PRE-CONTRACTUAL INFORMATION FORM
FOR THE EDUCATION AND TRAINING SUPPORT INDIVIDUAL LOAN/FINANCING AGREEMENT
AND
ADDITIONAL INFORMATION ON THE GENERAL TERMS AND CONDITIONS
AND
PERSONAL DATA INFORMATION NOTICE FOR NATURAL PERSONS

This Information Form contains information on: **(a)** the Product/Loan/Financing; **(b)** the Fees to Be Collected from the Customer; **(c)** Other Information; **(d)** Additional Information on the General Terms and Conditions; and **(e)** the Personal Data Information Notice for Natural Persons.

INFORMATION ON THE PRODUCT/LOAN/FINANCING

Name of Product/Type of Loan/Financing	Education and Training Support (Consumer Loan/Financing)	
Maturity of the Loan/Financing	…………………… Month(s)	
Term of the Loan/Financing Agreement	The Agreement shall remain in force until the loan/financing debt, together with all ancillary amounts, has been paid in full and all obligations have been duly performed.	
Amount of the Loan/Financing (Principal)		
Contractual Profit Share Rate (Monthly)	%	The Contractual Profit Share shall not be compounded. It shall be calculated on the total principal on a simple, non-compounding basis according to the term and collected as part of the instalments.
Contractual Profit Share Rate (Annual)	%	The equivalent of the Monthly Contractual Profit Share Rate on an annual basis.
Annual Cost (Effective Annual Profit Share) Rate	%	This is the rate obtained by expressing the total cost of the loan/financing as an annual percentage of the loan/financing amount.
Total Amount to Be Paid		The distribution of the total debt amount in terms of principal, profit share, taxes, duties, and similar legal obligations and fees, as well as the amount of each installment to be repaid according to the loan/financing amount, are set forth in the attached Sample Payment Plans.
Sample Payment Schedule	Attached.	This sample table is prepared at the time of the loan/financing request and is subject to subsequent change.
Late Payment Penalty Rate (Monthly)	30% above the Contractual Profit Share Rate	The penalty shall be charged on the principal portion of any overdue debt for the period from the date of default until the date on which the debt is actually paid.

FEE ITEMS TO BE COLLECTED FROM THE CUSTOMER

Name		**Amount/Rate**	**Collection Period**	**Period of Validity**
1. Allocation Fee	0.5% of the Financing Amount (Principal)	TRY ……………	Once	
2. Appraisal Fee		An Amount Paid to a Third Party Not Exceeding TRY …………	Per Appraisal	Until the Amount Paid to Third Party Changes

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3. Establishment of Pledge	If Pledge on Movables is Established	An Amount Paid to a Third Party Not Exceeding TRY ………..	Per Establishment of Pledge	Until the Amount Paid to Third Party Changes
4. Establishment of Mortgage	If a Mortgage over Immovable Property is Established	An Amount Paid to a Third Party Not Exceeding TRY ………..	Per Mortgage Collateralization	Until the Amount Paid to Third Party Changes
5. Document Request	Requests Made More Than One Year after the Date of Issue of the Relevant Document	Per Page TRY ……………	Per Request	Until December 31st of the Year the Agreement is Signed
6. Letter of Debt Clearance	If the Customer requests a letter stating their past loan/financing relationship, no fee will be collected for the first letter issued; for subsequent requests, TRY……….. will be collected per transaction.			
7. Rejection of Loan/Financing Request	Fees paid to a public institution or organization or to third parties shall be collected.			
8. Mandatory Notifications	Acceleration Notice and Demand for Payment	At the Amount of Notification Cost	Per Notification	
9. Notifications Subject to Approval	Notification of Delayed Installments:	**I CONSENT**	**I DO NOT CONSENT**	
	SMS		Per Notification	Until December 31st of the Year the Agreement is Signed
	Phone		Per Notification	
	Fax		Per Notification	
	Letter		Per Notification	

Notarial Fees: All fees, taxes, and expenses required to be paid to the notary public when necessary shall be paid by the Customer. Notarial fees shall vary based on the transaction type and the number of documents to be certified.

Appraisal Process: An appraisal process may be carried out to determine the value of any collateral. The appraisal process will be carried out by appraisal firms contracted by our Bank in exchange for a fee. This process will incur a cost for the Customer equal to the fee paid by our Bank to the appraisal firms, together with any taxes and other statutory charges applicable to that fee, and the resulting cost shall be borne by the Customer. If requested by the Customer, a copy of the appraisal report may be provided to them.

Taxes and Funds: 15% BITT paid to the State on fee amounts, and 15% RUSF paid to the State on profit share, late payment penalty, and commissions collected in the nature of profit share, are collected separately.
In the event of any changes to the amounts/rates of BITT, RUSF, taxes, fees, charges, and funds to be collected by relevant State authorities such as the Central Bank of the Republic of Türkiye (CBRT) or the Banking Regulation and Supervision Agency (BRSA), collections will be made in accordance with the updated rates.

