

THE PRELIMINARY INFORMATION FORM FOR BANKING SERVICES AGREEMENT

(RETAIL CUSTOMER)

The enclosed Banking Services Agreement (“BSA” (is comprised of Introduction, Common Provisions, Special Provisions, and Annexes (forms). You are kindly requested to review all the articles and the Annexes of the BSA within the framework of the provisions regarding General Transaction Conditions as specified in the Turkish Code of Obligations.

The BSA has been arranged in relation to main banking transactions. You will be required to sign the agreements arranged in relation to our Bank’s products in order to be able to benefit from them. The BSA delivered to you as an annex enclosed to this Form is comprised of 28 articles. The “Common Provisions” provided in the BSA are the provisions that will be applicable to you for all the products that you will benefit from. Our Bank has the right of lien, retention, setoff or deduction on any and all receivables, whether due or undue, borrower accounts, cash funds, share certificates, investment funds, or bonds, currently held and likely to be held in future at our Bank, our head office and all of its branches as well as on the money remittances received and to be received in your favour, providing to be limited with the receivables that have accrued/will accrue under this Agreement. The said items may also be blocked or restricted with court judgements or the decisions of competent authorities. The fees and charges applicable for the banking services that you will start to use upon signing of the BSA are provided for your information with/in the Main Banking Products Information Form. You are kindly requested to visit our Bank’s website (www.pashabank.com.tr) for the revisions that can be made in such fees and charges.

In relation to the BSA delivered to you, we kindly request from you to write down the expression “I received a copy of the Agreement” into the field below in your own handwriting.

Customer’s Name/Surname :

TCKN/YKN/VKN/ :

Form Date :

Customer’s Signature :

PASHA YATIRIM BANKASI A.Ş.