



Customer Framework Agreement On Current Accounts and Banking Transactions

CUSTOMER NAME/INSTITUTION NAME/COMMERCIAL TRADE:

CUSTOMER NO:

DATE: / /

CUSTOMER FRAMEWORK AGREEMENT ON CURRENT ACCOUNTS AND BANKING TRANSACTIONS

Main principles, Rights, Obligations, Responsibilities, Conditions of the Bank/Customer Relations

Article 1) Objective & Scope: This Customer Framework Agreement on Current Accounts and Banking Transactions (hereinafter referred to as framework contract) is a framework agreement which sets out the deposit account/current account relations and conditions of the banking services to be signed by the parties at the time of account opening process to be valid for all kinds of deposit accounts of the natural and judicial persons as customers (including saving deposits, public / official institutions, commercial institutions, Banks and “other institutions“ such as trusts, associations, cooperatives) as well as such accounts to be opened by the Banks as set out by the relevant articles of the Communiqué (No. 2007/1) on the terms and types of the deposit and profit sharing funds by the Central Bank of the Republic of Turkey published in the Official Gazette dated 03.02.2007 and no. 26423.

This agreement shall be drawn and mutually signed just for once during the account opening procedures in the names of all the above customers (CUSTOMER) whether natural or judicial for accounts to be maintained with Arap Türk Bankası A.Ş. (BANK) (business name A&T Bank). This agreement has been prepared in compliance with the provisions of the Banking Regulation and Supervision Agency (BRSA) in this regard (published in the Official Gazette dated 01.11.2006; no.26333). Subjects regarding the policies of opening an account, principles of utilizing the account, depositing money, drawing money, account transactions, insurance policy of the deposits, prescription rule, using checkbooks of current accounts principles related to time deposits, interest application, payments and collections, remittance and account operating fees, service charges, rights and responsibilities of the parties and Bank terms and conditions of service have been defined under this agreement.

This agreement has to be prepared for each customer who has a deposit account held with Arap Türk Bankası A.Ş. (BANK) and will be valid for all similar type of account to be additionally opened in the name of same customer either in the same branch or in the other branches of the Bank. According to the related regulation, a copy of this agreement has to be delivered to the account holder (CUSTOMER).

The current account mentioned above implies current accounts which are call accounts or time deposits with credit balance in all cases and opened in TL or in any foreign currency, check connected accounts and all other deposit accounts, savings/ commercial/ institutional/ official or all other similar customer deposit accounts. The mentioned valid types of deposit accounts and customers have been described in the Communiqué No. 2007/1 of the Central Bank of Turkey (published in the Official Gazette dated 03.02.2007 and no. 26423). In accepting deposits and funds to such accounts are subject to the sentences of Banking Law No.5411.

In the account opening process, originals of the required proof documents shall be exhibited to the Bank and their copies shall be delivered to the Bank. Specimen of the signatures / Authorized Signatures List shall be delivered, as well. In cases of existence of various account holders (joint or common accounts), names and signatures of all of the account holders shall be included in the agreement.

In cases that the customer accounts are required to be opened ex officio by the Bank to perform certain operations due to the requirement of the Bank’s primary software system and administrative reasons, the condition that the agreement shall be signed at the time the process is underway shall not apply and the signature shall be completed later.

The existence of this agreement shall not guarantee the customer may utilize all the services any time provided by the Bank. If any other agreement in different nature is required (for example: Agreements related to instruments such as Consumer Loan, General Credit Agreement, Capital Markets and Investment Banking, etc.) according to the subject and relevant regulations for the other banking services which the customer desires after the account relations have been started, then the relevant agreement shall be signed by the parties later on such date.

Article 2) Parties: The parties of this Framework Agreement are as follows:

a) Arap Türk Bankası A.Ş.....Branch

(Company title: A&T Bank, trade name: Arap Türk Bankası A.Ş., it will be referred hereinafter as the “Bank”)

b)Account Holder and/or Customer:

(It will be referred hereinafter as the “Customer”)

General Principles of Account Opening, Account Relations and Operating the Account:

Article 3) Compliance With Laws and Regulations: The Bank has agreed and undertaken to strictly and fully comply with all the current laws, regulations, communiqués and decrees issued against laundering the moneys and funds which may be characterized as proceeds of crime or suspected of being obtained by illegal ways through the banking system, and to comply with all current (valid) legislative acts and orders in connection therewith, and to give full assistance to and enter into full cooperation with both the national public administrations or legislator authorities and the relevant international organizations in all kinds of transactions in which the Bank is anyhow involved as a “party”.

Pursuant to the articles pertaining to Identification of the “Law on Prevention of Laundering Proceeds of Crime”, No. 5549, the Bank is, prior to executing any transaction, liable to determine the identity of both the persons who have applied for such transaction and the persons in whose name and account that transaction is intended to be executed. (Article 3, paragraph 1)

In the establishment and maintenance of a current account relation and in operating and utilization of that account, the Account Holder customers are under obligation to strictly and fully comply with the provisions of the Banking Law and the “Law on Prevention of Laundering Proceeds of Crime”, and of all communiqués and/or regulations issued or to be issued by all other relevant authorities (MASAK-Financial Crimes Investigation Board, BRSA-Banking Regulation and Supervision Agency, CBRT-Central Bank of the Republic of Turkey, TBA-The Banks Association of Turkey, SDIF-Saving Deposits Insurance Fund, CMB-Capital Markets Board of Turkey, Republic of Turkey Ministry of Finance, Council of Ministers, etc.) and their decisions. The account holder may utilize and dispose of his account in his sole discretion only to the extent permitted by the applicable legislation. Current accounts must in any case be used in compliance with their intended purposes, the maximum transaction amount limitations imposed by various laws must strictly obeyed in executing all transactions. (Also see Article 7 below.)

Article 4) Providing Information to the Customer: Account holders receiving a service from the Bank may in no case raise any claims toward indemnification of their losses based on the assumption that they are not being duly informed about the law provisions pertaining to any matters, which are duly and timely made public by the official authorities.

Again as per the current laws, a copy of this Agreement is also delivered to the Customer. The Customer must read and consider all provisions of this Agreement. He/she must timely request and receive information from the Bank about all and any unclear points herein. Announcements displayed in the Bank’s branch locations from time to time will be deemed notification to the customers. Additionally, the Bank’s internet website also contains explanations regarding the banking services and bank practices.

Article 5) Validity and Accuracy: The Bank does not open accounts for real person or legal entities who cannot submit a valid and correct identity document. Account will in no case be opened in the name of a real or legal person who gives misleading information, fails to show a certain address or are found to have acted in an inappropriate manner. The Bank may ask the Customer to declare his purpose of using the account. The Customer cannot abstain from submitting any other documents requested by the Bank or from signing the additional agreements and statements. In this context, both parties to this Agreement will fully and strictly comply with all legal decisions and regulations put into force by the official authorities stated in Article 3. In transactions demanded to be executed in the name of a third person, identity of such third person(s) in whose name the transaction is aimed to be effected shall also be investigated and determined.

Article 6) Turkish Republic Identity Number, Foreign Person Identity Number and Tax Identity Number: According to the provisions of the Tax Identity Number General Communiqué No. 3 published in the Official Gazette No. 26274 dated 29.08.2006, in the opening of all types of accounts and in all other banking transactions, the natural real persons being a citizen of the Republic of Turkey are liable and required to use only their Turkish Republic Identity Number as being Tax Identity Number with effect from 01.01.2007. Foreign Person Identity Number will be used for foreign real persons registered in the foreign person registry, and Tax Identity Number obtained from relevant tax offices will be used for foreign persons not recorded in the registry, and the legal entities have to use their Tax Identity Numbers required to be obtained again from the relevant tax departments they are registered with. The customers are, upon demand of the Bank, obliged to verify the validity of such numbers.

Article 7) Monitoring of Account Movements and the Operating Style, Closing the Account, Seizure: Pursuant to the law, it is both a duty and a right of the Bank to monitor the general operating style of the accounts, debit and credit entries, nature of those records, the saving and

utilization behavior of the customer. The Customer hereby declares and accepts in advance that the Bank will report to the relevant official authorities any type of operating style or transaction that seems unusual and/or suspicious as per the laws. The laws and regulations stated in Article 3 are applicable herein as well.

In this context;

(a) In the case of a suspicious transaction or in the case of a strong doubt pertaining thereto, the Bank may refuse to execute that transaction or if already executed, may cancel it, and may impose restrictions on use of the current account balance depending on the notifications received from the relevant official authorities and may cease business relations with the customer. The Bank is not legally obliged to send a prior notice to the Customer in such cases and actions.

(b) Upon an official request received from the official authorities, the Bank reserves the right to refuse and return or seize a fund sent from a local or foreign source for crediting to the account and not to process a remittance or transfer or not to conclude a cash payment requested.

(c) The Customer hereby accepts and declares in advance not to object to any decisions or practices of the Bank as stated above. The Customer may in no case, whatsoever the reason, claim any indemnity against the Bank for his losses possibly arising out of such decisions or practices.

(d) Article 15 of the Law No 5549 on "Prevention of Laundering Proceeds of Crime" states as follows: "Failure to declare the Transaction concluded on the account of a third person-Article 15(1): In the transactions requiring customer identification which are conducted before or through the agency of obliged parties (banks), if one acting in the name of himself/herself but on account of a third person, fails to inform the obliged parties (Bank managers) in writing regarding the person on account of whom he/she acts before carrying out such transactions, he/she shall be sentenced to imprisonment from six months to one year or to judicial fine up to five thousand days".

The Account Holder Customer will be responsible for all results arising from breach of the provisions of this article.

Article 8) Death and Absence of Account Holder: After the Bank is informed about the legal decision that the Customer is dead or absent, the Bank is entitled to block the account balance as a whole and to suspend and stop all transactions therein. In this case, the heirs of the customer are required to submit a valid and final court judgment to the Bank, and the procedures will proceed in conformity with that court judgment. All or any objections relating to rights, claims, testaments, etc. requires decision of judicial authorities.

Article 9) Deposit Insurance: As per the pertinent provisions of the Law No. 5411, a certain portion (including the interests accrued till then) of TL and FX saving deposits opened in Turkey in the name of natural/real persons is subject to insurance by the Saving Deposits Insurance Fund. Amount and coverage of this insurance are determined by Saving Deposit Insurance Fund (in reliance upon positive opinions of Banking Regulation And Supervision Agency, Central Bank and Treasury Undersecretariat). However, pursuant to the Law No. 5811, these powers will be exercised by Council of Ministers until 22.11.2010. The amount and coverage of deposit insurance may vary from time to time depending on the existing conditions and circumstances and are announced at the Bank Branches. For purpose of obtaining information, the saving deposit customers are required to closely and personally follow up both such announcements and the relevant news and articles published in the daily press.

Article 10) Taxation of Interest Earnings (Withholding Tax): In our country, the principles of taxation on annual earnings of natural/real persons and legal entities from both deposit interests and other revenues of securities (both repurchase interests and other income earned by trading or holding all kinds and types of bonds, debentures, Eurobonds, investment fund shares, option forward agreement and similar other instruments) are determined by the Ministry of Finance and published in the form of Income Tax communiqués every year. The customers are, for the purposes of their personal tax declarations, required to closely follow up the contents of such communiqués and comply with the obligations. The combined list of the annual interest / income tables, which may be generated by the Bank's system, may be produced and delivered by hand by the Bank both for needs of the Customer or upon an official request of the relevant tax departments.

Article 11) Disablement and Incompetence of Customer or Agent: The Bank may in no case be held liable for the probable negative results of disablement or incompetence of the Customer himself or his agents, legal representatives or any other third person. Unless the Bank is duly informed in writing of such disablement, the Bank considers and treats the account holders as fully capacitated and competent. The agents or legal representatives holding a legal and valid authorization (power of attorney, etc.) are required to provide the Bank with all and any information and documents

requested by the Bank in order to be eligible to act for and on behalf of the account holder. Specimen signatures (a signature declaration) of the agent or legal representative will be taken, and his identity will again be determined and inquired in each subsequent transaction. All powers (particularly including the power to withdraw money) granted to the agent or legal representative in the power of attorney or the certificate of authorization must be complete, understandable and clear. The Bank may, from time to time, request renewal of the expired power of attorney. Unless and until incompetence or a lack of authority (for instance, dismissal or change of authorization) of the agent or legal representative is duly notified to the Bank with a prior written notice, the Bank will deem such agents or legal representatives as fully competent / authorized. The advertisements published in the press in connection therewith do not bind the Bank. Notices and other correspondences delivered to the agent or the legal representative are deemed to have been served on the account holder as well. The provisions of this Agreement are valid and enforceable also on the agents/legal representatives authorized to operate the accounts hereunder.

