

MODERN ACCOUNT INFORMATION AND REQUEST FORM**INFORMATION:**

Please find information regarding your Modern Account application in below. Please review carefully and ask for clarification if needed.

Product/Service:	Modern Account
Maturity/Period:	There are two different accounts as current and overnight (O/N) savings
Interest Rate:	Welcome interest rate at the time is applied to O/N savings account for the first 45 days starting from the account opening date and this rate is fixed for 45 days. After the welcome period is over, standard O/N interest rate will be applied. Our bank reserves the right to terminate and/or change welcome interest rate application and/or period.

Our Bank's title, MERSIS number, full address, e-mail address, telephone number and other contact details are stated below.

Modern Account Terms and Conditions: Modern Account is a current account which also accrues O/N interest at the end of the day for the balances between lower and upper limits set by the Bank. Current accounts in Turkish Lira (TL), American Dollar (USD), Euro (EUR) and English Sterling (GBP) can be defined as Modern Account. Only one Modern Account can be defined in each currency and if a joint, child or guardian account is defined as Modern Account, holders cannot have another current account as Modern Account in the same currency. Modern Account may be defined through branch, internet, telephone and mobile banking.

An "Active Account (automatic fund account)" can also be defined as Modern Account. In that case, "Active Account" will be terminated, the automatic fund purchase/sale will cease and the account will start to earn overnight (O/N) interest. If direct debit and utility bill payment orders are set up from this account, sufficient balance should be deposited into the account in order to ensure that all payments are made fully.

There are pre-set lower and upper Modern Account limits for each currency and interest is accrued only for the account balance within these limits. The Bank may differentiate lower and upper limits according to customer segments. The lower and upper limits may be changed by the Bank and customers are notified via remote communication channels. Customers may also change Modern Account's lower limits as long as the updated limit stays above the lower limits defined by the Bank, however the upper limits cannot be changed by the customer. Modern Account lower and upper limits defined by the Bank are stated in the below table.

Currency	Lower Limit	Upper Limit
TL	3,000	1,000,000
USD	2,000	150,000
EUR	2,000	150,000
GBP	2,000	150,000

The end of day process is carried out between 22:00-02:00 and these times may differ due to system operation. Customers may access to their total Modern Account balance along the day but cannot access to balance within the defined lower and upper limits during the end of day process. Following the completion of end of day process, the balance is transferred to account with the accrued interest. The balance within lower and upper limits deposited to Modern Account after 17:00 starts to earn interest starting from the following day. No interest is accrued on the blocked balance in Modern Account.

Modern Account Fees and Interest Rates: There is no entrance fee for Modern Account. There must be a valid current account in respective currency to define a Modern Account. Modern Account is subject to standard deposit products and banking transactions fees and commissions. At the time of transaction, customers' approval is obtained (aligned with transaction channel nature) for all charges that may occur, for money transfers (remittance), EFT, invisible items and other banking services. Therefore, those fees and commissions are not included in this form.

Bank may apply a "welcome interest rate" above the standard interest rate for a certain period of time, for the first Modern Account opening in respective currencies. Welcome interest rate is stated in the application form, on internet and mobile banking information page and by customer relationship manager and telephone banking customer service representative. If



the Bank applies a welcome interest rate, it may also set the lower and upper limits at which this interest will be accrued. The welcome interest rate is applied starting from the account opening date and become effective along the welcome period. Standard interest rate is applied to Modern Account after the welcome period. Customers can benefit from the welcome rate only once. If a customer has previously benefited from welcome interest rate on a Modern Account in one of the respective currencies and then closed this account, he/she cannot benefit from welcome interest rate by opening another Modern Account in the same currency. Welcome and standard interest rates which are applicable on account opening date are stated on respective pages in Bank's web site. These interest rates are applicable until they are changed by the Bank and are in effect starting from the date of change. The interest rates may change on a daily basis.

Customer Segment: Bank may apply partial or total exemption for any or all of the fees and preferential interest rates for any or all of the deposit accounts for different customer segments. Customers have the right to benefit from those exemptions and benefits on a monthly basis as long as they meet the qualification criteria for the segment. Benefits are effective on a monthly basis. Benefits may be changed even if the customers meet the qualification criteria for the segment. If customers do not meet the qualification criteria for the segment, customers will not benefit from the exemptions and current fees, commissions and deposit interest rates will be applied.

Agreement Copy: Customers may have a free copy of Banking Transactions Agreement. This form is an attachment and inseparable part of the HSBC Banking Transactions Agreement and subject to that agreement terms.

Information Regarding Resolution of Disputes: Customers may refer to arbitration committee in city centre or consumer court for the resolution of disputes regarding the services stated in this sheet within regulatory financial limits. Additionally, customers may refer to Customer Complaints Arbitration Committee at The Banks Association of Turkey in the case their requests are declined by the Bank.

Right of Withdrawal: This form covers Modern Account and right of withdrawal does not exist for this product. Customers may close their Modern Accounts aligned with account closing instructions.

REQUEST:

Upon signing this sheet or giving an approval through a different channel, Modern Account will be opened. If you have a request, please fill the required fields below and sign or approve if you make a transaction through a different channel. (Note: "I have received a copy of this form." statement must be added to the following field with handwriting and signed by the customer.)

The customer confirms that s/he has approached HSBC Bank A.Ş. with regards to the related products/services to be purchased and has decided to enter into a transaction by his/her own volition having read and understood all relevant product literature, without any prior solicitation made by HSBC Bank A.Ş. during his/her official residency abroad or his/her presence in a foreign country at the time of transaction.

HSBC BANK A.S.



Ayşe Yenel
Head of Wealth and
Personal Banking

HSBC BANK A.S.



Murat Yılmaz
Wealth and Personal Banking
Head of Branch Network

CUSTOMER

Date: ____/____/____

Name/Surname: _____

Customer Signature

