ANNEX 1

PASSOLIG SERVICE TERMS AND CONDITIONS AGREEMENT PRODUCT INFORMATION FORM
(CREDIT CARD AND DEBIT CARD)

THE VALIDITY PERIOD OF THE INTEREST RATE IN THE PASSOLIG CREDIT CARD TABLE AND THE NOTIFICATIONS FOR CHANGES:
In the case the interest rate is increased, it is obligatory that such change is notified to the card holder before thirty days in order for such change to be deemed valid. In the case the card holder stops using the credit card upon paying off all the debt within sixty days latest as of the notification date with regard to the interest increase, he/she shall not be affected by the interest increase. The card holder is entitled to cancel the card and terminate the agreement by means of placing a request.

THE VALIDITY PERIOD OF THE FEES INCLUDED IN THE PASSOLIG CREDIT CARD, PASSOLIG DEBIT CARD and BASIC BANKING PRODUCTS TABLE:
As for the fees in this form, the fee changes not exceeding 1.2 times of the annual consumer prices index increase rate announced as of the end of the previous year by the Turkish Statistical Institute within one calendar year shall be notified to your side by means of e-mail, ATM, telephone, short message service or similar tools. You have the right to waive the use of the product or the service within 15 days after the date of notification. In the case such right is exercised, no additional interest, fee and/or commission shall be collected from your side with regard to the new period under any circumstances.

In the case the fee change pertaining to the use of product or service is not accepted, our Bank shall be entitled to reserve the right to cease the provision of such service to your side.

Your request pertaining to the fee changes which are 1.2 times or above the annual consumer price index increase rate announced by the Turkish Statistical Institute shall be handled respectively.

In the case you would like to utilize instant transactions and services which are not continuous, information regarding the fee shall be provided to your side before such fee is collected at the time of transaction and your approval shall be obtained. Fee information regarding the non-continuous instant transactions and services shall be displayed to your side on the relevant channel before the transaction is realized and be collected after your approval has been obtained. You can receive the fee information regarding these transactions at the addresses www.aktifbank.com.tr and passolig.com.tr.

METHOD OF COLLECTION
According to the type of product and service, collection shall be realized in cash or by approximation or by debiting the credit card account at the request of the customer or by means of collecting from the limit of the overdraft account.

OPERATING THE ACCOUNT: A cash management account is opened linked to an account allocated to the debit card and/or the credit card and in the case a current account balance is formed above the defined minimum limit, the exceeding amount shall automatically be valorised by means of repo / reverse repo. If desired, the customer may cancel the repo/reverse repo transaction

defined in his/her account by means of placing a request at the 0850 724 3344 Call Centre and may elect other investment tools provided by the Bank. In such a case, the Customer shall sign the other agreements and forms regarding the legislation to which the relevant investment tool relates.

PRODUCT NAME / DESCRIPTION: PASSOLIG CREDIT CARD

FEE, COST AND COMMISSION RATES TO BE COLLECTED

Cost Description	Cost Amount	Explanation
E-Ticket System Annual Usage Fee (Galatasaray, Beşiktaş, TFF and Passolig Card with No Logo Cards)	33 TL	Once in a year
E-Ticket System Annual Usage Fee (Fenerbahçe and Trabzonspor Cards)	30 TL	Once in a year
E-Ticket System Annual Usage Fee (Bursaspor Cards)	22 TL	Once in a year
E-Ticket System Annual Usage Fee (Other club cards with logos except for Fenerbahçe, Beşiktaş, Galatasaray,Trabzonspor, Bursaspor, Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor, Bucaspor, TFF Logolu and Passolig Card with No Logo)	17 TL	Once in a year
E-Ticket System Annual Usage Fee (Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor and Bucaspor Cards)	16,79 TL	Once in a year
Advance Transaction Installment Interest Rate	2,02%	Monthly Maximum Interest Rate at the time of Transaction
Cash Advance Interest Rate	2,02%	Daily interest, RUSF and BITT shall be added
Limit Exceeding Interest Rate	2,02%	Shall be collected in the case the card limit is exceeded, RUSF and BITT shall be added
Default Interest Rate	2,52%	Shall be collected in the case payment less than the required minimum amount is effected, RUSF and BITT shall be added
Cash Advance Fee from Passolig Internet Branch / Passolig Contact Centre / Other Bank Domestic ATMs	3,9% + 9 TL	Shall be collected at the time of transaction, BITT shall be added