Principles Regarding Demand Deposit Accounts/Current Accounts:

Article 12) Operating Style: The natural person customer accounts, which will be opened solely for personal savings, but not for any type of business operation, are opened as Saving Deposit and thus no commercial activity or concerned trading transactions are allowed to be realized over and/or in such type of accounts. Without prejudice to the provisions of the Turkish Civil Code No. 4721 dated 22.11.2001 pertaining to rights of pledge and lien, and the provisions of the Code of Obligations no. 818 dated 22.04.1926 pertaining to transfer and assignment of receivables and set-off, and the powers granted or the obligations imposed by other relevant laws, the demand deposit accounts are not subject to any prior notice or maturity restriction and may be freely used by the Customer, and account balance may fully or partially be withdrawn from, or at any time money may be deposited in such accounts in the sole discretion of the Customer. These accounts may in no case show a debit balance (a negative figure) at the end of day.

Account holder may not draw a check on this type of account for any purpose deemed as in the scope of commercial activities. In addition, the maximum amount restrictions imposed by the relevant laws and regulations on the cash payments, check payments or remittances from this type of accounts, if any, will also be observed.

The accounts intended to be opened in the name of a real person wishing to open an account for his own commercial firms or small-sized enterprises or in the name of a commercial enterprise (all types of legal entities, firms, companies, etc.) will be opened directly in the form of a Commercial Deposit Current Account. Amounts of checks / promissory notes paid in cash or in account to or in favor of the Customer will, as a general principle and for tracing purposes, be credited to these accounts.

Article 13) Passbook and Its Link With This Agreement: The Bank will issue and give a preprinted prototype passbook to the account holder, with all data and information therein being printed automatically by the Bank's software system, at the time of initial opening of account and subsequently when all pages of the passbook are filled in. The passbook will, in addition to the basic info (such as the customer's name and surname, account number and branch code), contains and shows the current-balance as of that date. This passbook will be signed and sealed by the authorized officers. It is not possible to make reference in the passbook to all articles of this Framework Contract, and only some particular articles hereof are referred to (associated with) in the passbook; thus, due to those references, these two documents are considered as exhibits or integral parts of each other. No payment may be made from the account unless and until the passbook is submitted to the Bank. In the case of loss of the passbook, the Customer must immediately inform the Bank, or otherwise, the Bank may not be held liable for any wrong payment out of the account. In this case, either a new account is opened or a new passbook is issued following determination of the identity. In the case a new account is opened, a new agreement is drawn and signed. In the case of a discrepancy / conflict between the information existing in the passbook and in Bank's records or prints, Bank's records will prevail at all times.

Article 14) Account Statements: It is important for release of the Bank and for security of transactions that the Customer also has to closely follow up the account movements and balances. The Bank's principles regarding account statements are as follows:

(a) For the on-demand saving deposit accounts of real persons, the Bank issues a collective account statement (annual statement) only once at the end of every year and sends it to the last known address of the Customer registered in the Bank. If and when the Customer from time to time comes to the Branch and requests information about the recent account movements, the account movements of the requested period may be printed out from the system and be delivered to the Customer and this will not be identified as an official account statement. For this type of accounts,

the cost of generating annual account statement is included in the annual account management fee. If the Customer does not request delivery of account statements to his address, he must at all events state his request in the relevant field on the last page.

(b) For the current accounts categorized in Commercial Deposits / Commercial Accounts / Other Institutions; the Bank will produce and send to the Customer an account statement on monthly or quarterly basis depending on the choice of the Customer to be made and notified by the Customer at the beginning and to be identified with a code number in the Bank system. To this end, the Bank will charge and collect a certain amount of extract production and mailing costs in the same periods with the frequency of producing statements and account statements for commercial accounts. Upon demand of the commercial account holder customers who are evidently using their accounts intensively, the account movements of the requested interim periods may be printed out from the system and submitted to the customer, but such printouts are not considered as an official account statement and are not binding on the Bank. If and when a customer personally known to the Branch comes to the Branch and requests information, tellers may also give verbal information to the customer about the movements in his account(s) within last few days. For the accounts of which statement is printed and issued monthly or quarterly, a separate annual account statement is not produced at the year-end.

Account Statement Production Principles Valid for All Types of Accounts: The account statement production periods (abstract frequency) are stated and shown in line with the Customer's choice and request in the relevant field of this Agreement. The account statements may also be delivered by hand to the customers at the Branch against signature acknowledging the receipt thereof. If the Customer does not wish dispatch of account statements by mail to his address, he/she must at all events state his wish in the relevant field of the agreement, or otherwise, the Customer must later notify his or her wish to the relevant Branch management by a separate and special written instruction (which will then be considered and treated as an exhibit of this Agreement). All movements in the account are archived in magnetic medium in the main system of the Bank. Thus, for an account for which periodic account statements are not produced and are not sent to the account holder, the account movements may, upon first demand of the Customer from the Branch in the subsequent periods, be printed out from such archive records and be delivered to the Customer in the form of an official account extract.

In the light of the account statement principles described in this Article, for interaccounts debit / credit transactions, cash delivery and deposit, paid checks, tax payments or any automatic records made by the Bank for any other valid reason in respect of the current accounts - either in Saving Accounts or Commercial Deposit Accounts category - a special transaction notice in the form of advice note, notification, receipt, etc. will not be issued and mailed to the Customer separately for each such transaction. Only if and when the Commercial Account holder customers require for their own book records and need a documentary proof, the Bank may produce and give a stamped receipt/advice note for any previous record (account movements). The Incoming Remittances are processed in accordance with the provisions of Article 54 below.

For the time deposit accounts, no account statement is produced, and only a pre-printed A&T Bank passbook stamped and signed at the time of account opening (or renewal) is given to the Customer, and this passbook remains valid until the end of maturity.

The official account statements issued and delivered as above will be deemed as conclusive evidence, if not duly and properly objected to in a timely manner and in accordance with the relevant articles (Article 92 etc.) of the Turkish Commercial Code. In case of a discrepancy between the Bank records and the documents in the possession of the Customer, the Bank's system records and legal books will prevail at all cases.

Article 15) Interests Over Demand Deposit Accounts: The Bank will apply an interest over the end-of-day balance of a demand deposit account on daily basis over an interest rate determined by itself and notified and announced in accordance with the relevant legislation, but such interests will only be accrued to the account as a lump sum amount at the end of year or at the time of closing of the account during the year. Interests accrued as above will be obviously subject to the legal deductions. However, this provision is not applicable if and when the interest rate applied on demand deposit accounts is zero percent (0%). The current interest rates are announced by the Bank in its Branches in a visible way to the customer. In the case of a change in the interest rate at any time after the account is opened, the Bank will announce the new interest rates visibly again on the same bulletin boards and will start to apply the new interest rate on the accounts as of a date to be determined again by itself.

Article 16) Account Management Fee: In consideration of keeping the saving account of the Customer continuously and permanently active (open) in its system and of protecting the account

balance in its funds and against the costs of passbooks and account statements produced for it and the costs of other banking operations, the Bank may collect from its current account holder customers a certain amount of “account management fee” either in total once a year or in smaller monthly installments. Both the amount of this fee and the method and principles of collection from the customers will be freely determined by the Bank in its initiative in accordance with the relevant Communiqué of the Central Bank of the Republic of Turkey. “Account management fee” is a standard practice other than the fees, charges and commissions of banking services such as EFT, remittance, check, mail, custody, safekeeping, etc that are announced in advance in the branches and are separately collected for each transaction.

Article 17) Other Charges, Commissions, Costs and Official Fees: The Bank will have the right to freely determine the rates or amounts of any and all items such as charges, commissions, brokerage, costs, checkbook fees, mail expenses, notary public fees, court fees, remittance fees, etc. to be applied for the range of services to be provided in accordance with the applicable laws. The required or relevant charges and costs will be applied on the customers separately for each transaction. The Bank will diligently ensure that the level of these fees and commissions is in conformity with the market rules and is not excessively different or higher from the applications of competitor banks. If needed and upon satisfaction of certain particular conditions, the Bank may change or revise the rates and amounts of the said costs, commissions, fees, charges, etc. and re-determine the effective date thereof in its initiative. Legal taxes and duties will be automatically reflected to the customers.

Article 18) Bank’s Rights of Set off, Deduction and Interaccounts Transfer: The Customer hereby declares and accepts in advance that as a security for all kinds and types of his present and future debts owed to the Bank arising out of this Agreement or any other reason, the Bank will have rights of pledge / lien / blocking / deduction / setoff / collection / arbitrage and transfer on all kinds and types of his claims and receivables (including those in foreign currencies) from all and any branches of the Bank and on the amounts of checks / promissory notes delivered to the Bank for collection purposes, and on the contents of safe deposit boxes, the moneys sent or remitted to his name, the assets delivered to the Bank as security or on loan or custody basis, etc., and that the Bank will at any time and in its sole discretion be authorized to collect and recover its receivables by debiting the account of the Customer (together with accessory debts thereof, in full or in part) without a prior notice to the Customer. The Bank hereby reserves rights to take legal actions and commence legal proceedings for recovery of the unpaid debts.

Article 19) Combination of Accounts / Transfer of Accounts: It is of essence that only one main account may be opened for the same customer under the same name. In the event that the Branch, where the account is opened, ceases its activities, the Bank may, with a prior notice to the Customer, transfer that account to another branch deemed fit under the same terms and conditions. In this case, this framework agreement signed by the Customer remains valid and enforceable also for the new account combined with other account(s) or transferred to the other branch as above. The Customer’s account number or account type may also change due to reasons such as replacement / renewal / technologic modification or upgrading of the main banking software package of the Bank. The Bank will be free to conduct such practices, providing that it duly informs its customers.

Article 20) Inactive (Stagnant) Accounts and Closing Rights of Inactive Stagnant Accounts For the Bank with Own Initiative: The saving accounts detected to be inactive and stagnant for an extensive period of time with no real customer account movement or transaction executed directly by the account holder himself or indirectly by the Bank or any representative or agent thereof upon instruction of the account holder may, if and when their balance falls below the amount of “annual account management fee” determined by the Bank for that year, be removed and excluded by the Bank in its discretion and initiative from the normally operated current accounts and be processed under and as a part of an account pool where they are kept together with similar other accounts and with no interest accrual. If and when these accounts are subject to a real movement at any time in the future, they are moved back to the active accounts. Likewise, the customer accounts which remain inactive for a long time and of which balance falls below the “annual account management fee” level in the year are ex officio closed by the Bank with the annotation about deduction of the last “annual account management fee”, bringing the account balance to zero. A letter stating that such accounts are closed and their current account agreement is terminated by the Bank is sent to the last known address of the holders of these accounts registered in the Bank. The account holders will have no right of claim against such decisions or actions of the Bank.

Article 21) Notification Address of the Parties: Notification address of the account holder is his/her residence address stated in this Agreement. Notices and other correspondences delivered at this address will be valid, whether they are actually received by the account holder or not. Unless and until the account holder keeps the Bank informed about changes in his legal residence address by sending a written statement to the Bank or a written notification via a notary public, thereby having

his residence address registered in the Bank records updated, all kinds and types of notices, notifications, mails and other correspondences to be sent by the Bank to the last known address of the Customer registered in the Bank will be deemed to have been validly and duly served on the Customer. Notice address of the Bank is the address of its Branch where the relevant account is opened and kept. (See the field in the signature section at the end of this Agreement.)

Article 22) Foreigner Residence Certificate: A customer (either a natural/real person or a legal entity) who resides in a foreign country and pays tax in accordance with the tax laws of that country and wishes to benefit from the provisions in his favor of a Double Taxation Treaty existing and valid between Turkey and the relevant foreign country is under obligation to receive a “foreigner residence certificate” issued by the tax offices and submit and deliver it to the Branch in a timely manner pursuant to the relevant law. No action may be taken before submission of this document in connection therewith.

Principles on Time Deposit Accounts:

Article 23) Account Opening and Interest Practices: The Bank may open time deposit accounts in the name of its customers, provided that the customer already holds a demand deposit current account previously opened in the Bank and signs this Agreement. Pursuant to the provisions of the relevant article of the Law no. 5411 and the Banking Regulation And Supervision Agency Regulation (or communique) enacted in reliance thereupon, the time deposit accounts will, according to their maturity group, be subject to interest over the interest rate previously determined and announced by the Bank and valid as of the date of transaction. The interest rate contemplated to be applied on the account at the time of opening may in no case be changed at any time before maturity date.

Article 24) Passbook For Time Deposit Accounts and Its Relation With This Agreement: Also for the time deposit accounts, the Bank will issue and give a pre-printed passbook at the time of initial opening of account. The Bank software system automatically prints both the fixed data on the customer and the account and other data and information such as the term, notice period (if any), date of maturity, and current interest rate of the account, and then the passbook is stamped and signed by the authorized officers of the Bank.

