

CREDIT CARD

Credit Card is a payment tool provided by the Bank as a printed card or a card number without physical existence and allowing the Customer (Cardholder) to purchase goods and services without using cash or to withdraw cash using the credits opened by the bank to the Customer (Cardholder) within specific limits. The credit card agreement is concluded for an indefinite period.

TOTAL AMOUNTS OF FEES, EXPENSES AND COMMISSIONS TO BE CHARGED			
	TEB BONUS / TEB SHE CARD	UNIVERSİTEB CARD	CEPTEB CARD / CEPTEB DIGITAL CARD
Annual membership Fee	₺460	₺37	₺420
Supplementary Card	₺230	₺18,50	₺210
Card Replacement Fee*	₺90	₺90	₺90
Shopping / Cash Advance Interest Rate **	3,66% / 5,00%	3,66% / 5,00%	3,66% / 5,00%
Shopping / Cash Advance Late Interest Rate **	3,96% / 5,30%	3,96% / 5,30%	3,96% / 5,30%
Cash Advance Fee (Foreign ATM/Branch)	1% + \$3	1% + \$3	1% + \$3
Cash Advance Fee (Foreign ATM/Branch)	1% + €2	1% + €2	1% + €2
Cash Advance Fee (Local ATM /Branch)	1% + ₺5	1% + ₺5	1% + ₺5
Cash Advance Fee (Other Bank)	3,87% + ₺0,55	3,87% + ₺0,55	3,87% + ₺0,55
Payments from Online PTT Branch/Local ATM / Mobile ***	₺20 / ₺8,5 / ₺6	₺20 / ₺8,5 / ₺6	₺20 / ₺8,5 / ₺6
Previous Term Printed & E-Mail Statement Fee****	₺2	₺2	₺2
Credit Card Debt Payment from other Banks' ATMs	1,15% + ₺1,04	1,15% + ₺1,04	1,15% + ₺1,04
Credit Card Debt / Limit Inquiry from other Banks' ATMs	₺0,27	₺0,27	₺0,27
Withdrawing / Depositing Money from / through other Banks' ATMs	1,15% + ₺1,04	1,15% + ₺1,04	1,15% + ₺1,04
Balance Inquiry from other Banks' ATMs	₺0,27	₺0,27	₺0,27
Utility Payment / Social Security Contribution from Credit Card-Instant & Regular	3% + ₺1	3% + ₺1	3% + ₺1
After sales Installment / Postponement Rate	3,66%	3,66%	3,66%
Limit Overrun Interest Rate	3,66%	3,66%	3,66%
Fees for Wire Transfer / EFT - FAST Withdrawn in Full from Credit Card Account *****	Up to TRY 4.300	TRY 4.300,01 - TRY 211.100	Over TRY 211.100
Mobile / Internet / Regular Payment	2,11 / 4,22	4,22 / 8,44	52,76 / 105,52
ATM	7,37 / 14,73	14,74 / 29,47	105,53 / 211,05
Branch / Other	10,55 / 21,10	21,11 / 42,21	211,05 / 422,10

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	TEB BONUS PLATINUM / TEB YILDIZ PRIORITY / TEB SIGNATURE CARD	TEB SADE CARD	INFINITE CARD*****
Annual membership Fee	₺820	₺0	₺2.500
Supplementary Card	₺410	₺0	₺1.250
Card Replacement Fee*	₺90	₺90	₺90
Shopping / Cash Advance Interest Rate **	3,66% / 5,00%	3,66% / 5,00%	3,66% / 5,00%
Shopping / Cash Advance Late Interest Rate **	3,96% / 5,30%	3,96% / 5,30%	3,96% / 5,30%
Cash Advance Fee (Foreign ATM/Branch)	4% + \$3	4% + \$3	4% + \$3
Cash Advance Fee (Foreign ATM/Branch)	4% + €2	4% + €2	4% + €2
Cash Advance Fee (Local ATM /Branch)	5% + ₺5	5% + ₺5	5% + ₺5
Cash Advance Fee (Other Bank)	3,87% + ₺0,55	3,87% + ₺0,55	3,87% + ₺0,55
Payments from Online PTT Branch/Local ATM / Mobile ***	₺20 / ₺8,5 / ₺6	₺20 / ₺8,5 / ₺6	₺20 / ₺8,5 / ₺6
Fee for Remittance / EFT from Credit Card in Cash	3%	3%	3%
Previous Term Printed & E-Mail Statement Fee****	₺2	₺2	₺2
Utility Payment / Social Security Contribution from Credit Card-Instant & Regular	3% + ₺1	3% + ₺1	3% + ₺1
Credit Card Debt Payment from other Banks' ATMs	1,15% + ₺1,04	1,15% + ₺1,04	1,15% + ₺1,04
Credit Card Debt / Limit Inquiry from other Banks' ATMs	₺0,27	₺0,27	₺0,27
Withdrawing/Depositing Money from/through other Banks' ATMs	1,15% + ₺1,04	1,15% + ₺1,04	1,15% + ₺1,04
Balance Inquiry from other Banks' ATMs	₺0,27	₺0,27	₺0,27
After sales Installment / Postponement Rate	3,66%	3,66%	3,66%
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Fees for Wire Transfer / EFT - FAST Withdrawn in Full from Credit Card Account *****	Up to TRY 4.300	TRY 4.300,01 - TRY 211.100	Over TRY 211.100
Mobile / Internet / Regular Payment	2,11 / 4,22	4,22 / 8,44	52,76 / 105,52
ATM	7,37 / 14,73	14,74 / 29,47	105,53 / 211,05
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* Card replacement fee can be collected if there are more than two requests of card replacement for one calendar year. Pursuant to Regulation on Procedures and Principles Regarding the Fees to be Charged on Financial Consumers, this fee charged up to the cost of replacement.

