

PRE-CONTRACTUAL INFORMATION AND REQUEST FORM ON CREDIT CARD MEMBERSHIP AGREEMENT

This Pre-Contractual Information Form ("PCIF") has been prepared in order to provide you with the necessary preliminary information about the terms of use of the credit card to be provided to you by our Bank.

Article 23 of the Law No. 6502 on Consumer Protection and Article 17 of the Regulation on Bank Cards and Credit Cards. Please review it carefully and ask for detailed explanations in case of any ambiguity.

In case you approve this Agreement via remote communication tools, this PCIF has been prepared and submitted for your approval in order to inform you prior to your signature/confirmation of the Credit Card Membership Agreement ("Agreement") and Annexes thereto, taking into account the provisions of Article 49 of the Law No. 6502 on the Protection of Consumer and the Regulation on Distance Contracts for Financial Services (together hereinafter referred to as the "Consumer Legislation").

Before approving the Agreement, you should be aware of your rights and obligations due to the fact that you have concluded the Agreement remotely within the scope of the Consumer Legislation.

Duration of validity of the information in the form: Until further notice.

Type of Credit: Transactions which are subject to this Agreement and where the repayments are postponed or split into instalments for more than 3 (three) months against profit share are "Indefinite Term Consumer Credits".

Notification of the Maximum Spending Limit: The Maximum Spending Limit is notified to the Card Holder/Supplementary Card Holder in writing or via a permanent data storage device during the card delivery or prior to delivery following card allocation. The Card Holder may also learn the limit by calling the Bank's Call Center. When the Bank changes the Maximum Spending Limit, it shall make the necessary notification in the account statement.

Contractual Profit Share and Delay Penalty: If the period debt is paid in part, a contractual profit share/delay penalty is calculated over the remaining account balance. In case of payment of the minimum amount and above, contractual profit share is applied to the remaining account balance; in case of payment below the minimum amount, then delay penalty is applied for the unpaid portion of the minimum amount and contractual profit share is applied for the portion of the remaining account balance exceeding the minimum amount. Compound profit share cannot be applied on debts arising from the card use, including the event of default. The minimum amount required to be paid cannot be less than the amount to be determined by the Banking Regulation and Supervision Agency ("BRSA").

The Bank is authorized to increase or decrease the Contractual Profit Share and the Delay Penalty, provided not to exceed the maximum rates announced by the Central Bank of the Republic of Turkey.

SOZ.0215.03

Gizlilik Derecesi: Şirket İçi



Unfavorable Results of Credit Card Evaluation: In this case, the Card Holder shall be informed immediately and free of charge in writing or by using the GSM number/e-mail address/REM address provided by the Card Holder to the Bank.

Credit Card Limit and Increase: As a result of the evaluation on your credit card limit application, your limit will be determined according to your credit performance and within the framework of the provisions of the relevant legislation and taking into account the Bank's credit allocation conditions.

Provisions Regarding the Use of the Card: The responsibility arising from the use of the Card belongs to the Card Holder(s) from the moment that the Agreement is signed/confirmed and the card is received by the Card Holder(s) or the card number, which is not physically printed, is learned; the signature band on the backside of the Card must be signed immediately by the Card Holder or Supplementary Card Holder in the name of whom the Card is issued.

The Card Holder(s) is/are obliged to protect in a secure manner the password information provided to him/her for the use of the Card and to take all necessary measures to prevent the use of such information by others; to notify the relevant Bank Branch or the Bank's Customer Contact Center without any delay in case the Card is lost or stolen or if he/she finds out any transaction beyond his/her will and control and to take the necessary measures to ensure that the password information provided to him/her for the use of the Card is not disclosed to or obtained by third parties.

In the event of loss or theft of the card delivered to him/her or the code number, password or other identifying information which allow the use of the Card, the Card Holder(s) shall be liable for damages arising from unlawful use of the Card within 24 hours prior to the notification to be made to the card issuer, up to an amount limited to TL 150 (one hundred and fifty Turkish Liras). In case of any change or amendment in the legal legislation regarding the specified amount, such changes and amendments shall apply. This limit shall not apply if the unlawful use of the Card is based on the gross negligence or intent of the Card Holder or if the relevant notification is not made within 24 hours. Even if the notification is duly made within 24 (twenty-four) hours, the Card Holder shall be liable for all damages arising from unlawful use of the Card prior to 24 (twenty-four) hours before the notification.