It is not possible to incorporate in the passbook all articles of this Framework Agreement, and only some particular articles hereof are referred to (associated with) in the passbook; thus, these two documents are by reference considered and treated as exhibits or integral parts of each other. No payment may be made from the account unless and until the passbook is submitted to the Bank. In the case of loss of the passbook, the Customer must immediately inform the Bank of such loss, or otherwise, the Bank may not be held liable for any wrong payment out of the account. Upon loss of the passbook, a new passbook is issued and given upon determination of identity. In the case of a discrepancy / conflict between the information in the passbook and the Bank’s records and printouts, the permanent Bank records will prevail. No periodic account statement (extract) is produced for or in respect of the time deposit accounts.

Value Date, Term and Date of Maturity Concepts:

Value Date: Value date is the first business day following the date of deposit of the money in the bank. However, in the time deposit accounts to be opened by using the funds transferred from a demand deposit account, the date of transfer of funds is accepted and treated as “value date”, providing that such funds have been credited to the relevant demand deposit account not later than the previous business day. Value date is included as the first day in the calculation of the number of days of the interest gaining period. Value date must definitely coincide with a business day.

Term: Term is the period of time between the value date and the date contemplated for closing of account (i.e. date of maturity), as determined at the time of account opening.

Maturity (Due Date): If the term is determined in month or year, the end of the term is the day corresponding to the value date in the month when the term expires. If that month does not contain a day corresponding to the value date (for instance, 29th of February), then the last day of that month is accepted and treated as the end of term. If the last day of term coincides with a holiday, then the “date of maturity” is accepted as the next business day following that date, and in this case, the maturity is extended up to that date. Last day of term is not included in the calculation of the interest period, i.e. base number of days for interest purposes.

Interest is calculated on daily interest basis, but is credited (accrued) to the account only at maturity. At the time of interest accrual, the relevant legal deductions are naturally made from the amount of interest. The right of claim of the account holder from the Bank is limited by the net balance amount reached following such recordings.

Article 25) Renewal of Account at Maturity: The Bank and the account holder have come to mutual agreement on the following principles and provisions on renewal or non-renewal of the time deposit accounts at maturity:

- If the Customer has given a special written instruction at the beginning, the account balance with interests will be processed according to such instruction at maturity.
- If the Customer has not given a special written instruction or unless otherwise mutually agreed separately between the parties, the time deposit account is renewed for the same term at its maturity (this means to say that a new time deposit account is automatically opened over its balance with interests as of the maturity date, subject to the same term and over the current interest rate valid at the date). In this case, the maturity date of the previous account is the value date for the new account. In this renewal, the interest rate valid for that term group as of the date of renewal is applicable.
- Within the frame of the preceding paragraphs, the time deposit accounts are, at the maturity date, automatically extended by the Bank's system unless and until otherwise instructed by the Customer. However, the time deposit accounts which are not subject to any real customer transaction executed or to any relevant instruction given by the account holder during the legal prescription period of 10 years will be governed by and be subject to the general provisions of prescription within the principles described in Article 58 of this Agreement.

Article 26) Closing of or Partial Withdrawal From the Account Prior to the Specified Maturity Date:

• Unless accepted also by the Bank, money may not be withdrawn from a time deposit account at any time before maturity, nor may such account be closed prior to the specified maturity date. Where such early closing or partial withdrawal is permitted because of a very important reason found acceptable also by the Bank, and provided that the Bank is informed no later than 1 day in advance so as to enable the Bank to take the required operational measures and actions for high amounts of money:

• If the account balance is fully withdrawn (account closing prior to the specified maturity date), for the period the opening account balance is kept in the account, interest will be calculated on daily basis over the then-current interest rate of "demand" deposit accounts, and required legal deductions are applied over the amount of interest calculated. Then the account balance calculated as above is paid to the Customer and the account is fully closed. However, no interest will be accrued over such time deposit account if the rate of interest applied on the demand deposit accounts at that date is zero percent (0%).

• If the Customer wishes to withdraw a certain portion of the account balance and to maintain and hold the rest in a time deposit account (partial withdrawal), the portion of the existing account balance withdrawn in cash will, for the period it is kept in the account, be subject to interest on daily basis over the then-current interest rate of "demand" deposit accounts, and the legal deductions are made. Then, the portion of the balance calculated as above is paid to the Customer. No interest will be accrued over such time deposit account if the rate of interest applied on the demand deposit accounts at that date is zero percent (0%). The portion left in the account balance will continue to remain and held in the same time deposit account, under the same terms and conditions set at the account opening (same term and the same interest rate), and the account is considered and treated as if it was opened with this new balance amount initially.

• On the interest calculations eight digits after the comma are taken into consideration. On the calculated amount, the digit values which are equal and greater than half a Kurus are complemented into one Kurus. The values which are smaller than half a Kurus are rounded down.

Principles on Accounts Opened in Foreign Currencies:

Article 27) All subsequent transactions in and payments from the current accounts opened in any foreign currency will again be made in the same foreign currency. However, if the laws or regulations of the Republic of Turkey contain mandatory provisions pertaining thereto, payments from these accounts may be made also in Turkish Currency outside the initiative of the Bank. In any case, the Bank is under obligation to comply with the provisions of the Law on Protection of Value of Turkish Currency and the Capital Movements Regulations and other laws and regulations pertaining to transactions in foreign currencies. In such a case, the exchange rates and/or cross exchange rates to be used for conversion of different currencies into each other (arbitrage) will be determined by considering both the relevant provisions of the laws and the rights of discretion granted to the Bank. Probable damages and losses, taxes and duties, charges and commissions, etc. that may be incurred by the customers as a result of and due to such conversions will be borne by them, and no right of claim may be raised against the Bank in relation therewith. If and when required so under or ordered and imposed by the laws referred to above, the Bank may unilaterally and in its sole discretion (i.e. without a prior customer instruction or even if in breach of the existing

customer instructions) take actions and execute transactions and collect funds, taxes, costs, fees and commissions. The customers will be responsible for all kinds of probable losses of rights that may arise out of such legally mandatory actions, and no right of claim may be raised or filed against the Bank for indemnification of such losses or damages.

Article 28) In the case of a doubt about the transaction type or the source of the funds intended to be credited to the account (such as remittances) from foreign countries, the Bank is authorized to refuse and refund the same or to refrain from fulfilling the new account opening requests by using such transfers. The Customer may not raise any claim for damages and losses resulting from such procedures. The provisions of the Law on "Prevention of Laundering Proceeds of Crime" and all of the publications and circulars of the legal authorities and bodies in connection therewith will be strictly followed.

Joint Accounts:

Article 29) Account Opening and Determining Power of Disposal: Several natural persons may, upon mutual agreement, apply to the Bank for opening of a joint deposit account. In joint accounts, the joint account holders are deemed to have equal rights on the account balance available at any time, unless they have initially made a special statement on their shares in the account. Besides, the powers granted to them in respect of operation and management of the account and particularly the cash withdrawals from the account are very important. These powers granted at the time of account opening are valid and enforceable also in the same transactions that may be effected in other branches. Therefore, at the time of account opening, the general considerations on disposals with respect to the account should be determined and classified as one of the following:

- Joint account that may be managed individually by signature of each joint account holder (i.e. individually with the powers granted to each of them - individually) or
- Joint account that may be managed and utilized only by joint signatures and joint application of all of the joint account holders (jointly). Each of the holders of a joint account where individual disposals are permitted individually may, alone as and in the capacity of a joint and several creditor, withdraw the full amount or a part of balance of the joint account by submitting the passbook of the joint account, while in a joint account where only joint disposals are permitted, all of the joint account holders are required to apply together and sign jointly for disposals from the joint account.

In the banking practice, in the absence of a definite instruction / a clear statement or notification given together by all of the joint account holders to the Bank (at the time of account opening or subsequently) stating that the joint account will be used "jointly" by them, it is deemed that the account will be managed and used "individually by the joint account holders or in other words, each of the joint account holders declared at the time of account opening will have the same and equal powers and rights on management and operation of the account separately and individually.

Regardless of the account management or payment form chosen as above, all of the account holders will be designated and registered as "Account Holders". All basic personal data, such as name/ address/ specimen signature/Turkish Republic Identity Number/phone number, etc. of all of them must be initially given to the Bank, together with copies of the documents, and all of them must have signed this Framework Agreement.

Article 30) Powers on Ownership of Account: Only the persons designated at the time of opening a joint account and authorized to manage and operate the account jointly and to execute all kinds of banking operations and transactions on the account (giving a remittance order, drawing a check, etc.) may use and operate the joint account. However, in accordance with the provisions of the preceding article, unless otherwise instructed jointly by all of the account holders, each of the joint account holders named and designated at the time of opening of a joint account may, at all times and as and in the capacity of a joint and several creditor, take all kinds of actions on this account in the Bank, and accordingly, withdraw the deposits therein fully or partially, and give a remittance order from the account, and individually deposit money in the account, and draw checks and close the account, or enter into all and any of other transactions to the extent permitted by the laws.

Each joint account holder further reserves his right to operate and use the account by proxy by appointing a third person as his agent. In the future, each of the joint account holders may abandon his ownership rights on the account (i.e. ends his relations with the joint account) only by giving a statement of waiver from his rights and interests on the account in favor of the other joint account holder (holders) and by making a written application duly signed by himself to the Bank.

Joint account holders will at all times be jointly and severally liable for all kinds of their debts and obligations to or towards the Bank. Any future change in the names or powers of the joint account holders will become effective and valid only upon submission and delivery by the joint account

holders to the Bank an official document or certificate received from the relevant official authorities (for instance, competent court, notary public, etc.). Other forms of notifications or statements or publications will not be deemed valid.

Closing of Joint Accounts:

In the joint accounts usable “individually”, although an application of any one or more of the holders of the joint account usable individually to the Bank for closing of the account and submission and delivery of the passbook to the Bank will be sufficient, the Bank may, in its sole discretion, request all of the joint account holders to make a joint application at the same time. An application for closing is not acceptable if not supported by the passbook. If a joint account usable “jointly” is intended to be closed, all of the joint account holders are required to apply jointly together with the passbook. The holder(s) of a joint account closed as above may, if he wishes or they wish so, open a new account in his/their own name.

Article 31) Powers of the Bank: Upon payment from the joint account to any one of the joint account holders, the Bank will be deemed to have been released from its liabilities towards other joint account holders as well up to the amount of payment made as such, and upon execution of any transaction or disposition in the account upon demand of any one of the joint account holders, the Bank will be deemed to have discharged the same responsibilities and liabilities towards other joint account holders as well. In the case of disputes that may arise between the joint account holders, if and when such dispute is referred to a competent court or a competent execution and bankruptcy office and is duly and officially notified to the Bank, the Bank will block the last balance of the account and refuse to make payment to anybody out of this account until receipt of a final official decision in connection therewith.

As a security of any type or kind of debts or obligations of any one of the joint account holders to the Bank, the Bank may block or may establish a pledge or injunction or other encumbrance on the full amount of balance of the joint account or only the amount of outstanding debts, or may deduct or collect or recover the outstanding debts from the joint account balance, or may restrict the transactions and operations on the full account balance until the problem is resolved.

Article 32) Restrictions on Account: Upon receipt of a written notification relating to an attachment, provisional distraint or injunction or similar other restrictions or encumbrances imposed on the joint account as a security for repayment of a debt pertaining to one, several or all of the holders of a joint account, whether usable individually or jointly, the Bank will immediately block a portion of the account balance equivalent to the amount of the relevant attachment, distraint or injunction, and will refuse to make any payment out of this balance until receipt of a final order issued by official authorities. Upon submission of a final court judgment relating to only one of the joint account holders, the Bank will enforce the court judgment only on the share of that joint account holder in the account.

Upon receipt of a notification relating to insolvency, bankruptcy, prohibition, composition of debts, incapacity, death, absence or any other restriction with regard to any one of the joint account holders, the Bank will be entitled and authorized to block the joint account fully, and to stop and suspend all actions and transactions on the joint account until submission of a final judgment or order issued by official authorities. Thereafter, depending on the developments, the share in the credit balance of the account of the joint account holder encumbered and restricted as above will be severed and separated on the “equal rights” principle basis, and the remaining account balance will be left at the free and joint disposal of the other joint account holders. (Additionally, see Article 35)

Article 33) Service and Notification: In all joint accounts, each of the joint account holders is deemed to be authorized to represent the other joint account holder (holders) for receipt and acceptance of service and notifications. For this reason, notices, correspondence, writs, notifications, account statements, advice notes, etc. documents to be delivered / sent / served by the Bank to any one of the joint account holders will be binding also on the other joint account holders who will also be deemed to become aware of or received the said notices, correspondence, writs, notifications, account statements, advice notes, documents.