** Cash advance can be withdrawn from TEB Credit Card in cash and in installments. Cash advance transactions eligible in cash are Ready Cash Advance, Remittance/EFT from Credit Card in Cash and Regular Remittance/EFT from Credit Card in Cash transactions.

*** Amounts received from customers for payments made from PTT, will be paid to PTT.

**** There should be a footnote stating "it will be collected when the customer gives his explicit consent regarding the notification fee subject to approval.

***** Maximum fees for wire transfers are half of those for EFT transactions, pursuant to the specified conditions.

***** Annual fees of metal version of Infinite Card are 3.600 TRY for main card, 1.800 TRY for supplementary card.

- The card fee is collected when first activated and on an annual basis.
- Annual membership fee is not collected from Sade Card holders.
- No extra fees or commissions are collected from instalment cash advance transactions; and only contractual interest is collected.
- If you define a virtual credit card, no transaction fee or annual membership fee shall be collected for the virtual card.

"Before collection of fees for spontaneous transactions or services such as non-recurring money transfers, bill collections, lost/stolen and replacement etc.; the transaction is executed after obtaining your consent by displaying the applicable fee details to you from the relevant channel. Since the information on applicable fees and charges is provided to you explicitly before the collection of fees, the aforementioned notification obligations do not apply. You can find information on the fees and charges related to such transactions at www.teb.com.tr".

• The recurring fees, expenses, and commissions specified in this form are raised after a calendar year by an amount equal to the yearly consumer price index announced by the TurkStat agency for the previous year. The price increases shall be declared to you in writing or via the permanent data custodian or via a registered phone at least 30 (thirty) days before they enter into force. You have the right to stop using the product or service in question within 15 (fifteen) days of being notified of the pricing update. If you decide to exercise this right, you will not be charged extra for the period of time during which the price increases were in force. If you waive the right to stop using the service at no extra cost to you, then you will be affected by the price increases. If you decide to exercise this right, the Bank preserves the right to suspend the disputed product or service. Before collection of non-recurring fees, your consent is obtained at the time of the transaction according to the structure of the channel through which the transaction is executed.

• Fees are collected in cash or on account or by debiting the credit card account or through collection from the limit of the overdraft account according to the product and service type and depending on the customer's request.

• Pursuant to the Communiqué on Maximum Interest Rates to be imposed on Credit Card Transactions published in the Official Gazette dated November 12, 2016 and numbered 29886, our Bank takes the CBRT maximum rates as the base for its purchase interest, late payment interest and cash advance interest rates. You can learn the current rates from the website of the Central Bank of the Republic of Turkey.

• The contractual and default interest rates to be applied by the Bank shall not exceed the maximum rates published by the Central Bank of the Republic of Turkey (CBRT). If any portion of the period debt specified in the Account Statement issued in Turkish Lira is paid until the Payment Due Date, interest is calculated over the remaining account balance starting from the Account Statement cut-off date and in accordance with the principles specified in the legislation. Providing that there is no change in legislation, contractual interest is accrued over the remaining account balance in case the minimum amount or a higher amount is paid; or default interest is accrued over the unpaid portion of the minimum amount and contractual interest is accrued for the amount of the account balance exceeding the minimum amount in case of a payment below the minimum amount. Pursuant to article 26 of the Law no. 5464, the date of transaction is taken as the start date of interest for all debts related to use of cash and all transactions that may be considered within the scope of cash usage. No compound interest is applied for interest calculations. In addition, if the credit card limit to be determined pursuant to article 9 of the law no. 5464 is exceeded with the Cardholder's expenditures beyond the Bank's discretion or the card limit is exceeded for not more than twice in a calendar year providing that it does not exceed twenty percent of the allocated limit and is discharged and closed in the following account period, contractual interest shall be accrued over the amount exceeded for the period between the transaction date and the payment date...



