

CONSUMER LOAN INFORMATION FORM

Please find below the information on the consumer loan.
Please review carefully and ask for explanation regarding unclear matters.

Issuance Date:	____/____/____	
Loan Agreement Term (maturity):	 month	
Loan Amount (Principal):	 TRY	
Monthly Installment Amount:	Monthly installment amount (loan on equal installments)TRY Please check the payment schedule for flexible-rate loans.	
Monthly/Annual Contractual Interest Rate:	Monthly-%	Annual -%
Monthly/Annual Default Interest Rate:	Monthly-%	Annual -%
Annual Effective Interest Rate /Annual Rate of Cost:	Annual-%	
Total Repayment Amount of the Loan:	 TRY	
Loan Set up Fee:	TRY+BITT	
Credit Life Insurance Premium:	 TRY	

- Validity period:** This pre-agreement information form shall be valid until the end of working hours on the date of issue.
- Consumer loan:** Refers to the consumer loan offered to cover your cash needs.
- Loan Utilization Purpose:** Your Personal loan application will be evaluated within the scope of your declared "loan utilization purpose", therefore if the loan is approved, we would like to remind that you have been informed by the Bank about the loan is utilized under the circumstance of loan amount should not be used other than its utilization purpose or to obtain any financial return via mutual funds, bonds ,foreign currency, precious metals (gold, silver, platinum etc.) crypto currency etc. transactions, time deposit account opening and stock buying-selling transactions. We remind you that all kinds of information and documents regarding the determination and follow-up of their suitability for the purpose of use must be submitted to the bank upon request and that you have been informed by our Bank that loans are used under these conditions.
- Lender/ The Bank:** Refers to HSBC Bank A.Ş., which provides the loan, and the Bank's title, full address, telephone number and other contact information as well as Central Reg. Sys. (MERSIS) number are below.
- Nature of the tied loan:** This product is not a tied loan.
- Contractual interest rate:** It refers to the interest rate used for the preparation of the loan payment schedule. Contractual interest rate for this loan is monthly/annually as stated above.

- **Annual Effective Interest Rate (Annual Rate of Cost):** Please find below the example calculation table stating all components used to calculate this rate. As per the legislation, insurance premium is not within the annual effective interest rate /annual rate of cost. Insurance premium is as specified on the table above.

Example Calculation Table

Loan Amount	Loan Term	Monthly Interest Rate	Monthly Installment Amount (Including Taxes)	Loan Set up Fee (Including BITT)	Annual Effective Interest Rate /Annual Rate of Cost	Total amount to be Paid
50,000 TRY	12 months	1,50%	4.713,47 TRY	287,5 TRY	27,4806%	53.561,68 TRY

- **Flexible Payment Plan:** In the event that the monthly installment amounts of loans with flexible payment plan are less than the total monthly interests, funds and taxes, an "outstanding interest balance" will occur. In your loan transactions, this total outstanding interest, if any, and the taxes and funds related to it will be included to your loan balance.
- **Sample payment schedule:** As attached to this information plan, sample payment schedule prepared based on the contractual interest rate stated on this form for your loan amount and term request, and in case of loan offers which with insurance and without insurance, sample payment plans for both offers have been delivered to you. If the installment amounts of this loan are equal, a comparative information regarding the installment amount and the total repayment amount can be presented instead of the sample payment plan.
- **Establishing an account:** In case of opening a current account linked to a loan agreement and performing transactions only in connection to the loan, no fees or costs shall be charged for this account. This account connected to the loan, will be closed automatically upon the repayment of the loan; if the account is being used only for loan related transactions and if the account balance is zero and if at the same time there is no product / service connected to this account unless otherwise conveyed to our Bank by you written or via recorded data storage instruments. In the event of any circumstances preventing the account closure, it is necessary to obtain your explicit written request or a request placed via recorded data storage instruments regarding the closure of the account, the closure operation can be carried out by our Relation Managers upon your closure request.
- **Loan Set up Fee:** It is five per thousand (0.5%) of the loan amount as stated above. Amount shall be set off and collected from the loan amount deposited on the account or paid in advance. There is not any notarial fee applied to these loans, but in such a case, this notarial cost shall be at your own cost.
- **Default:** The event of default shall be the case if you fail to make loan installment repayments on due dates. In this case, default interest shall accrue on the principal sum within the unpaid installment. If you fail to pay two installments consecutively, you shall be given maturity notice and warned to pay debt within at least 30 (thirty) days of such warning by the bank (you shall be required to pay the amount in full). In case of you fail to repay the remaining debt in full within 30 (thirty) days, if the loan is collateralized, the Bank has the right to collect from the pledged asset(s); or if the loan is not collateralized, the Bank is entitled to collect the amount of the debt as part of the Bank's rights of lien, retention, clearing and set off pursuant to the detailed Articles of the Credit Agreement, and also the Bank reserves its right to take legal action. In case of a legal action taken by Bank, please note that you will have to cover trial expenses and counsel's fees along with the aforementioned default interest. When the debt becomes default, the Bank sends written maturity notification to the address of the client. The cost of this notice shall be charged to all your deposit accounts and / or reflected to your account as a liability.
- **Insurance:**
 - The name of the loan-related insurance offered with this loan is "Credit Life Insurance". The term of the credit life insurance is the same as the maturity of the loan. Credit life insurance is valid throughout the loan maturity and is not subject to renewal. The contractual interest rate may differ depending on whether the loan has a life insurance policy or not, and your preference in this regard is included in the annex of the Agreement.
 - You are not allowed to take out a policy in connection to the loan without an explicit written request or a request placed via recorded data storage instruments. However, credit life insurance is necessary to constitute collateral surety for this loan. Relevant insurance items may be taken out by another insurance