Article 34) Usage of Checks on Joint Accounts: In the joint accounts opened with a statement verifying that each of the joint account holders will have equal rights and interests separately on the account (i.e. joint accounts usable individually), a checkbook may be issued and given by the Bank to not more than one of the joint account holders, provided that other joint account holders have submitted their written consents thereon to the relevant Branch on or before that date. Name and surname and the Turkish Republic Identity Number of the relevant account holder will be written on each page of the checkbook, and the checks will be signed individually by that account

holder. If the said joint account holder draws and gives a check without having sufficient funds, he will be held personally liable for his action and a notification letter will be sent to and all other legal sanctions will be applicable only to this joint account holder.

Where the joint account holders are not individually authorized on the account, but are authorized to manage and operate the account only jointly (i.e. joint accounts usable jointly), a checkbook is not issued and given to any of them, because otherwise it would create problems and difficulties in practice, because the names and the Turkish Republic Identity (TCKN) numbers of all of the joint account holders would be required to be coded on the checkbook pages and they would be required to sign the checks jointly, and in addition, it would not be practical to find the real party responsible for the sanctions applicable for drawing checks without sufficient funds.

Article 35) Death of One of the Joint Account Holders: In the case of death of one of the holders of a joint account usable jointly, the condition of operating and using the account jointly becomes non-enforceable. Thereupon, unless otherwise declared or requested, assuming that the joint account holders have and hold equal shares in the account balance (See Article 30), the share of the deceased joint account holder in the account balance is, immediately upon their first demand and application, paid to his heirs according to the rules of distribution ordered in the inheritance court judgement-by also ensuring that the inheritance and succession tax levied thereon is paid. The heirs may, if they wish so, choose to sign this Agreement and become a joint account holder. Again, upon demand of the parties, the joint account may be fully closed, and a new (joint or personal) account may be opened in the name of the demanding parties.

If the heirs of the deceased joint account holder do not prefer to participate in the joint account and only one joint account holder remains, the account ceases to be a joint account. In the case of more than one joint account holder remaining, the remaining portion of the account may remain open as a joint account in their name. Upon demand, the account may be closed by paying in cash the account balance to them in proportion to their shares therein.

In the joint accounts usable individually, until becoming aware of the death of one of the joint account holders, the Bank will not preclude the other joint account holders to continue using and operating the joint account under normal conditions and within the scope of their existing powers or to withdraw cash from the account, and cannot be held liable for such transactions. Upon becoming aware of the death of one of the joint account holders, the Bank will immediately block, when actually becomes aware, the share of the deceased holder in the joint account, and hold the same blocked until receipt of an official application from his heirs. The remaining portions of the account will be continued to be used by the other joint account holder or holders under normal conditions. Upon application of the heirs of the deceased account holder to the Branch, the relevant payments will be effected by the Bank in reliance upon the inheritance court judgment by also ensuring that the inheritance and succession tax levied thereon is paid. The heirs may, if they wish so, choose to sign this Agreement and become a joint account holder, but if the heirs do not make this choice, other existing account holders will continue to operate and manage the joint account. However, if only one joint account holder has remained, the account ceases to be a joint account. In any case, the surviving joint account holders will be deemed to have jointly assumed all of the liabilities of the Bank towards the tax departments or the heirs of the deceased joint account holder due to and in respect of the payments made by the Bank to the surviving joint account holders after death of one of the joint account holders. Accordingly, the Bank may not be sued upon such a claim.

Principles on Issuing a Checkbook and Use of Checks:

Article 36) Principles on Issuing a Checkbook: Natural person customers, to whom a checkbook will be issued and given for the first time, or officers authorized to draw checks in legal entity customers, to whom a checkbook will be issued and given for the first time, will have to be asked to submit their residence certificate to the Bank.

Other than the demands of the Customer found acceptable and justified also by the Bank, maximum two checkbooks, as a general principle, may be issued and given to a customer in the same period. The then-current and updated cost of the checkbook, and all kinds of taxes, duties and funds levied by the applicable laws on each checkbook page will be charged on and collected from the Customer accountwise at the date of delivery of the checkbook.

Article 37) Liabilities on Usage of Checks: The account holders using checks are under obligation to use their checkbooks in compliance with the provisions of the applicable laws pertaining to checks, and amendments or additions thereto, and associated regulations and communiqués, as well as all mandatory rules and provisions of the Turkish Commercial Code and other relevant laws in relation therewith.

Article 38) Presentation of Checks: The checks which are duly issued in conformity with the procedural conditions imposed by the laws (i.e. are valid) and which have sufficient funds in the check account will, when they are presented for payment to any branch of the payee bank, be paid after determination of the identity and the Turkish Republic Identity Number of the holder, and the amount thereof will be debited to the account of the drawer. For the checks presented for payment to a branch other than the branch where the check account is held, the branch having accepted such check will ask and receive a provision/confirmation from the counter-branch and control the accuracy of signature of the drawer transmitted by fax or by any other electronic means of communication. The Bank may in no event be held liable, and an action for damages may not be filed or a right of claim may not be raised against the Bank, due to the wrong payments that may be caused by existence of any deceptive and fraudulent alterations, deletions, scrapings or forged signature closely similar to the authentic signature, on the check, or by presentation of the check by unauthorized persons or by other similar misuse conditions.

Article 39) Procedures Pertaining to Insufficient Checks: Pursuant to the relevant article of the applicable laws and/or regulations pertaining to use of checks, upon timely presentation of a valid check for payment, if the account balance is not sufficient for full payment of the check amount, the banks are under obligation to pay a certain predetermined amount for each check to the check holder. The amount of this minimum liability is annually revised by the Turkish Central Bank and the revised amount is published in the Official Gazette in January of each year. The account holders are liable to keep at all times in their accounts a credit balance equal to (the number of checkbook pages in their possession x minimum liability amount). The said minimum payment liability amount is, as per the laws, considered and treated as a type of an irrevocable non-cash credit agreement signed by and between the account holder and the relevant bank at the time of delivery of the checkbook. Accordingly, the account holders are deemed to have pledged in favor of the Bank an amount equal to the said liability amount for each checkbook page in their possession as a security for the minimum amount which the Bank is liable to pay to the check holders. If and when this minimum amount is at any time increased by the Turkish Central Bank, the account holder must immediately increase the pledged deposit amount without any further notice or notification to the account holder. The Bank will be entirely free to or not to apply interest on the aforementioned security amount or if it wishes so, to transfer the said security amount to a provisional / blocked account.

Article 40) Procedures on Returning Checks: The Bank may, in its sole discretion, at all times request the customer to return his checkbook not only for the causes enumerated in the Law pertaining to the rules of use of checks, but also for any other reason deemed appropriate and necessary by it. Upon imposition of a ban on drawing of checks, the account holder will immediately return to the Bank all unused checkbook pages in his possession. Likewise, also upon closing of the account, all unused checkbook pages will be returned to the Bank.

Article 41) Check Commitment: The account holder hereby warrants and represents that the checks to be drawn by him on his account in the Bank will not be dishonored (i.e. his account balance will be sufficient for payment of checks). According to the laws, each checkbook page fully or partially dishonored constitutes and is deemed as a separate crime.

Article 42) Burden of Proof with Respect to Check: The burden of proof relating to the check lies, in all cases, with the account holder, and the Bank will not accept or process any demands based upon personal dispute objections. Depending on the customer's statements and the holder's attitude and approach, the Bank may transfer the check amount to a provisional account (i.e. may block therein) until resolution of the dispute, and if the account balance is not sufficient for the check amount, it may insert this in writing at the back of the check page. It is hereby acknowledged and declared by the Customer in advance that the checks presented for payment after the end of the presentation period referred in the relevant article of the Turkish Commercial Code may be paid only if and when the Customer sends to the Bank a written notice of waiver from his right to countermand the check. In all cases, within time until request of injunction is received by the bank (particularly until end of working hours in same day and following business day), the Bank shall not be held liable against the possible payments made by various branches of the Bank in relation with the loss/stolen check.

Article 43) Transfer of Funds From Other Accounts: Whether the account holders give a special or general authorization / instruction to the Bank or not for payment of the check amounts through transfer of funds from other accounts to the check account, the Bank is hereby entitled to and may in its sole discretion make such fund transfer (either in TL or by conversion into TL through arbitrage over the current exchange rates), as a requirement of its liability to protect the check holders and to pay the valid checks. However, the Bank is not obliged to do so, and the Customer may not commence an action for damages or may not raise any right of claim against the Bank

on its alleged failure therein. Both the “minimum amount” required to be paid by the Bank for each checkbook page and the amounts of checks paid by the Bank entirely inadvertently due to a technical or human error in spite of non-availability of sufficient funds in the check account will be considered and treated as a “clean credit” made available to the Customer, and such amounts paid will be immediately recovered and collected from the Customer, together with a daily interest to be applied on such debt amount over the current short-term credit interest rate of the Bank.

Article 44) Request for Returning Check Book Issued by the Bank: According to reasons pertaining to the status of dishonoured check, the Bank reserves the right to request the account holder return all unused pages of the check book to the Bank, even if the dispute is resolved. For customers failing to return the check book within the pre-defined time, relevant official authorities are separately notified.

Article 45) Checks in Foreign Currency: All provisions and conditions of this Agreement are valid and enforceable also for the checks in foreign currency. As a general principle, each check is required to be paid in the amount / currency shown thereon. Accordingly, checks drawn in a foreign currency are paid in that foreign currency if and to the extent the check account contains a sufficient amount of money in that foreign currency. In the event that the Customer draws and issues a check on a TL account in a foreign currency or a check on a foreign exchange account in TL currency or a check in a currency other than the account currency, if and to the extent the balance of the check account is sufficient for payment of check at the time of presentation, the Bank will pay the check amount in full through arbitrage (conversion) over the current foreign exchange rates (announced cashier exchange rates). If the Customer holds only a TL account in the Bank and a check of the Customer drawn in a foreign currency is presented to the Bank for payment and the check holder accepts or insists on payment in TL, then the Bank will pay the check amount in TL through arbitrage (conversion) again over the current foreign exchange rates (cash-desk exchange rates). The customer hereby states and agrees that none of these conversions requires or necessitates a separate request or release letter of or a prior notice to the check holder. All commissions and taxes levied on these conversions are for the account of and will be paid by the account holder.

Article 46) Issuance of Guaranteed (Blocked) Checks: If the Customer demands a guaranteed (blocked) check, he must prepay and deposit the check amount to the Bank in cash and at once for transfer to a separate provisional account and for pledging/blocking purposes. This amount is deemed to have been assigned to and pledged in favor of the Bank. The Customer hereby declares and acknowledges that he will have no right of action or claim on the amount assigned to / pledged in favor of the Bank as above until such assignment / pledge is removed and annulled by the Bank. Upon presentation to the Bank, the guaranteed (blocked) check is paid out of this pledged amount. After this Agreement is signed, there is no need to constitute a separate pledge contract or deed for issuance and drawing of a guaranteed (blocked) check by the Customer under provisions of this article.

General Principles on Remittance Transaction (Including EFT / SWIFT / Interaccounts)

Article 47) Outgoing Remittances: All fund transfers (including SWIFT) in TL or in foreign currencies to be effected by the Bank either between its own branches (in the form of money remittance, or inter-account transfers) or to other banks (including the Turkish Central Bank) will, for the purposes of the provisions of this Agreement, be considered and designated as a “remittance”. As long as the remitter’s account balance is sufficient, and in remittances from cashiers, the remittance money is delivered instantly at that time, and the remittance order is issued in such manner to enable the Bank to process the same in the same day, the Bank will fulfill the remittance order in the same day. In the remittance orders issued for sending to other banks, if the specified transfer date coincides with a holiday, or the remittance order is given after the deadline for processing of the order in the same day, the money transfer will be realized in the next business day. In the case of high remittance amounts, for the sake of avoidance of any disruption in the fund and cash management of the Bank, the remittance must be notified to the relevant Branch one day before, or otherwise, the Bank may adjourn and defer the remittance to the next business day, whereupon the Customer will not have any right of claim against the Bank for his present or future damages or losses.

Article 48) Details Required to be Attached to the Outgoing Remittances: Pursuant to the pertinent provisions on “Prevention of Laundering Proceeds of Crime” and various regulations, in a remittance, the Bank may report the remitter’s open identity details, address, account number/ IBAN to its counterparty and may insert the same information in the text of its SWIFT message. Such disclosures are required for security of the transaction and for follow-up of the fund movements and will not be construed as a breach of confidentiality of the customer’s information. If any “lower or upper, minimum or maximum transaction amount (limit)” is imposed or to be imposed for such remittance transactions, processes will be accordingly performed.