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Amounts Paid to Third Parties: Any costs, fees or amounts paid to third parties in connection with the products or services shall be charged to the Customer at the amount actually paid.
Method of Fee Collection: Fees shall be collected in cash, by set-off or by debiting the Customer's account.
Principles Governing Changes to Fees upon Expiry of the Validity Period: The fees and monetary limits in this Form will be increased annually by a maximum rate equal to the annual consumer price index increase announced by the Turkish Statistical Institute as of the end of the previous year, and will be published on the websites www.albaraka.com.tr and www.albaraka.com.tr/urun-hizmet-ucretleri.aspx. Any increases in the fees specified in this Form will be communicated to you in writing, via a durable medium, or through a recorded phone call at least 30 days prior to the implementation of the increase. Following such notification, you shall have the right to discontinue use of the product or service within 15 days of the notification date. In the event of exercising this right, no additional fees will be charged from the date the fee increase comes into effect. If you continue to use the product or receive the service, it will be deemed that you have accepted the change. In the event that you do not accept the fee change, our Bank reserves the right to suspend the product or service.
OTHER INFORMATION PURSUANT TO THE REGULATION ON CONSUMER LOAN/FINANCING AGREEMENTS
Insurance and Premium: Unless explicitly requested by the Customer in writing or via a durable medium, no insurance related to the loan/financing may be arranged. Insurance services may also be obtained from a provider other than our Bank. If insurance is arranged through the Bank, the applicable premiums shall be collected separately in accordance with the relevant insurance policies. For the Customer's insurance policies to be associated with the loan/financing, these policies must be compatible with the loan/financing.
Loan/Financing Account: If an account is opened in connection with the Loan/Financing Agreement and is used solely for transactions relating to the loan/financing, no fee or charge shall be imposed on that account under any name. Unless the Customer requests otherwise in writing, the account shall be closed upon full repayment of the loan/financing.
Legal Consequences of Non-Payment on Time and Default: If an installment is not paid on time, default occurs with respect to the relevant installment without requiring any notice. In addition, if the Customer defaults on at least two consecutive instalments and fails to pay the debt despite having been given an acceleration notice allowing at least thirty days for payment, the entire outstanding debt shall become due and payable. In such a case, the Bank may demand immediate payment of the entire outstanding debt. The Bank may resort to all legal means (such as enforcement proceedings, lawsuits, etc.) and contractual rights (such as lien, retention, set-off, offset, etc.) for the collection of receivables in default. In the event of default, a Late Payment Penalty at the rate specified above, along with a 15% Banking and Insurance Transactions Tax (BITT) calculated on the late payment penalty, as well as any other taxes, fees, and similar legal obligations, will be payable. Additionally, payments for attorney fees, court fees, and enforcement proceedings expenses will also be required. The Bank's rights related to maturity and default, as well as any other rights, are reserved.
Collaterals: The Bank may require some or all forms of security in rem and/or personal security, including mortgages, pledges over movable property, pledges over rights and receivables, pledges over accounts, assignments of receivables, suretyships, guarantees and other forms of security. Additional collateral may be requested when necessary. The Bank has the right of pledge, retention, set-off, offset, and transfer over all accounts, receivables, negotiable instruments, securities/capital market instruments, rights and other assets belonging to the Customer and

