

## CONSUMER LOAN AGREEMENT INFORMATION FORM

### 1. Parties and Agreement Details

Provider	Burgan Bank A.Ş Istanbul Trade Registry Office, Mersis: 0140003231000116, Maslak Mah. Eski Büyükdere Cad. No:13 Sarıyer, Istanbul ,T: 0212 371 37 37, F: 0212 371 42 42, www.burgan.com.tr		
Client Name-Surname		TR ID	
Date		Agreement No	
Principal		Monthly Overdue Interest Rate% (Gross)	
Monthly Instalment Amounts		Annual Overdue Interest Rate% (Gross)	
Term (Months)		Total Tax / Fund Repayment	
Agreement Term (Months)		Total Interest Repayment	
Monthly Contractual Interest Rate% (Gross)		Effective Annual Interest Rate/YMO %	
Loan Facility Fee (Gross)		Annual Contractual Interest Rate% (Gross)	
Applied Contractual Interest Rate*		Loan Total Amounts	
Total Amount Due			

\* The interest rate applied within the scope of campaign.

### 2. Loan Type, Parties, Term, Loan Conditions

This form sets forth the terms of consumer loan to be disbursed to you by the Bank. This Loan is for a specific term. Agreement term is equal to the loan term, provided that all debts are fully collected and settled. Total loan amount, fees and other terms are given in the table. Facility fee shall be paid by the client.

### 3. Information of the Goods or Services under the Agreement

Loan broker's title (Dealer)		Loan broker's e-mail	
Loan broker's address		Loan broker's mersis no	
Loan broker's phone		Type of goods or services	
Date of delivery of goods or services			

### 4. Contractual Interest Rate and Application

Contractual interest rate is shown in the table. Interest rate is fixed and may not be changed during the term. Interest rate is calculated according to simple method. RUSF at 15% and BITT at 5% are collected over the interest.

#### 5. **Overdue Interest Rate and Application**

Overdue interest rate is specified in the table. Interest rate is fixed and may not be changed during the term. Interest rate is calculated according to simple method. RUSF at 15% and BITT at 5% are collected over the interest.

#### 6. **Facility Fee**

Facility fee is shown in the table, and taken up to 0.5% of the principal amount of Loan. BITT is collected at 5% over the Facility fee.

#### 7. **Calculation of Effective Annual Interest Rate (Annual Cost Rate)**

Annual Cost Rate is calculated including the instalments, cash interest amount, and facility fee shown in the payment schedule, at the contractual interest rate of loan, including taxes and funds. Insurance premium amount is not included in the calculation of effective annual interest rate. Sample calculation table showing all components used in calculation of annual cost interest rate is as follows. Conditions and details of the loan you have applied for is given under the topic 1. Parties and Agreement Details.

#### Sample Table:

Loan Amount	Term (months)	Monthly Interest	Instalment Amounts	Facility Fee(Gross)	Annual Cost Rate	Total Amount
5000 TL	12	%1.99	485,27 TL	26,25 TL	%33,3367	5,849,49 TL

#### 8. **Payment Schedule**

It is separately prepared as annex to the Agreement and given to the Client.

#### 9. **Loan Account**

Upon opening an account under the Loan agreement and making only loan-related transactions on such account, no charge or expense shall be applicable on such account in any manner and such account shall be closed upon termination of the loan, unless otherwise expressly instructed by the client.

#### 10. **Notarial fees**

Notarial expenses that may be incurred including events of default shall be borne by the Client.

#### 11. **Consequences of Non-Payment of the Loan (Default)**

Client shall be obliged to pay the total repayment amount stated in the payment schedule which is separately delivered in annex to the agreement. Non-payment of instalment amounts when due shall result in an event of default, and in such case, overdue interest shall start to accrue on the principal within the unpaid instalment. Loan may be taken at 0% (zero percent), the contractual interest applied within the scope of campaign, in case of delay in repayment of loans applied at zero interest to the Client, overdue interest calculated at the abovementioned contractual interest rate shall be collected. The Bank reserves the right to claim the entire debt upon non-payment of two consecutive instalments when due under the Payment schedule. In such case, the Client shall be requested to pay the overdue instalments within at least 30 days, and be warned of acceleration. If payment is not made within 30 days, the Bank shall apply to legal remedies for the overdue amounts and accelerated debts in full. Client shall be required to pay default interest together with judicial expense, attorney fees and notarial

fees etc.. The Bank has lien, right to offset and exchange, on all accounts of the Client, for the accelerated receivables. Upon applying to legal remedies, any notification sent to the Client's address stated in this agreement shall be deemed served to him/her.

## **12. Insurance and Other Guarantees**

No insurance may be sold for the loan, without Client's express request in writing or through permanent data storage. If the Client intends to buy insurance from the Bank during disbursement of the Loan, policies/participation certificates shall be separately issued and premium shall be collected for such insurance. Insurance-related services may also be received from any agent other than the Bank. The Client may provide any existing insurance policies as guarantee of the loan, provided that it matches the Loan. Insurance premium shall be paid by the Client. The Bank shall be indicated as the loss payee in the insurance policy bought as guarantee of the Loan. Insurance claims up to the outstanding debt on the Loan is pledged in favor of the Bank. Required guarantees and any personal guarantee in any manner whatsoever for the Client's performance shall be deemed as ordinary surety, personal guarantees given by counterparty for the Client's claims shall be deemed as successive guarantee, unless otherwise stipulated in other laws.

## **13. Right of Withdrawal**

Within 14 days from receiving a copy of the Agreement in writing or through permanent data storage, you may withdraw from the agreement without any cause or paying any penalty.

Within thirty days from delivery of the withdrawal notice to the Bank, principal and interest (including RUSF/BITT) accrued until repayment of the loan must be paid, otherwise you shall not be withdrawn from the loan.

## **14. Early Repayment/Interim Payment/Early Pay Off**

The Client may early repay any instalment which is not yet due and payable or pay-off the loan early. In case of early repayment, interest will be deducted according to the amount paid. Upon early repayment of the full amount of Loan, the loan will be paid-off by collecting the outstanding principal and the interests accrued as of the pay-off date, and RUSF and BITT, etc. legal liabilities accrued until the early repayment date. Merely sending money to the account is not sufficient for early repayment/interim payment/early pay off. Such requests must be notified to the Bank. If the Client makes an interim payment, no new agreement shall be executed, a new payment schedule shall be issued under the present agreement and the Client shall repay the loan according to such new payment schedule.

## **15. Information on Tied Loan**

If a loan is requested via a provider of goods and services, the loan type is considered as tied loan. Upon withdrawal from the purchased goods and service agreement, loan agreement shall also terminate. Upon non-delivery of goods or non-performance of services, the Bank shall be responsible successively with the seller for 1 (one) year from the delivery and performance date, limited to the loan amount.

## **16. Rejection of the Loan Request**

You will be informed promptly and free of charge, if your Loan application is rejected by our Bank.

## **17. Binding Period of the Form**

The information in this form is valid until the end of working hours on the date you receive the form.

## **18. Compound Interest**

Compound interest shall not be applied, even in case of overdue.

## **19. Other Terms**

Gross interest rate is found by adding tax liabilities such as RUSF and BITT. Any change in BITT, RUSF and other tax liabilities during the Loan term shall be applied as of the effective date. One copy of each of the payment schedule and the agreement are delivered to the Client by hand. This form is an integral part of Burgan

Bank A.Ş. Banking Services Agreement and the Consumer Loan Agreement.

**Annex:** Repayment schedule

**Client**

**Name-Surname:** \_\_\_\_\_

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

signature

**Bank**

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seal-signature