Article 49) Amounts to be Transferred by Customer: When the Customer gives a remittance

order for debiting of his account held with the Bank, the remitter's account number, the remitee's name and open address, phone number, and if required, the remitee's father's name and birth date, as well as the remittance amount, currency, IBAN, title of the institution/bank/branch to pay the beneficiary of the remittance, account number of the beneficiary and means of the transfer, explanations and similar other information are clearly written on or inserted in the pre-printed remittance order form or instruction letter. The Bank's remittance liability ceases to exist upon direct payment of the remittance money by the Bank to the remitee, if ordered to be paid directly to the remitee, or upon crediting of the remittance money to the remitee's account, if ordered to be credited to the account, or upon delivery of the remittance money to the correspondent for further payment to the remitee, if ordered to be paid through correspondent (or if in SWIFT system, upon sending of the SWIFT message).

Article 50) Cancellation / Renunciation of the Remittance: After a duly signed money transfer instruction is given to the Bank, the remitter may retreat from the remittance only if the remittance has not yet been executed. If the remittance has already been notified to the counterparty (remitee) in accordance with the Customer's demand (by SWIFT message/written notice, letter, telephone, etc), the Bank is assumed to overtake a payment obligation. In this case, the remittance money may be refunded to the remitter only if and when the counterparty (remitee) declares his non-acceptance of remittance and the money is actually refunded to the Bank. In the remittances in account, if the remittance money has not yet been credited to the relevant remitee's account, the remitter will have the right to demand cancellation of the remittance, and after the remittance money is credited to the remitee's account, the remitter will lose his right of renouncing the remittance.

Article 51) Applicability of the Remittance: If the Customer's account balance is not sufficient for remittance, the Bank will endeavor, but will not be obliged or liable to, make the remittance by setting off or transferring from another sub-account held in the Bank or from any finally determined right or receivable of the Customer. Such demands may be processed only if the Bank gives consent to the transaction.

It is natural that the account balances restricted or encumbered by a blocking, seizure, and attachment or similar other prohibitions cannot be subject to a transfer or remittance. Remittances sent inadvertently in spite of non-sufficient account balance or a limitation or restriction on the remitter's account will be immediately revoked and cancelled by the Bank unilaterally after the mistake is detected. If the money has already been paid to the remitee before the remittance is cancelled, the remitter hereby declares and agrees in advance to reimburse the remittance money to the Bank immediately upon its first demand, together with a default interest to be applied by the Bank for the past period over a default interest rate to be determined by itself. Otherwise, the Bank hereby reserves right of action and remedies against the Customer.

Article 52) Inapplicability of the Remittance: The Bank may in no event be held liable, and no claim of indemnity may be raised against the Bank, for the damages and losses alleged to have been incurred by the Customer due to non-execution of the remittance due to causes like insufficiency of the account balance for the demanded remittance amount, or because of insufficiency of the account balance for payment of the transaction costs, commissions and fees in spite of availability of remittance amount in the account, or due to the remittance moneys credited to the account with delay because of any restriction or encumbrance / attachment / seizure, etc. on the remitee's or remitter's account, or due to the remittances that cannot be sent via the system in a timely manner because of technical failures or breakdowns or defects in communication means, or due to delays, losses or defects in mail, phone and telegraph.

Article 53) Fees, Commissions, Costs and Taxes: Remittance and EFT services are subject to a certain level of fees, commissions, costs and charges to be freely determined and announced by the Bank, and all these items will, together with the taxes and duties to be levied thereon, be charged on and collected from the Customer at the time of the transaction. These cost items should be collected with priority for execution of the relevant transaction.

Article 54) Remittances Directly Credited to the Customer Accounts: As a matter of principle, the Bank will not send any separate notice for the remittances (bank transfers) directly sent to the Customer's account. Nor will a notice be sent for the cash delivered by hand by third persons to the account by any ways other than remittances. However, the Bank is entirely free to inform the Customer of the funds credited to the Customer's account by way of remittance (including EFT and SWIFT) by phone, mail, written notice, invitation or by any other valid communication means deemed suitable by the Bank and cost of such notification, if any, will also be charged on and collected from the Customer. The Bank will in no case be a party to and no claims of indemnification may be commenced against the Bank in the disputes that may arise between the remitters or the cash delivering parties and with the Account Holder; no claims pertaining to loss or damage can be raised against the Bank. The customer/third party who is paid a remittance money in cash or

accountwise inadvertently as a result of a system failure or a human error will be requested to immediately refund the remittance money to the Bank, or otherwise, he/she agrees that the Bank will institute legal proceedings and he/she will be held liable for interests arising out of the delayed payment, taxes, attorney fees and all relevant charges.

Article 55) Incoming Remittance Procedures: The account holder shall be deemed to have accepted in advance and to have authorized the Bank to receive and accept all and any remittance amounts (in TL or in FX) sent to the his/her name or his/her account, without pre-notifying the customer or without receiving any special instruction of the customer and to credit the same to his/her account or hold the same in a provisional or suspense account (due to non-existence of any account of the customer in the Bank or due to other reasons) in accordance with the provisions of these articles. In case of non-existence of an account in the same currency as the received remittance currency, a new sub-account may be opened in that currency only in reliance upon a specific instruction of the customer. For the remittance which is sent to the name of the account holder but where the account number has not been mentioned, the account holder must have given a separate written instruction to the Bank in advance, if he/she does not wish or accept the crediting of such remitted funds to his/her account held with the Bank.

Article 56) Acceptance of Incoming Remittance: If any seizure, attachment, blockage, etc. is legally ordered or imposed on the account immediately following the crediting of remittance money to the customer's account, the Bank will promptly enforce such legal order; the Customer does not have right to or entitled to refuse the remittance. The official court judgments and orders are enforceable also on the remittances held in provisional accounts. Likewise, in cases where the Customer owes any outstanding debts to the Bank, the Bank has right to and will set off (deduct) such debts from the amount of any remittance sent directly to the name or to the account of the Customer; in such cases, whether the remittance is notified to the Customer or not, the Customer does not have right to or entitled to refuse the remittance.

General Principles About Prescription:

Article 57) Prescription Process: Article 62 of the Banking Law No. 5411 states that: "All and any kinds or types of deposits, funds, values, assets under custody and all claims and rights held with the banks are time-barred if not processed or claimed for a period of 10 years, starting from the latest demand, request or any written instruction of the account holder. The time-barred deposits, funds, assets under custody and claims and receivables (including stocks and bonds, etc.) will be credited as income to the Saving Deposits Insurance Fund (SDIF)." The procedures and principles on the implementation of this Article will be set forth and regulated in a separate Regulation by the Banking Regulation and Supervision Board. The relevant Regulation has been published in the Official Gazette No. 26333 dated 01.11.2006.

Article 58) Principles on Commencement of the Prescription: Again according to provisions of the same Regulation, the principles on commencement of prescription period for the stated rights and receivables are as detailed below:

- As a basic principle, in all types of deposit accounts in TL or in foreign currencies, the transactions executed on the account directly by the Customer himself / herself or his/her representative or realized indirectly by the Bank upon a written order of the Customer, are considered and treated as a real "customer transaction" and the prescription period starts as of that date. If and when a time deposit account is not automatically renewed or extended at its maturity and the account balance is automatically credited by the Bank's software system to the relevant demand deposit account of the same Customer, this transaction is considered and accepted as a real account movement for the "demand deposit" current account, based on the approach that this transaction is relied upon a customer instruction. In time deposit accounts, as a matter of principle, prescription period starts as of the "date of the first maturity". And only the first automatic renewal or extension made by the Bank (i.e. after of the first maturity following the date of opening) is accepted and treated as a real customer transaction. However, the routine renewals or extensions applied after the first automatic renewal by the Bank are not treated and accepted as real customer transactions.

- It should be kept in mind that the transaction of crediting the year-end interests to the current account or debiting the account statement costs / account management fees that are applied or accrued by the banks at their own initiative are not considered and treated as a "real customer transaction" and therefore, they do not prolong the prescription period of the account.

- This prescription period of 10 years is valid not only for all kinds and types of TL/FX deposit accounts and current accounts receivable, but also for the customer receivables kept in Bank's relevant accounts due to non-existence of an account for the Customer in the Bank or due to non-accessibility of the customer (such as remittances sent to name, but not claimed ever), as well as all other types of provisional accounts receivables. The prescription is applicable also for the

instruments such as stocks, bonds, debentures and precious metals accepted as custodian, and on the credit balances of the accounts payable (loan accounts). In such type of receivables and assets, the prescription period starts as of the booking date of these items to the Bank's records or as of the date of last transaction executed thereon upon demand of the beneficiary thereof or third persons in accordance with the applicable laws.

- For the accounts opened in the name of children or minors by their parents or guardians or similar other legal representatives and under condition of "only payable to the children or minors themselves", the prescription period starts as of the date when the child / minor comes of age (becomes 18 years old).

- For the accounts restricted or encumbered by pledge, attachment or any other legal blocking or seizure by the official authorities, the prescription period is stopped and suspended as of the date of blocking or seizure. The prescription period resumes as of the date when this restriction or encumbrance on the account is removed. This means to say that the balances of accounts which are restricted by attachment or seizure, but are still being kept as booked in relevant accounts or ledgers for 10 years are not transferred to the Fund, but continue to be held in the Bank's records.

- For the assets / values kept in the safe-deposit boxes, the prescription period starts as of the date of last opening of the safe-deposit box. Regular payment of the annual rental fee of the safe deposit box does not change the status.

Article 59) Prescription Announcements and Transfer: Again according to the article of the same Regulation pertaining to amounts, the banks are under obligation to send a letter by registered mail, return requested, within month of January of the year following the end of the prescription period, to the holders or beneficiaries of all kinds or types of deposits, participation funds, rights, claims and receivables which had been time-prescribed in a calendar year, warning/informing them that, their such accounts and values will be transferred to Saving Deposit Insurance Fund by law if they do not make a timely application to the Bank.

The aforementioned deposits, funds, rights, claims and interests which are below the amount stated in the regulations, will be announced by the Bank in the form of a list in its own internet website for a period of 3 months starting from the beginning of February. The Bank publishes public announcement for two days until the 15th day of February, in the two nation-wide newspapers with the highest circulation figures, which notifies that, the said list has been published in its own internet website. Lists published in the internet site are also sent to Saving Deposit Insurance Fund. The Saving Deposit Insurance Fund publishes these combined lists in its own internet website until the end of April of the same year.

Any and all types of deposits, participation funds, rights, claims and receivables which are subject to prescription as announced by the Bank, if not claimed by their holders or their legal inheritors until the 15th day of May, will be, together with all of the interests accrued and profit shares thereon, transferred to the account of Saving Deposit Insurance Fund in the Central Bank of the Republic of Turkey and be credited as income to the named Fund.

Article 60) Provisions Regarding Transactions to be Executed Upon Instructions Sent Through Facsimile Device: The Account Holders who prefer to give transaction order on the account via facsimile device without visiting the branch, must provide the Bank a written-signed order letter, forming an integral part of this framework agreement, including names of the persons authorized by them to give such transaction instructions related to the account, their signature samples, their authority areas or power levels, and the numbers of the fax device where the instructions will be transmitted. The fax orders received by the Bank in relation with the Customer's account are executed under following conditions:

- 1)Legal entity type of customers have to constitute all the required security precautions in itself for ensuring that only the pre-designated officers are able to send facsimile messages to the Bank; the orders prepared by authorized staff under the letterhead of the company have to be transmitted to the Bank in a time interval which will allow sufficient time to the Bank for realizing that transaction. Real Person customers have to write their instruction on a clean standard paper; will sign it and will deliver it by fax to the Bank.

- 2)All the pages of the facsimile messages must be signed by the authorized personnel of the account holder (or by himself). If there is a reference number for the message, this no. has to be stated in the content of the message. If the transaction will be executed following a particular time, again detailed explanation should be included in the text.

- 3)In case of any change/modification in the fax number declared to the Bank, the Account Holder has to inform the Bank in writing regarding the new number(s) to be used, either before the change

or right after the change, without any delay.

4) In case of any change/modification concerning the name, power or duty of authorized officer, the Customer has to inform the Bank immediately at the same day in writing about the new case, and the relevant proof documents and company decisions should be delivered to the Bank. In case of failure to notify timely, the Bank shall not bear any responsibility from results of probable execution of banking transactions depending on the fax messages sent from the customer with the signatures of the ex-authorized persons in the period subject to the delay.

