



OVERDRAFT DEPOSIT ACCOUNT (KMH) PRE-CONTRACTUAL INFORMATION FORM

PRODUCT INFORMATION

Name of the Product (Type of Loan)	Overdraft Account (KMH): It is a product for financing short-term and urgent cash needs.
KMH Limit	It is the credit limit that can be used depending on your current account if the KMH request is approved by the Bank.
Term	Indefinite
Overdraft Deposit Account Contractual Rate of Interest (%) *	It is the monthly interest rate applied to theloan.
Overdraft Deposit Account Contractual Rate of Interest (Annual) (%) *	It is the annual interest rate applied to theloan and is calculated by multiplying the monthly interest by 12.
Default Interest Rate (Monthly)**	It is the interest rate applied in case of default on theloan. The rates valid on the due date will be taken into account in determining the delay/default interest rate.
Statement Postal Shipping Cost (***)	(***)With the digital statement, you can access your statements via CEPTETEB Internet Branch / CEPTETEB Mobile Application and download your statements as pdf to your device. If you want to receive your statement in print, the postal shipping cost will be reflected on your end-of-month account statement. You can find up-to-date fee information on teb.com.tr/products-and-servicefees page.
Account Number to which the Loan is Subject to	If deemed appropriate by your bank, the account numbered or a demand deposit account to be opened in case there is no demand deposit account at the bank.

The rates and amounts given in this table are binding for the bank until the end of the working day on the day this information form is signed.

Credit limit amount to be allocated to the Customer by the branch in case the Customer makes an application from the branch, or by sending an SMS to the registered mobile phone of the Customer as soon as possible after the evaluation to be made by the Bank, in case the Customer makes an application through ADK (Alternative Distribution Channels) and account statement and other methods and means appropriate to the channel through which the KMH request is sent, and through the means permitted by the legislation.

If the Customer's application request regarding the KMH limit is negative, the Customer will be informed immediately and free of charge.

*The Bank is authorized to change the contractual interest and commission rates and/or interest accrual periods it has announced, provided that the Customer is notified thirty (30) days prior to the effective date of the change.

The Bank will be able to notify this change in written and/or permanent data storage and/or via SMS, telephone, FDR to the Customer's registered mobile phone/phone number. The Customer may stop using the loan by paying off all of its debt, according to the regulation before the notice, within 10 days following the Due Date of Payment, following the notification of the interest increase and/or the change in the interest accrual period.

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In this case, the Customer will not be affected by changes in interest, commission and expenses. However, if the Customer has not paid off all of its debt within the specified period or if it continues to use credit even if it is closed, it is deemed to have accepted the new interest rate and/or new interest accrual period. Loan interest will be accrued and collected monthly. The interest accrual day is the first business day of each month. If the interest accrual and collection day coincides with a day not included in that month or holiday, the transactions will be carried out on the next business day.

**The delay/default interest rate to be determined by the Bank shall be applied to all debts of the Customer arising from KMH and become due, provided that it is not higher than the maximum default interest rates determined by the CBRT on the date of maturity.

TAKING OUT AN INSURANCE

Credit related insurance cannot be taken out without the express request of the customer through a written or permanent data storage. If the Customer wishes to take out insurance, the Customer may have the policy drawn up from the insurance company of which the Bank is an agent or any insurance company it wishes. This guarantee provided by the customer from the insurance company of his choice must be compatible with the subject of the loan, the amount of the remaining debt in the amount insurance and its maturity.

NOTIFICATIONS, DELAY NOTIFICATION AND INFORMATION FEES, NOTARY COSTS:

Subject to the approval which are being made by receiving a request in accordance with the legislation, the postal shipping costs are collected from the delay notifications made by means other than e-mail. If the customer incurs Notary expenses, he/she will pay the Notary public in accordance with the Notary Cost Tariff. If the credit rating results are negative, the Bank will inform the Customer immediately and free of charge. The KMH limit amount to be allocated to the Customer will be notified by the branch in case the Customer makes an application from the branch, or by sending an SMS to the Customer's registered mobile phone as soon as possible after the evaluation to be made by the Bank in case the Customer makes an application through ADK (Alternative Distribution Channels).

