

The English translation has no legal force and is provided to the customer for convenience only. The conditions in the Turkish language shall be binding and prevail in all respects. The law of Republic of Turkey shall apply.

## **Rules governing the Savings Account**

### **Definitions**

The following definitions apply in these Rules:

Bank : Fortis Bank A.S.

Savings Account : A Savings Account in EUR, YTL or USD in the name of a natural person to which these Rules apply.

Account Holder : A natural person for whom the Bank administers the Savings Account.

Balance Value : The balance in the Savings Account which accrues interest for the Account Holder.

### **Article 1 Opening**

The opening of a Savings Account will take place after the account opening form supplied by the Bank has been completed and signed by the Account Holder.

The Savings Account must be linked to a current account in same currency for which the savings account is opened held at the bank.

The first payment into the Savings Account must not be less than the minimum amount to be determined by the Bank. The minimum required amounts are:

EUR 1.000.- YTL/USD 5.000.-

A maximum amount of EUR/USD/YTL 100.000.- is allowed into the account.

The Savings Account will be opened for an indefinite period. At present no commission or costs will be charged.

### **Article 2 Debits and credits**

Deposits and withdrawals may be made in cash or by cashless funds transfer (EFT or Internal Transfer). Deposits in cash or by funds transfer to the Savings Account will begin to accrue interest one day after the Entry Date. Withdrawals by funds transfer may take place only by transfer to the linked current account in same currency.

The Balance on the Account, including accrued interest is withdrawable on demand, regardless of the amount thereof.

Transfers from the Savings Account to the linked current account shall be Value-neutral.

### **Article 3 Payment of interest**

a. The maximum balance on which the Bank will pay interest is **EUR/USD/YTL 100,000.-**

b. The interest will be paid, in case the balance is greater or equal to **EUR 1.000.- YTL/USD 5.000.-**

c. Interest will be credited to the Savings Account daily in arrears. On closure of the Savings Account, interest accrued will be credited at that time.

### **Article 4 Calculation of interest**

Interest is calculated on the daily value balance and added to the account on a daily basis.

Without prejudice to the provisions of Article 3, when calculating the interest both the year and the month shall be set at the correct number of days.

To calculate the interest, the followings rates are applied:

#### **EUR**

Balance less than EUR 1.000.- No interest

Rate 1: Balance between EUR 1.000 – 2.500.-

Rate 2: Balance between EUR 2.500 – 5.000.-

Rate 3: Balance between EUR 5.000 – 10.000.-

Rate 4: Balance above EUR 10.000. – 25.000.-

Rate 5: Balance between EUR 25.000 - 50.000.-

Rate 6: Balance between EUR 50.000.- - 100.000

#### **YTL and USD**

Balance less than YTL/USD 5.000.- No interest

Rate 1: Balance between YTL/USD 5.000 – 10.000.-

Rate 2: Balance between YTL/USD 10.000.- 25.000.-

Rate 3: Balance between YTL/USD 25.000 – 50.000.-

Rate 4: Balance above YTL/USD 50.000. – 100.000.-

### **Article 5 Interest rate changes**

Changes to interest rates will be published in two Turkish national daily newspapers and published through Fortis branches, as well as via: [http://www.fortis.com.tr/bireysel/mevduat\\_urunleri.jsp](http://www.fortis.com.tr/bireysel/mevduat_urunleri.jsp)

### **Article 6 Debit balances**

Debit balances in the Savings Account are not permitted. Debit interest will be charged on any debit balances that may inadvertently occur.

### **Article 7 Closure of the account by the Bank**

The Bank reserves the right to close an existing Savings Account with immediate effect and to transfer the balance to the linked current account if the Account Holder fails to comply with the provisions of these Rules.

### **Article 8 Amendment of Rules**

The Bank is entitled to amend these Rules at any time. Amendments will come into force 30 days after they have been announced, unless the Bank has received a written declaration during this period that the client does not agree to the amended Rules. In that case

the agreement shall be dissolved. Amendment of the Rules does not include changes to interest rates or changes in costs or commission.

### **Article 9 General Terms and Conditions**

Unless stipulated otherwise in these Rules, the General Terms and Conditions of the Bank (GHS in Turkish) shall also apply. A copy of these General Conditions is obtainable from any branch of the Bank.