreement and annexes based on the nature of the relevant products and services on the Bank's website, branch's boards, Digital Banking channels, bank statements, and account statements or may send them to his address, phone number, email address of the Customer in the Bank's records,

K.36. The Customer agrees, represents and undertakes not to make either directly or indirectly any transaction that may pose a Sanction Risk, in his relations with the Bank, not to engage in any work/transaction that may pose a Sanction Risk, directly or indirectly, through his accounts, cards issued by the Bank or other services provided by the Bank, not to cause both himself and the Bank to be exposed to Sanction Risk, not to violate the Bank's policies or not to cause the Bank to violate it in this context; and otherwise, he shall pay immediately and in cash any amount regardless of the name, such as payments, costs, compensation, etc. that may incur at the Bank for this reason, which may be classified by Bank as damage upon the first request of the Bank without the need to issue a protest and obtain a court decision; and the Bank may clear and set-off the relevant amounts from its receivables with serving a notice.

The Customer agrees, represents and undertakes that this Agreement is entered into force to be applicable for any accounts of the Customer held with the Bank and any services he receives from the Bank and any products he uses and that he has read, understood and agreed on the entire 27-page printed Banking Services Agreement by negotiation and any and all provisions of the Agreement shall be applicable to him.

ANNEX: 5 (14 pages)

Date:
Name, Surname and Signature of the Customer:

Bank
TÜRKİYE İŞ BANKASI A. Ş.

In the box below, please indicate by your handwriting “I have received a copy of the agreement by hand“ and undersign it (*)

(*) This is not required for our visually impaired customers.