

**TURKISH LIRA TIME DEPOSIT ACCOUNT, CONVERTED FROM FX ACCOUNT, WITH EXCHANGE RATE PROTECTION
PRE-AGREEMENT RISK DISCLOSURE FORM ("Form")**

This Form sets forth the main features of the Turkish Lira ("TL") Time Deposit Account Converted from FX Account with Exchange Rate Protection (the "Account") that you have applied to our Bank for. A copy of the Supplementary Agreement for Turkish Lira Time Deposit Account Converted from FX Account with Exchange Rate Protection ("Agreement") has been provided to you by our Bank in annex to this Form. Terms used in the Form are defined in the Agreement. **This Form constitutes annex to and is an integral part of the Agreement, and all detailed information not mentioned in this Form are set forth in the Agreement.** Please read and review carefully the matters stated in the Agreement and this Form.

Information on Basic Features of the Account:

- 1. The Account may be opened in TL by domestic-resident real persons and legal persons covered by the Communiqué for terms of 92, 181 and 366 days.** If the maturity date falls upon a holiday, the maturity shall be specified as the first next business day.
- 2. Client's FX deposit account covered by the Communiqué shall be converted into Turkish Liras at the Conversion Rate prevailing on the date of opening the account.**
- 3. Periodic interest shall accrue on the account at maturity, at the interest rate per annum specified in the Agreement. If the Exchange Rate at Maturity is higher than the Conversion Rate and the amount calculated at the Rate of Change in the Exchange Rate is higher than the amount of interest payable by the bank; the amount calculated by deducting the interest paid by the Bank from the amount calculated at the Exchange Rate Difference shall be compensated as Exchange Rate Difference by CBOT to the Bank, and by the Bank to the Client Account, in Turkish Liras. However, if the Rate of Change in the Exchange Rate is lower than the periodic interest Rate; only the interest accrued on the Account shall be paid.**
- 4. EARLY CLOSURE OF THE ACCOUNT BEFORE MATURITY:**
No interest shall be paid by the Bank upon closure of the Account before maturity. In addition, if the CBOT buying rate of exchange announced at 11:00 o'clock on the Account closing date is lower than the Conversion Rate on the Account opening date, the main account balance shall be updated at the CBOT buying rate of exchange at 11:00 o'clock on the Account closing date, and the Client may incur losses on principal as of the beginning of term. IN SUCH CASE, YOU 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 buying rate of exchange at 11:00 o'clock.
Account balance update shall be subject to the conditions below:
 - i) In event that the CBOT buying rate of exchange announced at 11:00 o'clock on the date of closure of Account is higher than the Conversion Rate on the date of opening of Account, then the account balance shall be unchanged.
 - ii) In event that the CBOT buying rate of exchange announced at 11:00 o'clock on the date of closure of Account is lower than the Conversion Rate on the date of opening of Account, then the account balance shall be updated at the lower rate, and a payment equal to the difference shall be deducted from the Client Account and be transferred by the Bank to relevant TL account of CBOT.**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. Once early closure instruction given it may not be revoked.**
- 5. For accrual of interest on your Account at the end of term, as stated in this Form / the 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 Form / the 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.

6. At maturity, after accrual of interest according to the calculation stated above and any Exchange Rate Difference payment after announcement of the Exchange Rate at Maturity, Client's account shall be closed and be transferred to the Client's demand deposit account. The term shall not be extended.
7. This Account may utilize the support under the Communique only once.
8. All payments related to the account shall be made in TL.
9. partial withdrawal from, and additional money deposit on the Account shall not be allowed during the term.
10. Account opening shall be performed between 10:00-16:00 o'clock on business days, account closure (at maturity or early closure before maturity) shall be performed between 11:00 – 16:00 o'clock on business days.
11. The **buying rate of exchange** to be used as the conversion rate on the Account opening date and the foreign currency buying rate to be used upon closure of the account shall be for the same currency pair.
12. 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/to be accrued under this Form / the Agreement shall be borne by the Client. Any change in such tax obligations shall be applied as of the respective effective date.
13. You hereby acknowledge that, changes may be made in the this Form and Agreement terms, without requirement to further inform you, based on disclosures, announcements, banking practices and legal regulations that may be put into effect by CBOT and other legally competent government agencies and institutions in relation with the Account, after the signature date of this Form, and particularly the Communique on Support of Conversion into Turkish Lira Deposits and Participation Accounts, number 2021/14 published on the Official Gazette dated 21/12/2021 number 31696 bis. and CBOT's Application Instructions on the Communique, and that such changes shall be applied automatically to the Account/Form/Agreement as of the respective effective date.

This Form shall enter into force on the signature date. A copy of this Form has been delivered to you.

Clients who are qualified as financial consumer, please write "I have personally received a copy of this Form and the Agreement" in the box below.

Clients who are not qualified as financial consumer have personally received a copy of this Form and the Agreement.

Client
Name-Surname/Title:

Client
Name-Surname/Title:

Client
Name-Surname/Title:

Signature Date: ___/___/___

Signature Date: ___/___/___

Signature Date: ___/___/___

signature

signature

signature