Cash Advance Fee from Abroad ATMs	3,5% + 3 USD	Shall be collected at the time of transaction, BITT shall be added
Renewal Fee (Galatasaray, Beşiktaş, TFF and Passolig Card with No Logo Cards)	33 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Trabzonspor Cards)	30 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Fenerbahçe and Bursaspor Cards)	22 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Other club cards with logos except for Fenerbahçe, Beşiktaş, Galatasaray,Trabzonspor, Bursaspor, Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor, Bucaspor, TFF Logolu and Passolig Card with No Logo)	17 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor and Bucaspor Cards)	16,79 TL	No fee shall be collected from the first 2 renewals in one calendar year
Passolig Card Courier Fee	7,50TL	
PTT-Matic and PTT Branches Payment Channel Fee		Free of Charge
Vakıfbank ATM Payment Channel Fee	3 TL	For payments made between 0-1,000TL, BITT shall be added. Per transaction
Vakıfbank ATM Payment Channel Fee	6 TL	For payments 1,001TL and above, BITT shall be added. Per transaction
Akbank ATM Payment Channel Fee	3 TL	Per transaction

PRODUCT NAME / DESCRIPTION: PASSOLIG DEBIT CARD

FEE, COST AND COMMISSION RATES TO BE COLLECTED

Cost Description	Cost Amount	Explanation
E-Ticket System Annual Usage Fee (Galatasaray, Beşiktaş, TFF and Passolig Card with No Logo Cards)	33 TL	Once in a year
E-Ticket System Annual Usage Fee (Fenerbahçe and Trabzonspor Cards)	30 TL	Once in a year
E-Ticket System Annual Usage Fee (Bursaspor Cards)	22 TL	Once in a year

E-Ticket System Annual Usage Fee (Other club cards with logos except for Fenerbahçe, Beşiktaş, Galatasaray,Trabzonspor, Bursaspor, Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor, Bucaspor, TFF Logolu and Passolig Card with No Logo)	17 TL	Once in a year
E-Ticket System Annual Usage Fee (Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor and Bucaspor Cards)	16,79 TL	Once in a year
Cash Advance Withdrawal Fee from Other Bank Domestic ATMs	1% + 0,91 TL	Shall be collected per transaction, BITT shall be added
Other Bank ATM Balance Inquiry Commission	0,25 TL	Shall be collected per transaction
Cash Advance Withdrawal Fee from Abroad ATMs	1,5% + 3 USD	Shall be collected per transaction, BITT shall be added
Renewal Fee (Galatasaray, Beşiktaş, TFF and Passolig Card with No Logo Cards)	33 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Trabzonspor Cards)	30 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Fenerbahçe and Bursaspor Cards)	22 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Other club cards with logos except for Fenerbahçe, Beşiktaş, Galatasaray,Trabzonspor, Bursaspor, Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor, Bucaspor, TFF Logolu and Passolig Card with No Logo)	17 TL	No fee shall be collected from the first 2 renewals in one calendar year
Renewal Fee (Sivasspor, Osmanlıspor, 1461 Trabzonspor, Orduspor and Bucaspor Cards)	16,79 TL	No fee shall be collected from the first 2 renewals in one calendar year
Passolig Card Courier Fee	7,50TL	
PTT-Matic and PTT Branches Payment Channel Fee		Free of Charge
Vakıfbank ATM Payment Channel Fee	3 TL	For payments made between 0-1,000TL, BITT shall be added. Per transaction
Vakıfbank ATM Payment Channel Fee	6 TL	For payments 1,001TL and above, BITT shall be added. Per transaction

Akbank ATM Payment Channel Fee	3 TL	Per transaction

PRODUCT NAME / DESCRIPTION : Drawing account TL / Foreign Currency Account

FEE, COST AND COMMISSION RATES TO BE COLLECTED

Cost Description	Cost Amount	Explanation
For the account activities prior to the last year	1,5 TL	Per page
For printing receipts for the transactions prior to the last year	5 TL	Per page
Delivery of printed material via Post / Courier	2,50 TL	Per page
Account maintenance fee	Free of Charge	

Any detailed information other than the above summarized issues and the fee information included in the below tables are included in the Passolig Service Terms and Conditions Agreement. This form, is the annex to your Passolig Service Terms and Conditions Agreement. We hereby kindly submit for your information the product information form related to the financial service requested by your side over the Internet Banking. In the case approval is granted by your side over the address www.passolig.com.tr during the Passolig application stage, you shall be deemed to have read and approved this form.

AKTİF YATIRIM BANKASI A.Ş.

Names and Surnames of Bank Authorities

Signatures

Name and Surname of the Customer
Turkish Republic ID No
Address
Electronic Address
Date