

Türk Ekonomi Bankası A.Ş.

Ticaret Sicil No: 189356 Mersis No: 0876004342000105 TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad. No:7A - 7B Ümraniye/ İSTANBUL www.teb.com.tr 0850 200 0 666

OVERDRAFT DEPOSIT ACCOUNT (ODA) AGREEMENT

This Agreement is concluded under the following terms and conditions by and between the Customer, whose name-surname/title is stated in the end of this Agreement, and Türk Ekonomi Bankası A.Ş. ("TEB" and/or the "Bank"), which is registered with the Trade Registry under No. 189356 and Mersis under No. 0876004342000105, at the address TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad. No:7A - 7B Ümraniye/ İSTANBUL and whose web address is www.teb.com.tr and telephone numbers are +90 216 635 35 35 (Head Office) and +90 850 200 0 666 (Call Center).

Overdraft Deposit Account Contractual Rate of Interest	
Statement Delivery Fee (*)	(*)You may request for your statement of Overdraft Deposit Account (ODA) to be delivered via e-mail. In case you request to receive a paper statement, the cost of statement delivery shall be reflected by the Bank on your account.

1. ODA is a product intended for financing short term and urgent cash needs. If the Bank deems appropriate the Customer's request in this Agreement and Application Form, it may open an Overdraft Deposit Account (ODA) in the name of the Customer.
2. The Bank, within the limitation stated in Application Form, may make this credit facility available to the Customer, in any form permitted by applicable laws, by opening one or more current accounts, decreasing current account limits by considering credit allocation conditions such as lending policies of the Bank, credit performance and financial structure of the Customer, reactivating zero-balance current accounts, transferring between accounts of the Customer, opening new current accounts in any number after closing existing current accounts. ODA limit to be allocated to the Customer shall be notified by sending SMS to the Customer's registered mobile phone number as soon as possible after an assessment shall be made by the Bank if the Customer applies via ADC (Alternative Delivery Channels) or by branch if the Customer applies via the branch.
3. The Bank is entitled to increase the credit limit providing that it sends a prior notice and receives the request of the Customer. In case the Customer requests for the limit to be increased in certain percentages and periodically, the Bank, regarding this request, shall increase the limit and also may notify to the Customer the new limit and effective date of it via SMS.
4. The Bank is entitled to change contractual interest and commission rates and/or interest accrual periods it published providing that it sends a notice to the Customer no later than thirty (30) days prior to the effective date of the change. The Bank may notify this change via permanent data storage device and/or to the Customer's registered mobile phone/number by SMS, telephone, Financial Status Report. The Customer may terminate the credit facility by settling all of his/her debts as outstanding prior to the notification, within 10 days following the Last Payment Date following the date on which it is informed of the increase in interest and/or the change in interest accrual periods. In this case the Customer shall not be affected from the changes in interest, commission and costs. However, if the Customer does not settle all of his/her debts or settles his/her debts but nevertheless continues to utilize credits, then the Customer shall be deemed to acknowledge the new interest rate and/or new interest accrual period.
5. The credit may be disbursed via especially ATMs, Branches and Alternative Delivery Channels to be determined by the Bank. Since the account opened in the name of the Customer as Overdraft Deposit Account by the Bank is linked to the Customer's Deposit Account, the Bank is entitled to set off the Customer's debts arising out of ODA from the money deposited in the Customer's account or from the remittances sent to its name either immediately or at the end of the day.
6. The Bank may made this credit facility available to the Customer against any form of securities (surety, pledge on movables/pledge on immovable assets/assignment) it deems partially or fully fit. The Customer, in case the Bank requests for, agrees to provide sufficient securities and to take out sufficient insurances, also in case of a decrease in the value of securities, the Customer agrees to provide additional or new securities requested by the Bank.

These personal securities received as a security for the Overdraft Deposit Account that the customer procures from the Bank, under the name which is, shall be deemed as ordinary surety. Personal securities provided by counter party with regard to the Customer's receivables shall be deemed as a joint security unless otherwise is provided in other laws. The Customer agrees, acknowledges and undertakes these issues.


