

Türk Ekonomi Bankası A.Ş.

Ticaret Sicil No: 189356 Mersis No: 0876004342000105 TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad.

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PRE-CONTRACTUAL INFORMATIVE NOTE FOR OVERDRAFT DEPOSIT ACCOUNT (ODA)

PRODUCT INFORMATION:

Product Name (Credit Facility Type)	Overdraft Deposit Account (ODA)
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Overdraft Deposit Account Contractual Interest Rate*	
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.

The rates and amounts given in this informative note are binding for the Bank until the end of the working hours on the day this informative note is signed.

*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/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. 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.

INSURANCE

No insurance agreement may be concluded without the express demand of the Customer given in writing or via a permanent data storage device. If the Customer is willing to conclude an insurance agreement, the Credit Customer may execute that agreement either with the insurance company which the Bank is an agent of or another insurance company the Credit Customer will choose. However the said insurance coverage must be aligned with the subject of the credit facility and, for fixed sum insurances, it must be aligned with the outstanding and maturity of the credit.

NOTICES, DELAY NOTICE AND INFORMATION FEES, NOTARY CHARGES:

For the delay notices that will be sent based upon demand and approval pursuant to the legislation, except notices sent by e-mail, a delivery expense is charged. The Customer shall pay to the Notary the charges, if any accrued, as per the Notary Charges Tariff. If the creditworthiness assessment is negative the Bank will immediately inform the Customer free of charge. ODA limit amount to be allocated to the Client shall be notified by sending SMS to the Customer's registered mobile phone number as soon as possible after an evaluation 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.

FUNDS AND TAXES PAID TO STATE:

BITT of 5% is collected over the amount of expense, fee and commission; furthermore RUSF of 15% is collected over the commissions which are qualified as interest.

DEFAULT AND ITS CONSEQUENCES

In case the Customer fails to pay, totally or partially, its debts arising from the credit facility at the maturity date in accordance with the Repayment Plan, the Customer will pay, as of the date it becomes due and payable, together with the unpaid amount, the 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 all relevant expenses.

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 date 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.

TERMINATION OF THE AGREEMENT

The Customer may terminate the Agreement by paying its ODA debt also with interests and other ancillary debts to be accrued, and 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 Client in writing or via a permanent data storage device.

SECURITIES

Within the scope of this credit facility, the securities among those given in this clause may be requested from the Customer considering the Customer's creditworthiness and the nature of the transaction. The personal securities to be granted by the counterparty as the security of the Customer's receivables shall be deemed as joint surety unless it is otherwise stipulated in the laws.


Securities to be requested from the Customer: Ordinary surety, pledge on movable and/or immovable assets/ assignment

The Customer declares that he/she agrees to keep 1 (one) original of this informative note consisting of 2(two) pages and executed in 2 (two) originals.

Customer Name and Surname and Signature:

Date:

TÜRK EKONOMİ BANKASI A.Ş.

Direktör 

Direktör 