The Card Holder may have insured the amount that he/she is liable to pay due to unlawful use of the Card through the Bank by making a request and paying the insurance premium in advance.

Acceleration of Debts and Event of Default: The Period Debt indicated in the Statement of Account becomes due and payable on the Payment Due Date. In the event that the Period Debt is not paid in cash and in full on the Payment Due Date or if the Card Holder(s) is/are watched/monitored by the Bank due to another transaction, the event of default occurs automatically without the need for any further warning or notice.

In the event of failure to pay the Minimum Payment Amount on Payment Due Date and in full for 2 (two) consecutive periods, if the information and documents provided to the Bank are not true and accurate, if the collaterals are not renewed or restored; if it is deemed by the Bank that the continuation of the contract has become unbearable;



failure to act in accordance with the Agreement, banking practices and relevant legislation and rules; in case of any other circumstances caused by the Card Holder and justify the closing of the account and acceleration of the entire debt, the Bank shall be entitled to make the entire Receivables due and payable by giving a 30-day period. In case of failure to pay the debt which is due and payable, the Bank is entitled to take legal action against the Card Holder and other counterparties and to liquidate the collaterals.

Insurance: The credit card is not insured without the explicit request of the Card Holder in writing or via permanent data storage. The Card Holder may either insure the card through the Bank or another insurance company.

Provisions Regarding Collaterals: The Card Holder accepts, declares and undertakes to ensure the establishment of chattel mortgage, account pledge, assignment of claims, surety and other collaterals requested by the Bank. All personal guarantees (such as sureties, guarantors, etc.) received from the Card Holder against the Bank's receivables arising from the Agreement shall be deemed as ordinary guarantees.

Right of Withdrawal: The Card Holder is entitled to withdraw from the Agreement without showing any reason within 14 (fourteen) days from the signature/confirmation date of the Agreement or, if a copy of the Agreement is delivered to the Card Holder after the signature/confirmation date, from the delivery date of the Agreement to the Card Holder. In order to be valid, the withdrawal notification must be received by the Bank in writing or through the Bank's Customer Contact Center within the 14 (fourteen) days and the entire principal amount and the profit share accrued until the payment date of the principal amount to the Bank in cases where payment is split into installments against profit share and the relevant expenses paid to a public institution or organization or third parties must be repaid to the Bank in cash and in full within 30 (thirty) days from the date of the withdrawal notification. In cases where all these conditions are not met together, the Card Holder shall not be deemed to have withdrawn from the Agreement.

Fees, Profit Shares and Charges: The Bank may charge and collect charges, fees, commissions and related taxes at the rates and/or in the amounts specified in "Information and Request Form Regarding Fees" section of this Form or in the Statement of Account or by the methods specified in this Form.

Termination of the Agreement: In case of the existence of any valid reasons specified in the Agreement or for any reason that may be deemed valid and justified even if not specified in the Agreement, the Bank shall be entitled to immediately and unilaterally terminate the Agreement by giving notice of termination but not granting an extension. The Bank may terminate the Agreement 2 (two) months in advance and the Card Holder may terminate the Agreement at any time without any time limitation by serving a notice of termination in writing or via permanent data storage.

Change of Address and Contact Information: Card Holder(s) are obliged to notify the Bank of any changes in their address and other contact information within fifteen



days; in case of failure to notify the Bank of any change of address within the specified period of time, the notifications to be made to the previous address shall be valid.

Information and Request Form Regarding Fees: Fees, commissions and charges specified in the Agreement shall be debited to the Card Holder's account.

Information on Product

Product Name/Definition	Emlak Katılım Paraf Troy Credit Card
Period (Maturity)	Indefinite Period

Fees

Name	Card Fee	Supplementary Card Fee	Renewal Fee ¹
Emlak Katılım Paraf Troy Credit Card	Free of Charge	Free of Charge	TL 100

¹ This is the fee, including BITT, charged when your card is renewed due to loss, theft or deformation of the Card. These charges apply to Supplementary Cards as well. No fee is charged for the first 2 (two) renewals in a calendar year.

Your expenditures made in foreign currencies other than US Dollars in foreign countries will be converted into US Dollars first based on the conversion rates applied by MasterCard/VISA. All expenditures you make abroad will be converted into Turkish Lira at the Emlak Katılım's selling rates of exchange on the date the transactions are debited to your account.