7. The Customer, in case its current account balance is not available, agrees that remittance orders it gives may be carried out by being debited to its ODA for the purpose of executing the order within the frame of the Agreement's provisions with regard to remittance transactions.
8. Credit interest shall be collected by being accrued monthly. Interest accrual date is the first working day of each month. In case the interest accrual date or collection date coincides with a day, which does not exist in that month or is a holiday, then transactions shall be executed on the next working day of it. The Bank, within the frame of provisions of the Code of Obligations, has the right to set off the amounts credited to the Customer's account from any of its principle, interest and cost receivables.
9. In case last date for payment of ODA debt coincides with a day that is accepted as a holiday in applicable laws, it is automatically accepted that the last date for payment shall be the first working day following such date.
10. The Customer, in case the credit limit is exceeded due to any reason whatsoever, agrees that he/she shall be liable within the frame of provisions of this Agreement also for the part that is exceeding credit limit, furthermore, to pay interest to be calculated for the part in excess from the beginning of the date of limit excess by considering the highest rate of contractual interest determined in the first paragraph of third article of Communiqué (No. 2006/1) on Maximum Interest Rates to be Applied to Credit Card Transactions published in the Official Gazette No: 26127 and dated 2nd April 2006.
11. If, on the day of payment for interest, interests are covered from the account since ODA limit is full, or relevant BITT and RUSF are not paid by the Customer, or the Customer becomes insolvent, or third parties start legal proceedings against the Customer and in the events of the death, bankruptcy or the Customer being under restraint, the Bank is entitled to accelerate the total outstanding and request its immediate payment.
12. In case ODA limit allocated by the Bank is exceeded, or interest amount is covered twice and successively from the ODA limit, or the debt with regard to ODA is not settled by the Customer, and the amount which the Customer is obliged to pay as per the Agreement is not paid on due or the liabilities agreed and undertaken as per the Agreement by the Customer are not fulfilled, then the receivables of the Bank shall become due and payable without any further notice.
13. In case its debt/debts owed to the Bank becomes due and payable and the Customer is in default, the Customer, agrees to pay default interest to be determined by the Bank, providing that it is not more than the highest rate of default interest determined in the second paragraph of third article of Communiqué (No. 2006/1) on Maximum Interest Rates to be Applied to Credit Card Transactions published in the Official Gazette No: 26127 and dated 2nd April 2006, and to pay relevant BITT, RUSF and all the expenses to be made by the Bank.
14. The Customer may terminate the Agreement after paying its ODA debt also with interests and other ancillary debts to be accrued, by sending a notice to the Bank thirty (30) days in advance in writing or via a permanent data storage device. The Bank may terminate the Agreement by sending a notice to the Customer at least two months in advance in writing or via a permanent data storage device. The Bank, in case of just causes, is entitled to terminate immediately the Agreement at any time during the contract term. In this case the Bank informs the Customer in writing or via a permanent data storage device.
15. The Customer agrees that he/she is informed of the issue that he/she should not use the ODA, which is a type of credit facility intended for financing temporary liquidation issues and with the purpose of meeting the needs of short term funding, by continuous positive balance and in forms that would not be in compliance with its characteristics.
16. The Customer, in case of disputes arising out of this Agreement, may apply to the Banks Association of Turkey Arbitration Panel, Arbitration Committee for Consumer Problems or Consumer Courts.
17. The Customer may receive one copy of this Agreement free of charge during the first year following the execution date.
18. Parties are entitled to terminate the Agreement by sending seven days' prior notice to other party in writing. In this case the Customer shall pay any kind of receivables due or to be due in future of the Bank pursuant to the Agreement together with all ancillary debts.

19. This Agreement, which is consisting of nineteen (19) articles and three pages (3), is an appendix and integral part of the Personal Customer Agreement concluded between the Bank and the Customer. The provisions of the Retail Customer Agreement shall apply for issues not mentioned in this Agreement.

Customer Name and Surname:

Signature:

PRINTED SIGNATURES OF THE BANK

Direktör


Direktör


The Customer will write by hand in this section "I have received one copy of this Agreement and its appendixes by hand."