

Date : __/__/____

TERMS and CONDITIONS for PASSOLIG SERVICES PRE-CONTRACT

INFORMATION FORM

The Contract for Passolig Banking Services and Terms and Conditions for Passolig Services is a standard contract drafted unilaterally in advance by our Bank, and it stipulates general conditions for transactions. General conditions for transactions that are against the interests of the other Party may only be included in the contract if the Party drafting the contract clearly informs the other of such conditions, allowing them to know their content, and the other Party agrees to these conditions. In this context, the general conditions for transactions, set forth herein this Contract for Passolig Banking Services and Terms and Conditions for Passolig Services, are presented below. We hereby provide you with the information form for the financial services you have requested via Passolig web site (www.passolig.com.tr). It is not necessary for you to further sign this document as your declaration of acceptance is recorded electronically, categorized according to the means of communication used. For further information, please visit our Bank's official website at: www.aktifbank.com.tr.

A. The Pre-contract Information Form for Passolig Banking Services and Terms and Conditions for Passolig Services hereby has been drafted for information purposes regarding the articles stipulated in the Contract for Passolig Banking Services and Terms and Conditions for Passolig Services.

B. Our Bank's title, address, telephone number, web site and central registration system number are presented below. Our Bank is duly authorized to offer the subject matter financial service.

C. The Contract for Passolig Banking Services and Terms and Conditions for Passolig Services hereby, drafted to govern the procedures for opening accounts in our Bank and obtaining credit cards/debit cards, consists of the three following sections, respectively:

- a. General Regulations for the Account
- b. Framework Contract for Payment Services
- c. Regulations for Cards and Related Products

D. Our Bank holds the rights to block, lien, exchange, retain and offset over your bank accounts and assets to secure your liabilities arising from this Contract. If you fail to pay your debt fully and timely as per the information pertaining to the relevant products and services or payment terms you have agreed to, the Bank may opt to collect the amount owed from your assets.

E. You are hereby presented with one (1) copy of the "Product Information Form relating to the Contract for Passolig Banking Services and Terms and Conditions for Passolig Services" and one (1) copy of the "Information Form relating to the Fees Charged for Payment Services" for the fees charged for payment services as well as those charged for the products you will benefit after signing the Contract for Passolig Banking Services and Terms and Conditions for Passolig Services. For updates and further details regarding these fees, please visit our Bank's above mentioned website.

F. The Contract for Passolig Banking Services and Terms and Conditions for Passolig Services regulates the card products specified in paragraph C. The preliminary information for the Passolig credit card are presented below as per the Regulations on Consumer Loan Contracts

Aktif Investment Bank A.Ş. Aktifbank Headquarters Esentepe Mah. Kore Şehitleri Cad.
No:8/1 Şişli/İstanbul, 0212 340 80 00, www.aktifbank.com.tr, Istanbul Trade Registry
Office– Trade Registration No:424040, Central Registration System No : 0225013653700015

published in the Official Gazette no. 29363 on 22/05/2015. Please read them thoroughly, we will be ready to explain to you any unclear matters.

- 1) **1) Type of loan:** Credit Card
- 2) **2) Term of the loan agreement (maturity):** Indefinite
- 3) **3) Details for Loan Terms**
 - Cash Advance, Contractual Interest Rate: 1.98%
 - Shopping, Contractual Interest Rate: 1.98%
 - Monthly Delay Interest Rate: 2.28%

E-Ticket System Annual Usage Fee (Fenerbahçe, TFF and Passolig Card with No Logo Cards)	67 TL
E-Ticket System Annual Usage Fee (Beşiktaş and Galatasaray Passolig Cards)	63 TL
E-Ticket System Annual Usage Fee (Trabzonspor Passolig Cards)	51 TL
E-Ticket System Annual Usage Fee (Ankaragücü Passolig Cards)	60 TL
E-Ticket System Annual Usage Fee (Bursaspor Passolig Cards)	50 TL
E-Ticket System Annual Usage Fee (Other club cards with logos except for Ankaragücü, Beşiktaş, Bursaspor, Fenerbahçe, Galatasaray, Trabzonspor, Bursaspor, Ankaraspor, Orduspor, Bucaspor, TFF Logo and Passolig Card with No Logo)	38 TL
E-Ticket System Annual Usage Fee (Ankaraspor, Orduspor and Bucaspor Cards)	37,62 TL