Name	Rate	Amount	Collection Period	Remarks
Monthly Contractual Dividend Rate	0%	TRY 0	In the Statement Period	The profit share rate excluding KKDF and BITT to be applied to the remaining account balance that is not paid until the day of payment in case of payment of the minimum payment amount and above in the Statement Periods.



Monthly Delay Penalty Rate	If under TRY 30.000 3,55%	TRY 0	In the Statement Period	In case of a payment below the minimum payment amount, this is the profit share rate excluding KKDF and BITT to be applied to the unpaid portion of the minimum amount that is not paid until the day of payment.
	If between TRY30.000 – TRY180.000 4,05%			
	If over TRY180.000 4,55%			
Annual Contractual Dividend Rate	%0	TRY 0	In the Statement Period	Annualized version of the Contractual Dividend Rate announced monthly. Rates excluding RUSF and BITT.
Annual Delay Penalty Rate	If under TRY 30.000 42,6%	TRY 0	In the Statement Period	Annualized version of the monthly announced Delay Penalty Rate. Rates excluding RUSF and BITT.
	If between TRY30.000 – TRY180.000 48,6%			
	If over TRY180.000 54,6%			

Bill Payment with Credit Card	Instant Bill Payment	0%	TRY 0	Per Transaction
	Automatic Payment Instructions	TRY 0	TRY 0	Per Transaction



Notification of Increases in Fees, Charges and Commissions at the End of the Validity Period and Basis for Change: The changes to be made to the fees in this Form shall be notified to the Card Holder 30 (thirty) days in advance via Account Statement or permanent data storage (electronic mail, ATM, short message) or registered telephone number or by means deemed appropriate by the BRSA. These changes shall take effect as of the payment due date for the period to which the notification is made. In case the Card Holder continues to use the Credit Card/Supplementary Card after the payment due date for the period to which the notification is made, it shall be deemed that the changes in the Agreement have been accepted. If the Cardholder pays the entire debt and ceases to use the Credit Card within 60 (sixty) days at the latest as of the date of notification regarding the increase in dividend/overdue penalty, he/she will not be affected by the increase in dividend. The Bank reserves the right to stop providing this service to the Cardholder if the fee change related to the use of the product or service is not accepted. The Bank reserves the right to discontinue providing the service if the fee change related to the use of the product or service is not accepted. reserves the right to discontinue providing the service Changes in profit share rates do not affect used loans.

Taxes and Funds: BITT is charged on the amount of expenses, fees and allocation fees, and RUSF is charged on the profit share rate and commissions charged as profit share rate.

BITT Rate: 15%

RUSF Rate: 15%

Method of Collection: In cash or on account or by debiting the account.

Bank: Türkiye Emlak Katılım Bankası A.Ş.

Address: Barbaros Mahallesi, Begonya Sk. No:9A, 34746 Ataşehir/İSTANBUL

REM Address: turkiyeemlakkatilimbankasi@hs02.kep.tr

Telephone Number: 0216 266 2626

Fax Number: 0216 275 2525

MERSIS Number: 0879 0015 2770 0040

The "Credit Card Pre-Contractual Information and Request and Information Form" is a whole and only the signature/approval of the last page with the signature/approval line indicates the acceptance of the provisions on all pages of the form and is deemed sufficient and valid.



The Cardholder accepts and declares that he/she has received a copy of this form for applications made through the branch, that he/she can view the agreements through the mobile branch for applications made through digital channels, that he/she has reviewed all provisions of the form, that he/she accepts the information and fee amounts, and that he/she requests to benefit from the Credit Card service within the framework of the information and signed/approved form.

Card Holder's;

Name Surname :

TR ID Number :

Date :

Signature :

This Pre-Contractual Information Form was provided to the Customer by the Bank a reasonable time before the signature/confirmation of the Agreement. This document is a general information form about the Credit Card Membership Agreement. Our Bank does not undertake to issue a credit card by providing this information form. The credit card will be issued and provided if deemed appropriate as a result of the evaluation. I hereby accept and declare that all kinds of detailed information, other than those mentioned herein, are included in the Credit Card Membership Agreement and that this form is an annex to and integral part of the Credit Card Membership Agreement.