5) The Bank will execute the transactions in accordance with the facsimile instruction immediately and without waiting for the original message copy. However, the customer has to deliver / give this original version to the Bank at the same day or at latest at the next business day, by indicating that it is a "fax confirmation copy". The Bank shall not be held liable from the results of failure to send the original copy. In cases of disputes arising from the differences between the information in the fax message and the information found in the original copy, it is accepted in advance that the information found on the fax message received earlier by the Bank will be accepted as the basis of the transaction. In determining receipt time of the fax message, the records of the Bank will be taken into consideration.

6) The Bank shall not be held liable from "duplicated execution" due to the causes like non-existence of the "confirmation copy" note or stamp on the delivered original copies sent earlier by fax and the consequences. The Bank also shall not be held liable for any fault of the third parties and the correspondent banks. The customer has to accept and undertake all the risks and negative results of transmitting instructions over a fax device.

7) Bank's books, records, documents and fax message instructions received shall be the final and conclusive evidence regarding the relations between the Bank and the Account Holder, whether with or without proofs. It is accepted in advance as a fact that the Bank and the staff had paid utmost care and attention during the execution of all the relevant transactions, have obeyed the professional ethical principles, have assumed protecting the benefits and the prestige of both the Bank and the customers as the first and most important target at all times.

8) The Bank will check the signatures and the information on the facsimile messages with reasonable and utmost care and attention. However, the Bank cannot be held responsible and liable for the below mentioned situations:

- In case where it was detected or suspected due to another reason that the Account Holder acts /acted contrary to any of the above listed principles and applications, the Bank will be free in executing the instruction sent by fax message or not.

- The Bank is not responsible from the results due to signature falsification and/or differences which are not obvious and cannot be perceived in the first instance. Similarly, Bank is not responsible from loss of rights by the Customer due to any fraud or counterfeiting attempts tried over fax transmission, misstatement, double notification and similar forgery efforts.

- The Bank cannot be held responsible, despite the utmost care, for the failure of receiving the instruction by the Bank due to the breakdowns or service cutoffs probable to happen in the general or special communication lines and device or for the cases where the instructions were unable to be executed due to causes such as they were not received by the bank because of the communication system or line faults, or they have not been received in the required time interval designated to be sufficient for their implementation ability. The Account Holder declares and accepts in advance that, he/she has to track the correct and on-time receipt of the fax message by the Bank and has to investigate whether it has been truly implemented or not, by any communication means.

- The Account Holder who has a claim that the Bank has a fault or omission is under the obligation to prove this. The responsibility of the Bank exists only under clear determination of the factual and gross faults/mistakes arising from the staff or from the character of the banking transaction itself and even it is so, the responsibility of the Bank is limited only with the monetary and actual loss incurred by the customer. The Bank cannot be held liable for incurred other losses, delay/penalty interests, loss of income or moral damages.

Article 61) Telephone Instructions: The customer agrees and undertakes that he shall not hold the Bank responsible for the losses, damages, delays or misunderstandings arising from the usage of mail services, telephone and other communication means or damages arising from the behavior, fault or negligence of third persons and the instruction given by the customer will be recorded by the Bank if deemed necessary without the need for a further warning and that these records will be used as evidence at any dispute.

Article 62) Safe Deposit Box Procedures: The bank determines the rental of the safe deposit box

it rents to the Customer at the vault at the special location in the Bank's branch building annually, this can be freely changed anytime by the Bank and is collected from the Customer in advance. Articles, hiding and/or keeping of which constitute a crime legally cannot be kept in the rented safe deposit box. The rented safe deposit box can only be used to keep movable assets like money, documents, jewelry, securities and stocks, mercantile papers et cetera. The Bank has the right to examine and control at any time the content of the safe deposit box in the presence of the Lessee. If the Lessee does not meet the Bank's request in this regard, the Bank can terminate this agreement immediately. The Bank has no responsibility regarding the content of the items stored in the rented safe deposit box, its value and amount, value decrement, damage and harm, sustaining a loss due to any reason.

The Lessee has to sign "the Vault entry and exit book" and/or "the Follow Up Form" reserved for this service stating date and time every time at entry and exit to and from the vault. At the signing of this agreement, the Lessee states that he has received 2 identical keys of the safe deposit box he has rented. On no account can the Lessee duplicate the key entrusted to him and use the duplicated key.

The Lessee must remove the key from the safe himself after using the safe he has rented. The Bank assumes no responsibility for consequences due to Lessee's forgetting the key in the lock. The Lessee deposits the amount determined by the Bank to cover the expenditure necessitated by the lock to be changed or modified and the repair to be done in case the Lessee loses his key as security deposit against receipt. If this paid in security deposit decreases or is insufficient due to required expenses, the Lessee is bounded to increase the aforesaid to the amount determined freely by the Bank. Interest is not accrued on the said deposit. The Bank is authorized to collect the rentals and all its other rights and dues arising from this agreement from the debited or credited current account of the Lessee in the Bank or his existing deposit by charging it to these accounts. No other proceedings are required.

The Lessee undertakes to return against a receipt the keys he has received to the Bank at termination by the Bank before the expiry of the lease. The deposit of the Hirer who returns his keys is returned to the Hirer after deducting debts if any without accruing of any interests being in question.

If the Lessee loses one or all of the keys he has received, he is obliged to inform the Bank of the matter in writing immediately. If not, the Bank assumes no responsibility for the consequences that may arise.

In case of the loss of a key (even if one key is lost at double keyed safe deposit boxes), the lock of the safe is opened by breaking by the Bank in presence the Lessee and the safe lock is changed no matter what happens. The breaking of the lock or its modification and all of the expenses required for these are borne by the Lessee. The Lessee undertakes to pay the advance payment requested by the Bank for these expenses immediately in cash.

The Lessee cannot rent, hand over the safe deposit box it has rented and use it jointly with another unless he has rented it jointly from the Bank. In case the Lessee is an ordinary company or a legal entity, the safe deposit box can only be used by the person or people who have been authorized on this matter. Presentation of authorization documents (like signatory circular, letter of attorney) to the Bank is necessary for the aforesaid. Unless otherwise agreed; any one of the people to whom the safe deposit box have been rented is also authorized to enter the vault alone and the Bank assumes no responsibility for the dispute that may arise on this matter. If the contrary is decided with an agreement done between the parties, all of the lessees must come together or send a co-agent. Each one of the Joint Lessees states and agrees that they are responsible for the rental and other charges that must be paid pursuant to this contract in their capacity as joint debtor guarantor.

Unless the Bank or the Lessee informs in writing that it has terminated it before its expiry or the Lessee returns all of the keys he holds and/or his representative has to the Bank at the expiry date of the agreement, it shall be considered to be renewed with the same conditions and for the same period. The new rental period rental amounts are paid in cash. Otherwise, the safe deposit box cannot be used.

If the Lessee does not return the safe keys to the Bank within latest three months as of its termination for whatever reason or the expiry of the agreement or does not pay his debts due to rentals or other reasons, the Bank has the right to have the safe deposit box opened in presence of a notary and sell the contents kept therein or part of it at its own discretion and collect its due accordingly. All expenses incurred for this matter shall be borne by the Lessee. The Lessee agrees, declares and undertakes that he waives all his rights of appeal and compensation et cetera on this matter in advance.

The Lessee agrees that he shall be responsible for the expenditure tax he must pay for this agreement and all kinds of taxes, duties, charges and expenditures which exist or may be imposed.

In case of the death of the Lessee, the safe deposit box can only be opened and its content taken with the permission of the related Tax Office and the joint application of those who have been determined as heirs by means of the certificate of inheritance or through a joint representative duly appointed by a power of attorney.

The Bank reserves the right to change the place of the vault in the locality of the branch and move the customer's safe deposit box to the new locality. Likewise, in case the branch is moved from one building to another building, the Bank has the right to transfer the safe deposit box to the new building.

The Lessee agrees that the Bank's legal books and all kinds of records and document shall be the sole proof and he cannot substitute further proofs at disputes arising from the agreement herein. The provision herein is an agreement for admission of evidence in the meaning of article 287 of Turkish Law on Civil Procedure.

Prescription period for the assets in the safe deposit boxes starts at the date the safe was last opened and ends in 10 years. In this case, the Bank has the right to have the safe opened in presence of a notary and hand the contents over to the Fund after deducting its dues if any even if the annual safe deposit box rentals have been paid.

Article 63) Provisions Regarding Repo and Reverse Repo Transactions:

Definition: This section of the agreement regulates the general principles of the commitment of buying back and selling (repo) and re-selling commitment and purchasing (reverse repo) transactions between the Customer and the Bank. The repo and reverse repo transactions that can be done within the framework of this agreement can be outside of the Exchange as well as in the Exchange. The documents that encourage transactions that will be done in the Exchange is regulated under the principles and conditions determined by Istanbul Stock Exchange Executive Board.

Repo and Reverse Repo Transaction Receipt: The characteristics of the transaction done, the person or establishment the transaction is done by, type of security purchased/sold (establishment issuing the private sector securities), information related to the security (in addition, in this section for the securities that have been purchased from Central Bank of the Republic of Turkey through bidding and have not yet been received that the securities are at the free depository by Central Bank of the Republic of Turkey, number of the depository it is supported by), par value, maturity, subscription share, interest rate, serial number if any, purchase/ selling price of the security (unit selling price), term, amount to be paid/received at maturity and value date shall be shown on the Receipt to be issued within the framework of this agreement. The bank hands over one copy of the receipt in two copies that bears consecutive serial numbers during transaction and keeps one copy itself. However, there are no obligations to issue a receipt for Repo/Reverse-Repo transactions realized at the Exchange.

Interest Rate and Return at Repo and Reverse-Repo Transactions: The interest rate at Repo and Reverse Repo transactions are determined freely between the Bank and the Customer. After an agreement is reached on the interest rate and maturity, the repo transaction commences with the Customer's depositing the repo amount in the Bank. As for the Reverse Repo transaction, the reverse repo transaction starts with the Customer's handing over the securities to the Bank at its discretion. Repo and reverse repo maturities are determined freely on condition that it does not overrun the redemption date of the securities subject to transactions and the date of maturity is a business day. The parties cannot revoke the agreement after the receipts are issued. The determined maturity date cannot be changed without the approval of both parties. However, in the future dates, in case the Customer wants to terminate the repo and/or reverse repo transaction totally and/or partially before its maturity, the Bank is free in whether or not to accept this request and if it accepts this request of the Customer fully or partially whether or not to charge interest in consideration of the market conditions, number of remaining days, its position etc factors or apply the interest rate it wishes. When the maturity date of the repo falls upon a weekend or an official holiday, the parties carry out their actions in the first business day following the holiday. The Customer cannot make any interest demands for the official holidays following the expiration date. Each separate transaction is deemed to have been concluded in the last day of the term and renewal of the transaction is possible with the agreement of the parties and giving the receipt regarding the new transaction to the other party.

Repurchase and Selling Commitment: The Bank mutually agrees and undertakes to sell the security subject to the transaction and buy it back at the expiry by paying its value in accordance with the context of the receipt and mutually agrees and undertakes to purchase the security subject to the transaction and sell it back at expiry. The Customer who does not receive the receipt issued to be given to him during transaction and made available for him to receive can not later refrain from fulfilling his

commitments on the said receipt because he has not received the receipt. Although the ownership of the securities passes to the Customer at the repo transactions, their yields belong to the Bank. In reverse repo transactions, the ownership of securities and all kinds of yields passes on to the Bank. In the maturity date, the ownership of the security passes to the other party upon the payment of the agreed value.

Automatic Repo Transactions: The customer will be able to give automatic repo instructions from his demand account opened at any Arap Türk Bankası A.Ş. branch. With this instruction, the customer is deemed to have accepted all provisions related to repo transactions of the framework contract herein in advance. With the automatic repo instruction, the amount to be left at the demand account of the customer or the repo amount requested to be done every day is given to the branch by the customer with the automatic repo instruction. The Money left at the account identified with the instruction given to the branch subject to repo according to the amount determined by the customer or the amount demanded to be subject to repo every day until 13:45 p.m. every day at O/N and display rate. The automatic repo transaction realized can not be changed after 14:00 p.m. The customer is responsible for any losses arising in case any payment that must be done can not be met due to the insufficiency of account balance as a result of the automatic repo instruction given by the customer. The Bank will not have any responsibilities. The Customer is responsible for the cash movements of the accounts he gave instructions for. The Bank credits the customer account with the repo amount done with the automatic repo instruction on the start of date of repo maturity.

Principles of Safekeeping of Securities Subject of Repo and Reverse Repo Transactions: The parties agree that the securities that are subject to transaction within the scope of this agreement will not be delivered to the Customer and shall be kept by the Bank. The securities subject to Repo and Reverse Repo transactions are kept in "Safe Custody" by the competent bodies in accordance with the regulations issued by Central Bank of the Republic of Turkey. The Bank puts the securities subject to repo transaction to safekeeping at Central Bank of the Republic of Turkey on behalf of the Customer. The Bank cannot use the security in safekeeping for another purpose, pledge or transfer them. As for Reverse Repo transaction, the Customer puts the securities subject to repo transaction to safekeeping at Central Bank of the Republic of Turkey on behalf of the Bank. The Customer cannot use the security put in safekeeping for another purpose, pledge or transfer them. In case there is change in legislations for safekeeping, the Bank carries out transactions according to the provisions of legislations.