- 4) **Card Limit and Increases:** After the evaluation process, the total credit card limit assigned to the credit cards provided by all issuers to the customers who will get a credit card for the first time may not exceed double of their net income for the first year and quadruple for the following years. In case monthly or annual average income of the customers who will get a credit card for the first time cannot be determined, the total upper limit of all credit cards to be obtained from card issuers will be set at one thousand Turkish Lira, which will then be notified to you. Credit card limits can be increased in the stage of application or later, upon your request. If you fail to pay the minimum amount three times in a calendar year, your credit card limits shall not be increased unless you fully pay the debt.
- 5) **Interest Rate and Increases:** The interest rates applicable as of the date of this Form are provided above. Interest rates are set subject to the rates quarterly issued by the Central Bank of the Republic of Turkey. Any increases in the interest rates shall be notified in writing or via permanent data storage devices or recorded telephone 30 (thirty) days before such increases become applicable. You will not be affected by the interest rate increase if you pay your debt fully and cease credit card use within 60 (sixty) days as of the date of notification.
- 6) **Fees and Increases:** The fee, applicable and continuous as of the date specified herein, is given above. The E-Ticket usage fees in this form are increased at the annual average of Producer Price Index/Consumer Prices Index. You will be notified of the lower increases at least 30 (thirty) days in advance via data storage devices or in writing. You may withdraw from using the product or service within 15 (fifteen) days as of the date of notification. If you opt to exercise this right, you will not be charged any additional interest, fee and/or commission applicable to the next period. The bank may stop providing the disputed product or service if you exercise the right to withdraw. By continuing to use the product or service, you will be deemed to have agreed to the change.
- 7) **Termination of the Contract:** You have the right to cancel the credit card and terminate the contract. Our Bank shall cancel the card within 7 (seven) days as per the applicable legislation. Likewise, our Bank may also terminate the contract or stop provision of products or services with a notification.

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- 8) Event of Default:** In case the minimum amount notified with a bank statement for a given month is not paid until the due date, the account shall become overdue on the next working day. The default interest shall be calculated with reference to the due date. Applicable interest shall accrue over the principal debt based on which the minimum amount is calculated. If you fail to pay the minimum amount, notified by a bank statement, at least two times in a row, your account shall go into default. In such a case, our Bank shall notify you of acceleration of debt and grant you a period of at least 30 (thirty) days. If you fail to pay the overdue amounts within 30 (thirty) days, the Bank shall put a hold on your credit card, and your account shall be closed. The total debt shall be due and payable upon such closure. Our Bank shall take legal action against you in order to collect the debt. If you go into default or pay after the due date, you will be charged the amount of interest calculated over the default interest accrued to the principal amount within the amount overdue and the number of days in default as well as taxes, charges and other legal liabilities to be calculated over such amount. Furthermore, litigation expenses and attorney's fees shall be collected from you if the Bank takes legal action.
- 9) Insurance and Guarantee:** Customers are not requested to provide insurance or guarantee for credit cards.
- 10) Right of Withdrawal:** The right of withdrawal starts as of the conclusion of the contract. You may withdraw from this loan within 14 (fourteen) days as of the date of signature without any justification or penalty. You should contact the Bank by calling the Call Center (0850 724 3344) to notify that you have decided to exercise your right of withdrawal within this period. The Bank shall cancel the card within 7 (seven) days as per the applicable legislation. You will not be able to use your card for new expenditures. Moreover, you must pay the outstanding credit card debt until the due date notified in the bank statement.
- 11) Early Payment or Pay-Off:** Early payment or pay-off for the outstanding credit card debt requires the full payment of the outstanding debt, which will stop interest accrual.
- 12) Credit Card Assessment Result:** If you are denied a credit card as a result of the assessment, our Bank shall grant you a debit card. You will be notified free of charge and via SMS if the Bank declines your application.
- 13) Copy of the Contract:** You are entitled to obtain a copy of the Contract for Passolig Banking Services and Terms and Conditions for Passolig Services within the first year starting from the date of its conclusion.

G. The Pre-contract Information Form for Passolig Banking Services and Terms and Conditions for Passolig Services shall be valid until the end of the working day on which it is issued

Any details except the provisions and information given above can be found in the Contract for Passolig Banking Services and Terms and Conditions for Passolig Services.

Customer's Name & Surname :

Customer's Rep. of Turkey Identity Number :

Bank Representative's Name & Surname and Signature



**Executive Vice President
Murat BARLAS**



**Executive Vice President
Betügül TOKER**