

**PRE-CONTRACTUAL INFORMATIVE NOTE FOR CONSUMER LOAN****Türk Ekonomi Bankası A.Ş.****Trade Registry No: 189356 Mersis No: 0876004342000105 TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad.****No:7A - 7B Ümraniye/ İSTANBUL www.teb.com.tr 0850 200 0 666****PRODUCT INFORMATION:**

Product Name (Credit Facility Type)	Consumer Loan
Credit Maturity (in months)	
Requested Credit Facility Amount	

Amount of Interest, Fees, Charges and Commissions to be collected:

EXPENSE NAME	INTEREST RATE	EXPENSE AMOUNT (TRY)
Monthly Contractual Interest Rate (%)*		
Annual Contractual Interest Rate (%) *		
Credit Allocation Fee		
Expertise Fee **		
Mortgage Establishment Fee**		
Insurance charges***		
Default and Delay Interest Rate (Monthly) (%)		
Effective Annual Interest Rate / Annual Cost Rate (%)		
Total Cost of the Credit		
Total Amount of Credit		

\* The consumer credit facility to be extended by the Bank is a Consumer Loan with fixed interest rate, and is a type of credit facility which includes an interest rate which is determined in the Fixed Rate Consumer Loan Agreement (the Agreement) and which may not be changed without the Bank's and the Customer's mutual consent. RUSF at a rate of 15% and BITT at a rate of 15% is collected over the interest.

When calculating the interest, one year is accepted as 360 days for equal installment repayment plans; one year is accepted as 365 days for flexible installment repayment plans. (Annual contractual Interest rate = Monthly Contractual Interest Rate x 12).

\*\* This fee is charged for credit facilities secured by mortgage.

The Customer agrees and undertakes to pay notary charges and expenses when required.

Example: For a consumer loan facility of TRY 10.000 with a maturity of 36 months, the monthly interest rate is 1,65%, the total amount to be paid for principal, interest, taxes and cost of file will be TRY 14.512,33.-. Annual Interest Rate/ Annual Cost Rate will be, together with the credit allocation fee of 0,5%, 29,5563 % (TRY 50 and TRY 7,5 BITT included).

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

**RIGHT TO WITHDRAW:**

AS PER THE LAW NO. 6502 ON THE PROTECTION OF CONSUMER, THE CUSTOMER IS ENDOWED WITH THE RIGHT TO WITHDRAW FROM THE CREDIT FACILITY WITHIN 14 (FOURTEEN) DAYS, WITHOUT BEING OBLIGED TO RAISE ANY GROUND OR TO PAY ANY PENALTY, PROVIDED TO APPLY TO THE BANK'S BRANCHES.

In case the Customer who exercised its right to withdraw has already been disbursed, the Customer must repay the principal and the interest to be accrued from the disbursement date until the actual repayment date, within 30 (thirty) days following the day on which the withdrawal statement has been sent to the Bank. In case no payment is done within 30 (thirty) days, it will be deemed that no right to withdraw is exercised. The Bank is entitled to request from the Customer who exercised its right to withdraw, the contractual interest accrued in the period stated in the first sentence of this clause and the expenses paid to public institutions or third parties.

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**EARLY PAYMENT:**

The Customer may early pay one or several installments or may close the credit facility by paying the total outstanding before the maturity. In such a case, the Bank will apply the required discounts taking into account the amount early paid by the Customer as per the Law no. 6502 on the Protection of the Consumer and the relevant legislation.

**INSURANCE:**

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

**RELATED ACCOUNT:**

In case an account related with the credit facility agreement is opened, and if the Customer conducts transactions related with the credit facility only, no fee or expense including account operating fee shall be collected; and the accounts which has no positive balance shall be closed when the credit facility is totally repaid.

**NOTICES, DELAY NOTICE AND INFORMATION FEES, NOTARY CHARGES:**

For the delay notices, except notices sent by e-mail that will be sent based upon demand and approval pursuant to the legislation, a delivery expense is charged. The Customer shall pay to the Notary the charges, if any accrued, as per the Notary Charges Tariff. If the creditworthiness assessment is negative the Bank will immediately inform the Customer free of charge.

**FUNDS AND TAXES PAID TO STATE:**

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

**DEFAULT AND ITS RESULTS:**

In case the Customer fails to pay, totally or partially, its debts arising from the credit facility at the maturity date in accordance with the Repayment Plan, the Customer will pay together with the unpaid amount, the default interest which corresponds to 30% more of the contractual monthly interest rate of the Agreement and any and all expenses related thereto.

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

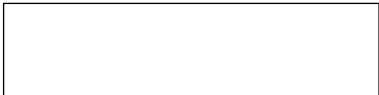
Securities to be requested from the Customer: Surety, pledge on movable and/or immovable assets/ assignment

The Customer declares and agrees that he/she will keep 1 (one) original of this informative note consisting of 2(two) pages and executed in 2 (two) originals together with the (Annex- 1) Repayment Plan which is an integral part thereof, and that he/she has been informed of and acknowledges the charges and expenses mentioned in this informative note.

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ANNEX-1: Repayment Plan

TÜRK EKONOMİ BANKASI A.Ş.

Customer Name:

Date : \_\_\_/\_\_\_/\_\_\_

Signature:



**Türk Ekonomi Bankası A.Ş.**

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