Payment: Arap Türk Bankası A.Ş. shall make the payments to the account of the Customer at Arap Türk Bankası A.Ş. and the Customer shall make the cash payments to the bank branch where his account is at or to the account of the bank at Central Bank of the Republic of Turkey it shall direct. At payments, the Bank fulfills its obligations according to the written instruction of the Customer. The Customer cannot change the instruction it has given in writing or verbally afterwards. The Customer agrees irrevocably in advance that the receipts issued by the Bank shall be taken as the basis and these shall constitute conclusive evidence in case of dispute. The Customer shall pay the repo amount within the transaction day and within the periods determined or will be determined by the Bank accountwise or send by transfer or by means of Electronic Funds Transfer (EFT) for the purpose of ensuring the realization of repo. Otherwise, the Customer shall have no right to any claim on whether the repo transaction has been realized or has been realized with the value date of the following day. The Customer agrees and undertakes that the Bank credits the Bank's security purchasing amount to his account at reverse repo transaction, and to make the security selling amount available again at this account to be appropriated for the Bank's receivable within the periods determined by the Bank or pay it outright. Obligations of the Customer are an aggregate. The parties have agreed that if the Customer does not discharge all of its obligations to the Bank completely and promptly, the Bank has no responsibilities. In case the party which is to make the payment at the beginning of the repo transaction does not make its payment till 12:30 p.m., the other party (the bank) can withdraw from the transaction if it wishes.

Default and Penalty Conditions: The party who has defaulted in performance of its obligation agrees and undertakes to pay default interest at the rate applied by Central Bank of the Republic of Turkey for the days delayed including the time spent till the commitment is performed specifically due to the breach of the agreement herein. All kinds of losses of the Bank, default interest etc. that will accrue because of the Customer's breach of the agreement is shall be collected in kind from the money and valuable papers at the accounts of the party participating in the transaction regardless of their type and nature at Arap Türk Bankası A.Ş. branches without notification and objection. Event of default occurs automatically on the last date of the term defined in this agreement and agreed upon. In extraordinary situations like the Government's declaring a state of emergency due to severe economic crises and carrying out consolidation, default of the parties can not be in question. In such situations, the parties agree that the newly arising conditions are also binding on themselves.

Power of Disposition and Representation: Only the authorized personnel of Arap Türk Bankası A.Ş. Branches and/or the personnel it appoints are deemed to be authorized in the name of the Bank and only the Customer and the people named by the Customer and whose signature specimens are delivered to the Bank are deemed to be authorized on behalf of the Customer for signing the receipts issued concerning the Repo and Reverse Repo transactions, meeting the requirements of this agreement, making and accepting the payments. Changes relating to the authority of these people are valid for the Bank until they are declared by the Customer to the Bank in writing. These changes are notified to the Bank together with the valid official documents. Otherwise, the Customer agrees and undertakes in advance that he cannot make any objections to all transactions done by the Bank up to the date he officially notifies the Bank of the change in authority or authorized person.

Miscellaneous Provisions: It is possible to re-sell by means of a repo transaction securities purchased by means of a reverse repo transaction provided that this is done during the period between transaction date and maturity date and maturity date does not exceed re-selling date. Ownership of securities is transferred to the Customer, until repo maturity date is reached. However, any and all income of securities subject to the repo belongs to the bank within repo maturity date. Ownership of the securities is transferred to the bank until reverse-repo maturity date is reached. However, any and all income of securities subject to the reverse-repo until reverse-repo maturity date belongs to the customer. Repo and reverse-repo transactions of the Customer shall be conducted over the investment account opened by the customer in the bank. All taxes, fees and funds charged and/or to be charged in relation with repo and reverse-repo procedures shall be borne by the Customer.

Article 64) Provisions on Purchase/Sale and Safe-Keeping of Securities:

Definition: Negotiable instruments like government bonds, treasury bills, bank bills, bank guaranteed bills, share certificates, commercial paper, bonds issued by the Public Participation Administration or the Housing Development Administration and the like which represent a share or participation in the property of the issuer, are of a series of instruments of the same nature, have the same texts, are used as a means for investment, are in fungible amounts, earn periodic income and have the same terms and conditions determined by the Board.

Transfer Authorization of the Bank: Amounts (in TL) of purchase orders given by the Customer for capital market instruments, possible price increases, expenditures, commission, insurance, Banking and Insurance Transaction Tax and similar charges shall be transferred to the account, which will be used for completing the transaction, at the order date from savings deposit account/demand current account of the customer without any further instructions.

Purchase/Sale and Safe-Keeping of Securities: In the purchase or sale transactions of securities on behalf and account of the Customer and/or on behalf of the Bank and on account of the Customer, non-written purchase and sale orders of the Customer shall be converted into written form after transactions are completed and before Customer fulfills the debt and obligations, but they will be converted into written form, under all conditions, not later than 2 hours following the transmission of non-written orders to the bank. Purchase and sale orders not converted into written form shall only bind the Customer and the Bank shall by no means be held liable for such orders in case there are discrepancies between the non-written order and the order converted into written form, the non-written order honored by the bank shall be valid.

All damages and all consequences arising particularly from loss, delay, misunderstanding, confusion and repetition due to use of Post, telegraph, fax, telex and other communication tools shall be borne by the Customer.

The Customer will indicate clearly in its instructions to the Bank whether the transaction is performed on behalf and account of the Customer or it is performed on behalf of the Bank and on account of the Customer. If it is not so indicated, it will be assumed that the right of selection in this respect has been left to the Bank.

It is mandatory to state all features of securities in the purchase and sale orders. Unclear issues shall be considered as if they are left to the discretion of the Bank. In such case, Customer hereby agrees and undertakes that he will not claim against the Bank that right of selection is not used correctly or as required.

The bank is entitled to refuse, completely or partially, the purchase and sale orders given by the Customer.

In relation with securities purchased from Istanbul Stock Exchange, Central Bank of the Republic of Turkey and/or brokerage houses and securities provided by the Customer to the Bank for safe-

keeping and the orders given to the Bank, the Customer hereby agrees, states and undertakes that he will not claim against the bank and hold the bank by no means liable from the following: partial or complete non-execution of purchase and sale orders by the Bank; failure of Istanbul Stock Exchange, Settlement and Custody Bank Inc., Central Bank of the Republic of Turkey and/or other brokerage houses to deliver the securities or make payment for them, damages occurred due to force majeure and/or natural disasters; false, improper, missing, worn, falsified securities, securities with missing coupon, stolen or under stop-payment status; theft, loss or their destruction by fire or other damages arising from safe-keeping and operation systems of the Istanbul Stock Exchange and/or Istanbul Stock Exchange, Settlement and Custody Bank Inc.; delivery of stale securities which were planned to be replaced; any and all types of damages caused by third parties; failure to clearly and correctly communicate all properties of securities in the purchase and sale orders in an understandable manner and any and all other damages caused beyond control and discretion of the Bank.

It is presumed that the Bank has exercised due care and diligence in the performance of banking transactions. If the Customer claims the contrary, the burden of proof rests with the customer. The Bank shall by no means be liable from loss of profits by the customer and moral damages or other damages suffered by third parties due to the services.

Pursuant to the orders given by the Customer to the Bank, all debts and obligations arising from sale and purchase of securities by the Bank shall be paid and discharged by Customer to the branch offices of the Bank before 12:00 p.m. of the same business day. It is essential that payment for securities subject to the purchase order is made to the Bank before implementation of the purchase order securities subject to the sale order are delivered before implementation of the sale order. If the customer fails to act according to the above, Bank is free to implement or not to implement said orders of the Customer. In case of delay in payment, Customer agrees to pay the principal amount to be determined according to the stock market value on the transaction date plus default interest for days until the actual payment of the debt is made.

Customer agrees that securities are monitored by the Bank on the Customer basis and not on the basis of serial or order numbers, and therefore, the Bank is not obliged to provide information on serial and order numbers used in the safe-keeping to the Customer.

In relation with the securities of the Customer kept in the Bank, principal amount and interest collection made by the Bank as agent of the customer, repayment, coupon collection and services like replacement shall be performed if Customers offers to the Bank and the Bank at its sole discretion accepts the securities delivered to the bank before the maturity date and commencement date of distribution/transaction, the Bank is free to implement or refuse to implement requests of the Customer given after the maturity or distribution/transaction commencement date.

Validity of any and all types of purchase and/or sale orders given by the Customer to the Bank shall spontaneously end at the end of the sessions within same day for the part of the order not transacted, if the transaction is partially or completely not fulfilled within the day, and the order will not be-transacted unless the Customer renews the order in writing.

In securities sale procedures performed by the Bank pursuant to the order given by the Customer, Customer hereby undertakes and agrees to deliver the securities to be sold to the Bank before they are sold. In all cases of securities sale orders, if Customer fails to deliver the securities to the bank for any reason whatsoever, he agrees and undertakes to immediately, and without delay, pay principal amount and default interests for the securities provided and delivered by the Bank itself to the Istanbul Stock Exchange, Settlement and Custody Bank Inc., Central Bank of the Republic of Turkey, brokerage houses and/or third parties upon the first request of the Bank.

Customer hereby agrees and undertakes that he will fully pay in cash and up-front the principal amounts of the securities purchased by the Bank due to failure of the customer to fulfill obligations, and that he will also pay all differences arising from sale for lower price or purchase for higher price as well his debts relating to the interest and all expenses to the Bank.

Customer hereby agrees that deliveries made by third parties to the depositary account in his name with the Bank are made on his behalf and on his consent. The Customer hereby commits that he will not claim that the delivery is not made on his behalf even if his written statement is not in place. Customer hereby agrees and undertakes that if in the future securities are found to be stolen, false, have missing coupons or are subject of stop-payment order, he will change them with valid papers immediately following first request of the Bank.

Customer agrees that the Bank shall by no means be held liable against damages arising from failure to deliver securities to be purchased pursuant to order of the Customer from Istanbul Stock Exchange, Settlement and Custody Bank Inc., Central Bank of the Republic of Turkey and/or other

brokerage houses, even if payment had been made.

Any amounts to be indemnified by the Bank with respect to or at the time of performance purchase and sale transactions of securities subject to the provisions of this section, for whatever reason or under whatever name, by Istanbul Stock Exchange, Istanbul Stock Exchange Settlement and Custody Bank Inc., Central Bank of the Republic of Turkey, other brokerage houses and/or third parties shall be paid by the Customer to the Bank immediately following first request of the Bank.

Customer hereby agrees that unless he should request clearly and in writing insurance against all kinds of damages to be arranged by the Bank for securities safe kept in the Bank or despite making such a request he fails to pay insurance fees, the Bank shall by no means be held liable against the damages or losses and he will himself arrange the insurance.

Customer hereby agrees that securities deposited with and delivered to the Bank may be returned to him in fungible form, and he will not raise any claim against the Bank in this respect and he will not request segregated delivery or segregated safekeeping and even if a request is made for such safe keeping, it will be ignored and deemed invalid by the bank.

Customer will be under guarantee of Investor Protection Fund in relation with the transaction made within scope of Capital Market Board Regulations in case of bankruptcy and/or -damage causing actions of the brokerage house and/or its agents. This guarantee shall not waive the responsibility of the brokerage house or its agent.

Default and Penalty Clause: If parties fail to fulfill obligations arising from purchase and sale of securities, the defaulting party is obliged to pay to the other party the principal amount as well as the interest accrued over whole obligation from the default date at an interest rate 25 % in excess of the highest rediscount interest rate applied by the Central Bank of the Republic of Turkey to short-term credits and a 10 % penalty over sale price. Payment of the penalty which concerned party is obliged to pay, shall not waive the responsibility to discharge the principal debt. This provision applies to all purchase and sale transactions of any and all types of securities.

Final Provisions:

Article 65) Failures Not Attributable to the Bank: It is presumed that the Bank at all times pays utmost diligence and care in all its operations and services. Accordingly, the Bank may not be held liable for any negligence, omission, delays, mistakes or errors of third parties or its correspondents, service suppliers or other business partners. The Bank cannot be directly and solely held liable for any loss, theft, disappearance, delay in communication, non-registration or similar other problems or failures that are beyond its control and that occur in the course of operation and in using of communication and transportation means, information/data distribution and transmission systems, and in usage of technologic equipments, hardware and software items. Nor may the Bank be held liable for transactions executed in reliance upon fraudulent and deceptive alterations, frauds, forgery efforts, falsified signatures, altered figures, false annexes, lack of authorization/invalidity or similar other counterfeiting attempts which cannot be easily recognized in the documents submitted by or in name of the Customer. The burden of proof in connection with this scope and official arrangements of such cases belongs to the claimant customer.