TAXES AND FUNDS PAID TO THE GOVERNMENT:

All the taxes that belongs to your overdraft account will be reflected to the costumer. Amounts of tax and fund (BITT and RUSF) that will be paid for interest, calculated separately and it will be reflected to the amount to be pay-back. Changes in RUSF and BITT rates will be reflected to the costumer from the date of change.

WITHDRAWAL FROM THE USE OF OVERDRAFT DEPOSIT ACCOUNT:

The Customer has the right to withdraw from the Agreement within fourteen days without giving any reason and without paying any penalty. The period of the right of withdrawal begins on the date of the conclusion of the Agreement. However, if a copy of the Agreement is given to the Customer in writing or with a permanent data storage, later than the date of conclusion of the Agreement, this period starts from the date the Customer receives a copy of the Agreement. In case the Customer uses the KMH limit, the amount corresponding to the portion which is entirely used of the limit and the contractual interest amount for the days until the return of this amount must be paid by the Customer to the Bank within 30 (thirty) days at the latest. Otherwise, the Customer will be deemed not to have withdrawn from using KMH. In case the right of withdrawal is exercised, the Bank does not demand any payment from the Customer, other than the payments made to a public institution or organizations or to any person/persons other than the Customer (for example, RUSF and BITT) and the calculated contractual interest due to the use of the principal amount used and the KMH limit. The

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customer shall notify the withdrawal request by submitting the request to close the KMH account, and shall use the right of withdrawal by paying the amount corresponding to the entire used portion of the KMH limit and the contractual interest amount for the days until the return of this amount, and by closing the KMH account.

STATUS OF DEFAULT AND ITS CONSEQUENCES:

If the Customer fails to pay its debts arising from the loan in whole or in part on the payment dates in accordance with the Payment Plan, it may be obliged to pay the default interest to be determined by the Bank and all kinds of expenses together with the unpaid debt, during the maturity period, provided that it is not more than the maximum delay interest rates determined in the second paragraph of the third article of the Communiqué on the Maximum Interest Rates to be Applied on Credit Card Transactions published in the Official Gazette dated 2/4/2006 and numbered 26127 (No: 2006/1).

Exceeding the KMH limit allocated by the Bank, 2 (two) interest amounts to be covered from the KMH limit, not paying off the debt related to KMH by the Customer, pursuant to the Agreement; failure to pay any amount that the Customer has to pay on the due date, failure to fulfill any of the obligations on time that are accepted and committed, will become due without the need for any notice to be received by the Bank.

TERMINATION OF THE AGREEMENT:

The Customer may terminate the contract by paying the interest to accrue the KMH debt, together with other accessories, by notifying the Bank in writing or with a permanent data storage thirty (30) days in advance.

The Bank may terminate the contract by notifying the Customer in writing or with a permanent data storage at least 2 (two) months in advance.

The Bank has the right to terminate the contract immediately at any time during the contract period, if there are justifiable reasons. In this case, the Bank informs the Customer in writing or with a permanent data storage.

SECURITIES:

Within the scope of this loan, among the collaterals listed in this article, depending on the creditworthiness of the customer and the nature of the transaction, those deemed necessary from the customer may be requested from the customer. Personal guarantees given by the counterparty regarding the Customer's receivables shall be deemed to be joint and several guarantees unless otherwise provided in other laws.

Guarantees to be requested from the customer: Ordinary suretyship, movable pledge and/or mortgage/assignment

The Customer declares that he agrees to keep 1 (one) copy by signing the form consisting of 3 (three) pages and prepared in 3 (three) copies.

NAME-SURNAME/ TITLE OF THE CUSTOMER

DATE: __/__/__

SEAL/SIGNATURE:



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