company other than our Bank provided to be in compliance with the loan. Provided that they are compatible with the loan, you may present existing insurance policies for collateral surety. If you take out a policy for credit life insurance via our Bank, total insurance premium debt shall be blocked at your account or at a sub-account, and you may not dispose such amount. Under any circumstances, insurance policies must indicate the Bank as the loss payee. This means that insurance indemnities equivalent to the remaining loan debt will be pledged to the Bank. When you have a loan life insurance policy has been purchased through our bank and you pay of your loan early, your loan life insurance policy will be terminated and return of the insurance premium will be deposited to your bank account/credit card by which you have made the premium payment, in accordance to the insurance termination conditions. In the event of a change on the payment plan of your loan and if you have purchased a loan life insurance policy through our bank, such policy will be terminated and return of the insurance premium will be deposited to your bank account/credit card by which you have made the premium payment in accordance with the insurance termination conditions. Upon your explicit request in writing or through the recorded data register, a new loan life insurance can be contracted compatible with your changed payment plan.

- If the Credit Life insurance is not made through the Bank, the Customer must apply to the relevant insurance company in case of early closure of the credit or a change in the payment plan of the credit, regarding matters such as termination of the insurance or refund according to the insurance conditions.
- **Collateral:** Personal sureties received against your actions shall be deemed ordinary guarantee notwithstanding their category; and in case of personal sureties provided against your receivables these shall be deemed joint guarantee unless otherwise is specified under other laws.
- **Extension of the Loan from Digital Channels:** You can also use a personal loan via HSBC Internet Banking or HSBC Mobile Banking Channels or in accordance with the Regulation on Distance Agreements for Financial Services. In this case, the loan agreement will be concluded over telecommunication tool. No additional written agreement will be signed between you and our Bank. The loan will be extended based on the pre-extension notification and your approval regarding the agreement. For both with insurance and without insurance preference if the loan installment amounts are equal, comparative information regarding the installment amount and the total repayment amount instead of the sample payment plan is given at the time of application. You can access these loan documents at any time through HSBC Internet Banking and HSBC Mobile Banking Channels. In the presence of justifiable reasons, you or our Bank may terminate the agreement at any time provided that the personal loan debt is repaid including all interests and secondary's to accrue, by giving a written notice or notifying through the recorded data register. In this case, no penalty will be applied.
- **Right of withdrawal:** You have the right of withdrawal within fourteen (14) days from the drawdown date without stating any reasons or paying any penalties. Withdrawal notice must be submitted to the Bank via branch or telephone banking. Within 30 (thirty) days after your withdrawal notice, the whole amount including loan principal amount and interest calculated based on the contractual interest rate for the period elapsed after utilization of loan and taxes thereof must be repaid. If a payment is not made within the indicated time period, you are considered not to have withdrawn. In this circumstance, an event of default will occur due to the late payment of the loan installments fall in the thirty-day period after the withdrawal notification and the default interest will be charged. On the day you will make the payment, please apply to your local branch to learn about the loan pay-off amount. Please note that it is necessary for you to inform your branch (or provide information via the telephone banking) once you make the payment. You will not be requested of any costs other than the capital and the contractual interest calculated with all taxes thereof and expenses paid to any public institution or organization or any third party. If the entire loan debt is paid early within the right of withdrawal period, loan will be closed by using right of withdrawal without seeking notice of withdrawal.
- **Early installment payment /interim payment /early pay-off:** You may pay undue installments, make interim payment or pay off the loan earlier. For the early installment payment, you shall utilize the discount to be applied on the interest amount by the bank to the extent of the early payment days. In the case of interim payment or early pay-off, remaining principal and interests accrued until your transaction date and taxes thereof shall be collected and loan paid-off by the bank, thereby the loan agreement shall be deemed to be terminated. In the case of interim

payment, there is no need to execute a new agreement, and a new payment schedule shall be drawn up and dates of installment included in the payment schedule shall not be modified after the interim payment.

- **Credit evaluation:** If your credit request evaluation turns out to be negative, you will be informed immediately and free of charge.
- **Copy of the agreement:** As of the drawdown date, client shall be entitled to receive a copy of the loan agreement completely free of charge.
- **Cross border disclaimer:** 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 or proposal 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.
- **Protection of Personal Data Notification:** In accordance with the Law on Protection of Personal Data, you can visit the HSBC Bank A.Ş website (<https://www.hsbc.com.tr/hsbc/personal-data-protection>) or contact the bank to get detailed information about the processing of your personal data by HSBC Bank A.Ş. to perform consumer loan transactions.

This document is signed both in English and Turkish languages and in case of a conflict between the two versions, Turkish version shall prevail.

REQUEST:

Upon signing this form, you will be utilizing the loan, to be subject to the Bank's loan evaluation. If you request it, please fill in the following fields and sign the document.

CUSTOMER

HSBC BANK A.Ş.



Cem Muratoğlu
Head of Wealth
and Personal Banking



Sema Çetinkaya
Wealth and Personal Banking
Head of Products

Date: ____/____/____

Name/Surname: _____

Please write down the following in hand writing."

"I received a copy of this form and annexes thereof by hand."

Customer's Signature