Article 66) Business Days & Working Hours of the Bank and Force Majeure Cases: The Bank's business/working hours and days have been determined and announced by the Bank in consultation with the relevant professional organization (Banks Association of Turkey). Outside the working hours, transactions or instructions for the current day cannot be accepted. When the Bank is closed to banking transactions due to weekend, national holiday, general strike, lock-out, etc., days in this interval are not considered and treated as a business day. The customer hereby acknowledges and accepts in advance that, upon occurrence of acceptable force majeure events and Event of God (such as earthquake) with substantial effects, the banking services hereunder may be interrupted and suspended for a short period of time due to negative outcomes and repercussions of such events or disasters, and some transactions may not be executed that day, and in such cases, the transactions will be carried out in accordance with instructions of the relevant public authorities. No indemnity action or compensation decision can be brought forward or claimed against the Bank due to the loss of profit or other damages incurred as a result of such events.

Article 67) Future Amendments in the Contract: The Bank may, in its sole discretion and initiative, change or amend the provisions of this Agreement according to the current conditions. If comprehensive amendments are required, the Bank may completely redesign and print the agreement. The new provisions will be effective and applicable upon receipt of a written notice of the Bank by the Customer in relation therewith. Due to such comprehensive revision or amendments, the new edition of the agreement may be required to be mutually signed again among the parties and exchanged. If provisions of laws and other legislation referenced in this contract are amended

in the future, provisions of the new law and legislation are applied to the extent that they are compatible with the agreement.

Article 68) Provisions that are not Addressed and Language of the Agreement: For any dispute arising out of or in connection with the issues and subjects that are not addressed in this agreement, relevant provisions of applicable Turkish law and customary/traditional/known business practices of the banking sector or provisions of regulations/laws/ communiqués that will be newly published and put in effect shall be applied.

Article 69) Governing Law, Language and Place of Performance: All relations arising out of or in connection with this Agreement which is prepared in English and signed among the parties shall be subject to applicable Turkish laws. Place of performance for all the rights and obligations arising out of or in connection with this agreement shall be the location of the duly registered branch, in which the account is opened and/or of the Headquarters of the Bank with regard to the nature of the transaction. The foreign origin of the customer or utilization of the banking service/product outside the boundaries of the Republic of Turkey does not change this basic principle. In the event that another version of this agreement with text prepared in other languages than Turkish is signed by the customers with foreign nationality, articles and provisions of Turkish version of this Agreement shall prevail.

Article 70) Right of Cancellation by the Bank: The Bank shall be entitled to determine at its own discretion whether to open an account for the customer, to deliver a check book, to perform a bank transfer on behalf of the customer or determine if instructions are to be implemented and banking services to be provided. The Bank shall be entitled at its absolute discretion to terminate this agreement unilaterally and/or close the account at any time by giving written notice to the customer in the event when it is observed that the customer does not comply with some of the provisions of this agreement and/or existence of other valid causes. In such a case, no banking transactions shall be accepted related to or in connection with this account, and the remaining balance of the account, if any, shall be transferred and reserved in a blocked or transitory account until the customer applies for and withdraws it.

Article 71) Cancellation of the Contract: Any of the parties may always cancel this contract by notifying the other party in writing fifteen days before the intended cancellation. Provisions of this contract shall be continued to be applied for procedures commenced before effective date of the cancellation.

Article 72) Confidentiality of the Customer and the Obligation of the Bank to Disclose: Customer, hereby agrees and declares that when it is deemed necessary by the Bank, it may request, receive information and document from official, private, real person and/or institutions and it may provide information or originals or copies of documents about the Customer to the official, private organizations, real person, legal person and/or institutions and/or correspondents, to reproduce, transfer to records and use in its discretion all documents and all information found in application forms related with products / services or on documents later provided by the Customer pursuant to the regulations and that Customer gives consent for above mentioned issues and use of such rights shall not be deemed violation of provision titled "Privacy and Secrecy" of the Banking Law.

Article 73): The Customer hereby agrees and undertakes that he/she has completely read and understood this framework contract which is printed in 2012 and consists of 74 articles in 36 pages, [and there is no need to initial each page of this Agreement], and all the articles / provisions of this Agreement shall be applicable and enforceable upon him/her, and that he/she has taken one copy of this agreement. Pass book, Signature Card, List of Authorized Signatures, Basic Info Form page and all the written customer instructions that were given/will be given shall be deemed as natural enclosures and parts of this Agreement as supplementary documents. Records, books and system outputs of the Bank shall be the final and conclusive evidence for all the disputes, discrepancies and conflicts that may occur between the parties herein. Courts and Enforcement Offices of shall be authorized for the settlement of disputes and conflicts that may arise between the parties to this agreement.

Article 74) Acting on His Behalf: Customer hereby agrees and undertakes that he acts on his behalf in all banking matters and transactions and he will disclose any acts performed otherwise he confirms that all his transactions are compliant with the regulations.

Periodical Official Account Statement Generation/Sending Request:

Periodical statement is generated in following intervals: Monthly Quarterly Annually
Account statement to my address: Requested Not Requested
Acting on behalf of myself: Yes No
The real owner of the account is: Myself Not Myself

Nature of the Joint and Several/Joint Account: This section shall be filled only for Real Person customer accounts opened in the form of Joint and Several / Joint Account (See Article 29):

Nature of the Account: Joint and Several (authorized for disposal individually)
 Joint (authorized for disposal jointly)

Explanation: Full name and surname written in the identity card of the real person and full trade name written in the Trade Registry certificate for corporate customer, full name if it is an official agency and full name registered and Turkish Republic Identity Number /Foreign ID Number/Tax Identity Number Information of the customer, if it is an association etc, will be written in the below fields:

Name-Surname of the Customer/ Corporate Name/ Trade Name **Arap Türk Bankası A.Ş.**
.....Branch
Address: **Address:**
.....
.....
Date:/...../20..... **Date:/...../20.....**
Signature: Signature: Signature: Signature:

If there are persons who are authorized individually to operate the account with his/her signature other than person with name written on the cover page, please define below:

.....
.....

Customer 2: (if applicable) Customer **Customer 3: (if applicable) Customer**
Name/surname/Corporate Name/Trade Name **Name/surname/Corporate Name/Trade Name**
.....
Address: **Address:**
.....
.....
Date:/...../20..... **Tarih:/...../20.....**
Signature: Signature: Signature: Signature:

Real Person Customer Information Form – Annex: 1

Personal Information

Name:

Surname: Male Female

Father Name:

Mother Maiden Name:.....

Mother Name:

Birth Date and Place: /.... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Number of Identity Certificate:

Marital Status: Married Widow/Divorced Single

Contact Details

Home Address:

Postal Code: District/City:

Home Phone: (0.....)..... Mobile: (0.....).....

E-mail:@.....

Work / Profession Details

Education Status: Primary Secondary High School Undergraduate Graduate/Other

Work: Public Sector Private Sector Self-employed
 Unemployed Student Retired Other

Profession / Duty: Title:

Registered Trade Name:.....

Business Address:

Postal Code: District/City:

Business Phone: (0.....)..... Fax: (0.....).....

If self-employed, principle business activity of the company:

Family Details

If married, name of your spouse:

Surname:.....

If employed, profession/duty of your spouse:

Registered trade name of the company your spouse works for:.....

Address of the company your spouse works for:

.....

Postal Code:..... District/City:

Phone: (0.....).....

E-mail:@.....

I hereby irrevocably agree and declare that the information above stated by me is complete and true, I will notify your Bank within seven days if any change in the information occurs, all consequences arising from laws shall be undertaken by me if I fail to notify changes, the Bank is authorized to collect information about me pursuant to its discretion, I will submit the documents requested by the Bank, the Bank may refuse my application without obligation to furnish a reason or without a written notice and moreover, the Bank may transfer information and documents pertaining to me to person and institutions deemed appropriate by the Bank.

Name and Surname of the Customer:

Date:/...../20.....

Signature:

Legal Person/Proprietorship Customer Information Form - Annex 2

Introductory Information

Registered Trade Name:.....

Trade Registration Number:.....

Date/Place Trade Registration Number Issued: /..... /.....

Foundation Date: /..... /..... Tax Identity Number:

Affiliated Tax Office Name:.....

File Number if Association:.....

Central Registry Number if Foundation:.....

Principle Business Activity: Trade Service Manufacturing Contracting

Professionals (Self-employed Doctor, Lawyer etc.)

Other (Please specify

Paid-in Capital:

Registered Capital:

Turnover Range (Thousand TL) Relevant Fiscal Year: /..... /.....

0-1.000 1.001-3.000 3.001-5.000 5001-7.500 7501-15.000 15.001-25.000

25.001-50.000 50.001-75.000 75.001-150.000 150.001 >(.....)

Number of Employees:.....

Group Name, if Group Company:.....

Trade names of other companies affiliated to the Group:

1).....

2).....

3).....

4).....

5).....

Contact Details

Headquarter Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

Information of Business Owner for Proprietorship

Name:

Surname: Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /..... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Number of Identity Certificate:.....

Marital Status: Married Widow/Divorced Single

Education Status: Primary Secondary High School
 Undergraduate Graduate/Other

Home Address:

Postal Code: District/City:

Home Phone: (0.....).....

E-mail:@.....

Information on Real Person Authorized to Represent the Legal Person

1) Name:

Surname: Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /..... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Number of Identity Certificate:.....

Title in the Company: Share if Shareholder: %.....

Home Address:

Postal Code: District/City:

Home Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

Business Address:

Postal Code: District/City:

Business Phone: (0.....).....

2) Name:

Surname: Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /.... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License

Passport Other (Please specify/.....)

Identity Number:

Title in the Company: Share if Shareholder: %.....

Home Address:

Postal Code: District/City:

Home Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

Business Address:

Postal Code: District/City:

Business Phone: (0.....).....

3) Name:

Surname: Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /..... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Identity Number:

Title in the Company: Share if Shareholder: %.....

Home Address:

Postal Code: District/City:

Home Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

Business Address:

Postal Code: District/City:

Business Phone: (0.....).....

Legal / Real Person Partner Details

(If there is any legal / real person owning at least 25 % of the total shares of the company, please fill in the fields below.)

Real person

Legal person

If the Shareholder is Real Person;

1) Name:

Surname:

Share: %..... Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /.... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Number of Identity Certificate:.....

Home Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

2) Name:

Surname:

Share: %..... Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /.... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Number of Identity Certificate:.....

Home Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

3) Name:

Surname:

Share: %..... Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /..... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

IdentityNumber:

Home Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

4) Name:

Surname:

Share: %..... Male Female

Father Name:

Mother Maiden Name:

Mother Name:

Birth Date and Place: /..... /..... Origin: TC Other (Please specify/.....)

T.R. Identity Number:

Type of ID Card: Identity Card Driving License
 Passport Other (Please specify/.....)

Identity Number:

Home Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

E-mail:@.....

If the Shareholder is Legal Person;

1) Registered Trade Name:

Share: %.....

Trade Registration Number:.....

Tax Identity Number:

Affiliated Tax Office Name:

Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

2) Registered Trade Name:

Share: %.....

Trade Registration Number:.....

Tax Identity Number:

Affiliated Tax Office Name:

Address:

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

3) Registered Trade Name:

Share: %.....

Trade Registration Number:.....

Tax Identity Number:

Affiliated Tax Office Name:

Address:

.....

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

4) Registered Trade Name:

Share: %.....

Trade Registration Number:.....

Tax Identity Number:

Affiliated Tax Office Name:

Address:

.....

Postal Code: District/City:

Phone: (0.....)..... Fax: (0.....).....

I/We hereby irrevocably agree and declare that the information above stated by me/us is complete and true, I/We will notify your Bank within seven days if any change in the information occurs, all consequences arising from laws shall be undertaken by me/our party if I/We fail to notify changes, the Bank is authorized to collect information about me pursuant to its discretion, I/We will submit the documents requested by the Bank, the Bank may refuse my/our application without obligation to furnish a reason or without a written notice and moreover, the Bank may transfer information and documents pertaining to me/us to persons and institutions deemed appropriate by the Bank.

Customer Seal / Title, Signature:

Date: (..... /..... /.....)

Customer Seal / Title, Signature:

Date: (..... /..... /.....)

Customer Seal / Title, Signature:

Date: (..... /..... /.....)

This part will be filled by the Branch

Branch Name:

Name/Surname of the Branch Employee:.....

Date: /..... /.....

Signature:



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