- The increase in interest rates shall be notified by the Bank to the Credit Card Holder with a thirty (30) days' prior notice and if the Credit Card Holder pays the outstanding debt in full and ceases the usage of the credit card within sixty (60) days following the date of notification of the increased interest rate at the latest, the Credit Card Holder shall not be affected by the increased interest rates.
- Except for the annual card membership fee, all charges and fees are valid for both the main card and the additional cards.
- The Bank informs the card limit of the card holder to the customer through the document it will deliver with the card. The Bank shall notify the Card Holder of any change regarding such limits via permanent data storage device before any change is made.
- The Bank may request for collaterals such as ordinary guarantee, pledge, assignment of receivables, guarantee, etc. as security for your card debt. Personal collaterals provided in relation to your receivables are deemed as joint guarantees unless otherwise stipulated in the applicable laws.
- The Card Holder shall be entitled to terminate the Agreement by serving seven (7) days' prior written notice to the other party. In that case, the Card Holder shall be obliged to pay any and all receivables of the Bank that have arisen and will arise, together with the accessories thereof, including the future-dated instalment expenditures made under the Agreement and to return his/her cards. The Bank may terminate the Agreement by sending at least 2 (two) months' prior notice to the Customer in writing or via a permanent data storage device. In case of existence of justified reasons specified in the Agreement or identified by the Bank according to its assessment, the Bank may terminate the Agreement with immediate effect without awaiting the said notice period.
- The minimum payment amount is determined and updated according to applicable legislation. Pursuant to the provisions of the Law No. 5464, the minimum amount required to be paid for credit cards shall not be less than the amount to be determined by the Banking Regulation and Supervision Board providing that the minimum amount shall be between 20% and 40% of the period debt. The minimum payment amount may be increased by the Bank by notifying such an increase in the account statement. If the Credit Card Holder fails to pay the entire balance of the minimum payment amount for two successive periods, the Bank shall declare all debts immediately due and payable by sending a notice. In such a case, the card holder shall be deemed to be in default and the legal actions against the Credit Card Holder shall be initiated. All debts that became immediately due and payable shall be included in the amount subject to the proceeding, and a default interest shall be accrued from the debt acceleration date until it is fully paid off. The Credit Card Holder and the Supplementary Credit Card Holder are obliged to pay the debt in full as well as the interests that will accrue until complete discharge of the debt and taxes to be calculated over such interests pursuant to applicable laws. Any and all costs and expenses to be incurred in relation to the warnings and notices to be sent by the Bank to the Card Holder due to the failure in timely payments as well as the expenses related to legal proceedings and other costs and expenses (court expenses, attorney's fees, charges, taxes, notary expenses, etc.) shall be separately collected from the Card Holder.
- Without the Card Holder's explicit request, no insurance associated with the credit card can be taken, and the insurance-related services can also be obtained from any provider apart from the Bank.
- If the credit card request of the customer is concluded negatively, the Bank shall immediately inform the customer without any charge.
- This Information Form does not constitute a commitment indicating that our Bank will issue a Credit Card; and it is solely intended for providing information about the credit card product.
- The card holder has the right of withdrawal from the credit card without giving any reason and without being subject to any penalty providing that the card holder applies to the call center or Branches of the bank within 14 (fourteen) days after execution/approval of the Agreement as per the law no. 6502 on protection of consumers. When the exercise of the right of withdrawal is notified to the Bank, the Bank shall disable and close the Credit Card against possible use. The Card Holder exercising the right of withdrawal is responsible for the expenditures made with using the credit card from the notification of withdrawal until the closure of the credit card by the Bank against any possible use; and the Card Holder is obliged to pay such expenditures to the Bank. The Card Holder may pay such expenditures made in instalments if they are made on instalment basis in accordance with the account statement. If the Card Holder fails to make the payment within the specified period or notifies that the Card Holder has waived its right of withdrawal, the Card Holder shall be deemed to have not withdrawn from the credit card agreement and any and all obligations of the Card Holder under the Retail Client Agreement and the Bank Debit and Credit Cards Agreement shall survive.



• This application provides access through Mobile and Internet channels to all details of the physical card (a card containing only the Customer's name and surname and not containing the 16-digit card number, CVC2/CVV security number and the card expiry date details shall be sent) that will be sent to the customer following the distant approval of the agreement by the Customer with Instant Digital Usage, and allows the Customer to make contactless, QR mobile payments and internet expenditures using such information.

• Apart from the issues summarized above, any and all other further information is provided in the Agreement, and a copy of this form has been delivered to you in hardcopy or on permanent data storage device as an annex enclosed to the Retail Client Agreement/Bank Debit and Credit Card Agreement in order to allow you to review it carefully and to request further detailed explanation from our Bank on any issues that you cannot clearly understand.

• If you accept this form after reading it, please sign this form issued in 2 (two) counterparts and retain 1 (one) copy hereof. In case of transactions executed through remote communication devices on a distant basis, this form is approved electronically without any need for wet original signatures.

A copy of this form has been delivered to me via the recorded data storage device.

Customer's Name and Surname:

TCKN/VKN/YKN:

Date:

Türk Ekonomi Bankası A.Ş.

Director

Türk Ekonomi Bankası A.Ş.

Director

Signature: