

CUSTOMER INFORMATION NOTE AS PER THE LEGISLATION PERTAINING TO THE PROTECTION OF PERSONAL DATA

1. Identity of Data Controller

As Arap Türk Bankası A.Ş. ("Arap Türk" or "Our Bank"), we pay the utmost attention for keeping your personal data and special categories of personal data secure and confidential. For the purposes of fulfilling our liabilities, we process your personal data to the extent allowed by applicable legislations and as described below by acting as the Data Controller in accordance with regulations pertaining to the banking, particularly the Banking Law no. 5411, and the Law No. 6698 on Protection of Personal Data ("Law").

2. Collecting and Processing the Personal Data and Purposes of Processing

Your personal data and special categories of personal data, which are created and/or updated as long as you use the services of our Bank, might be processed to provide the services of our Bank to you in the best way and for the purposes described below:

- Your identification details, contact details, visual/audio data, biometric data, signature data;
- Data regarding your financial assets and properties, which might be necessary for the services you receive or request from Arap Türk;
- Your digital trace data in case you visit or navigate at our website in order to use online services provided by Arap Türk;
- Your health data in order to prepare your insurance policy in case you purchase insurance service from our Bank, which acts as Insurance Agency; and

Your special categories of personal data can be processed

- To offer products and services of banking operations and insurance operations, for which our Bank acts as an insurance broker and to update your data for such purposes, to provide information and warnings about recent developments and to execute or perform agreements with customers for such purpose, and to perform necessary procedures for such operations, including fulfillment of contractual terms and meeting the customer requests;
- To conduct intelligence, credibility and necessary analyses and processes in order to assess the credibility of our customers and to prepare risk classifications, based on payment performance;
- To identify and confirm your identity during the transactions to be performed with our Bank;
- To prepare the reports requested by official entities (Interbank Card Center, Turkish Association of Banks, Central Registry Agency, KGF, SDIF, Central Bank, and BRSA, etc.);
- To perform archiving operations and to ensure information security;
- To conduct internal and external audits;
- To prevent crime attempts, such as financial fraud, money laundering and financing of terrorism, which target service channels and customer assets of Arap Türk, and to prevent fake transactions through other banks by using the details of defrauded customers, to track fraudulent transactions and to report suspicious transactions;
- To perform and improve banking services and to meet customer requests, including but not limited to the recording of surveillance footages, visitor entries and exits and recording identification details when the head office, regional offices and branches of Arap Türk are visited;
- To meet the requests of official entities and organizations and to implement their decisions submitted to us in order to ensure that the transactions of our Bank are performed in compliance with applicable legislations and our Bank's policies and our administrative and legal liabilities are fulfilled; and

To perform and improve our banking services and to meet the requests of our customers. They may also be transferred to physical archives and information systems of Arap Türk and be stored both in digital and physical environments.

3. Transfer of Personal Data

Your personal data

can be transferred to supervisory and regulatory public entities and organizations, archival companies, independent auditors, other correspondent bank as well as domestic and international banks, insurance companies and brokers, companies providing mortgage service in order to ensure credit guarantees, third persons, from which we receive advisory services, including attorneys, other companies, from which we receive support service under banking legislations, affiliates of Arap Türk, contracted service providers and their partners in accordance with the Law and applicable regulations to the extent such transfer is required and limited with such reason of transfer for the purposes of Article 2 of this Information Note.

4. Method and Legal Reason of Collection of Personal Data

Your personal data can be collected in order to execute and/or perform the Agreement and to preserve any legitimate benefit or right of the data controller and to fulfill legal liabilities through automatic or non-automatic means and in accordance with the basic principles stated in the Law.

Your personal data can be collected by surveillance camera recording systems available in our head office and branches and through our hotline, web channels, e-mail, official organizations, cargo companies and our website.

5. Your Rights for Protection of Personal Data

You are entitled to learn whether your personal data have been processed or not, if your personal data were processed, to request information for such purpose, to learn the purpose of processing of your personal data and whether they were used in accordance with such purpose or not, to know the third persons, to which your personal data were transferred in and abroad, if your personal data were processed incompletely or inaccurately, to request for correction of them, to request your personal data to be deleted or destroyed, if your personal data were processed incompletely or inaccurately, to request that third persons, to which your personal data were transferred, are notified to correct and/or delete or destroy them, if your personal data were analyzed exclusively through automatic systems and any negative result is obtained, to raise objection against such result, and to request for compensation of your damages if you suffer any damage due to illegal processing of your personal data under the Law No. 6698 on Protection of Personal Data.

You can submit your applications regarding your personal data by using one of the below channels by completing the form, which you can download from our website at www.atbank.com.tr or receive from our bank;

- personally to Valikonağı Cad. No: 10 Nişantaşı 34367 İstanbul/Turkey after your identity is confirmed; or
- by e-mailing to our Company's e-mail address: atbank@hs03.kep.tr or
- through other procedures described in the Law and applicable legislation by ensuring that your identity is confirmed.

Our Company will conclude applications within 30 (thirty) days, based on the nature of request, in accordance with Article 13 of the Law. If your action requires any cost, the tariff determined by the Board of Protection of Personal Data will be applied. If your request is refused, the reason(s) of refusal will be provided in written or through electronic means.