

INFORMATION FORM PRIOR TO THE TRANSACTION REGARDING ONE-TIME PAYMENT TRANSACTIONS

Herein this information is made in accordance with art. 30/2 of Regulation on Payment Services And Electronic Money Issuance And Payment Institutions And Electronic Money Institutions.

The subject of this information letter, "One-Time Payment Transaction", is defined as a payment transaction made for once and which is not within the scope of the framework contract signed between our Bank and our customers.

People who would like to make a "One Time Payment Transaction" are defined as "Payment Service User".

Transaction Information That Need to be Submitted to the Bank: The Payment Service User shall submit the official document to the Bank in accordance with the legislation that is useful for the identification of the sender and the recipient's name-surname/title, the sender and the recipient's T.R. ID/Tax number, recipient account number, recipient bank name, branch or bank branch code, recipient address information, subscriber/equipment number for the invoice payments, tax identification number for tax payments, registration number for SSI payments, transaction amount to be made, transaction currency to be made and if any, to whom the correspondent fee belongs, how the transfer will be made, transaction description and other information and documents that the Bank may request according to the nature of the transaction and that are not limited with those mentioned above.

Maximum Time Limits: One-Time Payment Transaction with a domestic recipient are made maximum in 4 (four) working days from the receipt of the transaction order.

One-Time Payment Transaction with a foreign recipient are made maximum in 5 (four) working days from the receipt of the transaction order.

These time limits are related to the fact that the Payment is delivered to the Recipient's payment service provider; and after the Payment is delivered to the Recipient's payment service provider, the liability of time limit for the Payment to be delivered to the Recipient belongs to the Recipient's payment service provider.

Fees: The current transaction fee, charge and commissions for the One-Time Payment Transaction are calculated prior to the transaction and are notified to the Payment Service User. In the event that the fee, charge and commission related to the transaction are acknowledged by the Payment Service User; One-time Payment Transaction order is recorded in the Bank's system to be made.

Also; the current transaction fee, charge and commissions ("Product and Service Fees") are announced on our Bank's website (www.albaraka.com.tr).

Exchange Rate: In the event that there is an exchange rate or a reference exchange rate to be applied/taken as a basis on the payment transaction, this rate would be the exchange selling rate of the Bank at the time of the transaction.

In the event that the Payment Service User acknowledges the informations and fee/fees on the transaction receipt by signing/confirming the transaction receipt; One-time Payment Transaction order is recorded in the Bank's system to be made. A copy of the transaction receipt is delivered to the Payment Service User.

In the event of a legal and/or factual obstacle regarding the One-time Payment Transaction; Our Bank reserves the right not to make the One-Time Payment Transaction and/or to refuse the Payment Service User's transaction order.

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