

**SUPPLEMENTARY AGREEMENT ON
TURKISH LIRAS TIME DEPOSIT ACCOUNT WITH EXCHANGE RATE PROTECTION**

1. Parties and Agreement Details

This Supplementary Agreement (“Agreement”) for Turkish Lira (“TL”) Time Deposit Account with Exchange Rate Protection has been executed by and between the Bank and the real person client resident in Turkey, as detailed below, under the provisions and principles set forth below. This Agreement, constitutes annex to and is an integral part of Burgan Bank A.Ş. Banking Services Agreement executed by and between the Client and the Bank, and shall be applicable only to Turkish Lira Time Deposit Account with Exchange Rate Protection (“Account”) pursuant to the principles set forth in this Agreement. Matters not provided for in this Agreement shall be subject to the provisions of Burgan Bank A.Ş. Banking Services Agreement.

Bank	Burgan Bank A.Ş Mersis: 0140003231000116, Address: 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: Client No: Address: E-mail Address: Phone Number:

2. Definitions

In this Agreement;

CBOT: refers to Central Bank of Turkey,

Benchmark Rate: refers to the foreign currency buying rate announced by CBOT at 11:00 o'clock for the relevant date,

Rate of Change in the Exchange Rate: refers to the ratio calculated as (Benchmark Rate prevailing on the Maturity date / Benchmark Rate prevailing on the Account opening date)-1,

Exchange Rate Difference: refers to the difference between the Rate of Change in the Exchange Rate and the applied periodic interest rate, which shall be reflected on the Client account in cases where the Rate of Change in the Exchange Rate is higher than the applied periodic interest rate.

3. Account Features and Process

3.1. This Account may be opened in TL, and the Account term based on the Client’s demand, and the annual interest rate, are shown in the table below. If the maturity day falls upon a holiday, the maturity date shall be the first next business day.

Term: days
Annual Interest Rate:%

3.2. The periodic interest shall accrue on the Account at the specified annual interest rate, at maturity. In addition, if the Rate of Change in the Exchange Rate is higher than the periodic interest rate; the amount of interest paid by the Bank shall be deducted from the amount calculated at the Rate of Change in the Exchange Rate, and the Exchange Rate Difference shall be compensated by the CBOT to the Bank, and by the Bank to the Client Account, in Turkish Liras. However, in event that the Rate of Change in the Exchange Rate is lower than the periodic interest rate; Exchange Rate Difference shall not be reflected on the Account.

3.3. Early Closure of the Account Before Maturity:

Upon closure of the Account before maturity, any kind of interest shall not be paid by the Bank. In addition, if the Benchmark Rate announced on the date of closure of the Account is lower than the Benchmark Rate used on the date of opening the Account; then the account balance shall be updated at the Benchmark Rate announced on the date of closure of the Account, and the Client may incur losses on principal as of the beginning of term. The Client acknowledges that, in such case, the Client may be exposed to the risk of being paid an amount less than the balance on the account on the account opening date. Announcement of the CBOT exchange rates at 11:00 o'clock shall be awaited to update the Account balance, and money may be withdrawn from the account only after announcement of CBOT foreign currency buying rates at 11:00 o'clock. Account balance update shall be subject to the conditions below:

3.3.1. If the Benchmark Rate on the closure date of Account is higher than the Benchmark Rate on the opening date of Account, then the account balance shall be unchanged, and any Exchange Rate Difference shall not be reflected to the Client account.

3.3.2. If the Benchmark Rate on the date of closure of Account is lower than the Benchmark Rate on the opening date of Account, then the account balance shall be updated, and the payment amount equal to the difference shall be deducted from the Client Account. Deducted difference shall be transferred by the Bank to CBOT's relevant TL Account, to be transferred to the Treasury.

If you give early closure instruction for your Account; your Account shall be closed before maturity, according to the details mentioned above and set forth in the Agreement. Early closure instruction may not be revoked.

3.4. For accrual of interest on your Account at the end of term, as stated in this Agreement, the full amount of your initial deposit on the Account must remain blocked until maturity. The block on the amount in the Account shall be automatically released at maturity. Upon request to close the Account before maturity under this Agreement, the block shall be automatically released after updating the Account balance in the manner stated in the provision of this Agreement on Early Closure of the Account before Maturity. The Client is hereby informed that the amount in the Account shall remain blocked, and the Client hereby authorizes the Bank on this matter.

3.5. At maturity, after accrual of interest according to the calculation stated in Article 3.2 and any Exchange Rate Difference payment after announcement of Benchmark Rate on the Maturity Date, the Account shall be closed and be transfer to the Client's demand deposit account. **The term shall not be extended.**

3.6. All payments related to the Account shall be made in TL.

3.7. Partial withdrawal from, and additional money deposit on the Account shall not be allowed during the term.

3.8. Account opening and account closure shall be allowed between 11:00-16:30 o'clock on business days, applying the Benchmark Rate prevailing on the respective business day.

3.9. CBOT foreign currency buying rate at 11:00 o'clock, to be used in account opening and account closure shall be for the same currency pair.

4. Other Provisions

4.1. Tax deductions shall be calculated at the prevailing tax rates for the relevant term on the account opening date. **Tax obligations, such as stamp duty, income tax, accrued and to be accrued under this Agreement shall be borne by the Client. Any change in the tax obligations during the term of this product shall be automatically applied to the Account /Agreement as of the respective effective date.**

4.2. Provisions of this Agreement have been drafted upon agreement based on the applicable legal regulations, and disclosures of TR Ministry of Treasury and Finance; and any change in the legislation during the term of the Agreement shall be automatically applied to this Account /Agreement as of the respective effective date. Likewise, the Client

agrees that changes may be made in accordance with the disclosures, announcements, banking practices and legal regulations that may be put into effect by the Ministry of Treasury and Finance of the Republic of Turkey and other legally competent government agencies and institutions after the date of this Agreement, particularly the announcement of the Ministry of Treasury and Finance of the Republic of Turkey dated 21/12/2021 and the Application Principles dated 23.12.2021, and based thereon, the Bank may amend the provisions set forth in this Agreement without further informing the Client, and such amendments shall be automatically applicable to this Account/Agreement as of the respective effective date.

4.3. For any dispute that may arise from this agreement, Client may apply to consumer courts, consumer problems arbitral tribunal or the Client Complaints Arbitral Tribunal of Banks Association of Turkey.

4.4. Agreement shall enter into force as of the approval date.

DISCLOSURE

Provisions that may be prejudicial to you, in this agreement that you are about to approve, are written in bold. We would like to emphasize that, account opening and account closure shall be allowed between 11:00-16:30 o'clock on business days, and that if you close your Account before maturity, you may incur losses on your principal, and that you should consider the provisions on loss of entitlement to payment of exchange rate difference and potential loss of principal. You are recommended to review such provisions, and obtain support from a legal and/or finance expert on the legal and financial consequences of such provisions, before approving. You are hereby informed that you shall be considered to agree to such provisions upon approving the Agreement.

THIS AGREEMENT HAS BEEN EXECUTED REMOTELY THROUGH REMOTE COMMUNICATION MEANS. NO FURTHER WRITTEN AGREEMENT SHALL BE SIGNED BY AND BETWEEN THE BANK AND THE CLIENT, AND A COPY OF THIS AGREEMENT IS CONVEYED TO THE CLIENT VIA PERMANENT DATA STORAGE.

Client

Client No:

Name-Surname :

Approval Date: ___/___/___

Bank

seal – signature