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the Guarantors, regardless of the reason, that are or will be in the possession of the Bank, as well as on all proceeds from these assets. Personal guarantees provided for the Customer's obligations shall be deemed ordinary suretyships. Personal guarantees provided by the counterparty in respect of the Customer's receivables shall, unless otherwise provided by law, be deemed joint and several suretyships.
Right of Withdrawal: The Customer may withdraw from the loan/financing agreement within fourteen days without giving any reason and without paying any penalty. The withdrawal period begins from the date the loan/financing agreement is signed, or if a copy of the agreement is provided to the customer after the signing date, from the date the agreement is delivered to the customer. Notice of the exercise of the right of withdrawal must be submitted to the Bank in writing or through a durable medium within the withdrawal right period. If the customer exercising the right of withdrawal has utilized the loan/financing; they shall repay the principal and the profit share calculated according to the contractual profit share rate for the period from the date the loan/financing was utilized until the date the principal is repaid, as well as the expenses paid/to be paid to a public institution or third parties, at the latest within thirty days after sending the withdrawal notification to the Bank. If payment is not made within this period, the withdrawal from the loan/financing shall be deemed not to have occurred. In the event that another service is also provided to the consumer depending on the loan/financing agreement, the agreement regarding this service also terminates with the consumer's withdrawal from the loan/financing agreement.
Early Repayment: The Customer may pay one or more installments that have not yet matured, or repay the loan/financing debt early, fully or partially. In such cases, the Bank will apply the necessary discount in accordance with the relevant regulations.
Provision of Information: If the loan/financing application is rejected, the Customer shall be informed immediately and free of charge.
Period of Validity (Bindingness) of Information: The profit share rates, fees, and other information contained in this Form are valid until the end of working hours on the second (2nd) business day following the date the Customer receives the Form.
Information on Tied Loan/Financing: Since the Bank pays the loan/financing amount to the seller pursuant to the legislation to which it is subject, loans/financings made available through this method shall not be considered tied loan/financing pursuant to Article 30/5 of the Law on the Protection of Consumers, unless there is a separate agreement between the Bank and the seller or provider regarding the supply of a specific good or service.
ADDITIONAL INFORMATION REGARDING GENERAL TERMS AND CONDITIONS AND INDIVIDUAL EDUCATION AND TRAINING SUPPORT LOAN/FINANCING AGREEMENT
The following information represents summary information regarding the articles of the Individual Education and Training Support Loan/Financing Agreement ("Agreement"), and the articles are not included verbatim. Detailed information regarding the exact wordings of the articles can be obtained via the Agreement available on the website www.albaraka.com.tr or through the Bank's branches.   **Additionally, the Personal Data Disclosure applicable to natural persons is also provided below.**   **1. Information Regarding General Terms and Conditions:** The Agreement is a standard form contract prepared in advance and unilaterally by the Bank for the purpose of using it in numerous similar future agreements, and contains general terms and conditions according to the Turkish Code of Obligations ("TCO"). The General Terms and Conditions ("GTC") may contain provisions that are contrary to the interests of the other party (the customer). According to the TCO, the inclusion of GTC in the scope of the Agreement depends on the condition

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that the party drafting the Agreement explicitly informs the other party about the existence of these terms, provides the opportunity to learn their content, and the other party accepts these terms. The Bank has presented the Agreement, which includes the General Terms and Conditions (GTC), and its provisions to the Customer's attention.

2. The Agreement consists of twenty (20) articles regulating the following matters:

2.1. Article 1 of the Agreement regulates Subject; Article 2 regulates Type of Loan/Financing; Article 3 regulates Term of Agreement; Article 4 regulates Information of the Bank; Article 5 regulates Loan/Financing Amount to be Extended; Article 6 regulates Profit Share Rates; Article 7 regulates Conditions for Extending Loan/Financing; Article 8 regulates Fees to be Demanded from Customer; Article 9 regulates Payment of Loan/Financing Debt to the Bank/Payment Schedule; Article 10 regulates Late Payment Penalty; Article 11 regulates Right of Withdrawal; Article 12 regulates Early Repayment; Article 13 regulates Acceleration, Default and Results; Article 14 regulates Collaterals, Pledge Agreement, Set-off, Offset, Transfer and Right of Retention; Article 15 regulates Suretyship Agreement; Article 16 regulates Information on Tied Loan/Financing Agreement; Article 17 regulates Remedies for Disputes; Article 18 regulates Clarification on Personal Data; Article 19 regulates Warning and Acceptance of Use of General Terms and Conditions; Article 20 regulates Non-Applicable Provisions.

2.2. Information regarding the product/loan/financing [such as name of product/type of loan/financing, maturity, term of agreement, principal of loan/financing, monthly, annual, and total cost (effective annual profit share) rates, total debt amount, sample payment schedule, late payment penalty rate] as well as Information Regarding Fees to Be Collected from the Customer and other notifications required to be made pursuant to Art. 6/1 of the Regulation on Consumer Loan/Financing Agreements (such as insurance and premium, loan/financing account, legal consequences of non-payment on time and default, collaterals, right of withdrawal, early repayment, provision of information, period of bindingness of information, information on tied loan/financing, information of the Bank) have been provided through the Pre-Contractual Information Form, and notification has been made accordingly.

2.3. The summary of important provisions of the Agreement is as follows:

2.3.1. Article 7 titled **"Conditions for Extending Loan/Financing"** includes provisions stating that the loan/financing will be paid to the seller of the Service to be purchased, and as a rule will be extended after collaterals are provided; that even if the loan/financing is extended without taking collateral, the Customer shall be indebted; that the loan/financing request and the Service subject to financing must comply with participation banking principles; that in the presence of just causes such as the information provided by the Customer or Guarantors to the Bank being inaccurate, or the existence of circumstances where the loan/financing would not have been allocated if known at the beginning, or learning that the loan/financing does not comply with participation banking principles, the Bank may not extend the loan/financing even if the Service has been received and collaterals have been provided; that if the Customer consists of more than one person, they are jointly and severally liable to the Bank for the entirety of the loan/financing debt pursuant to Article 162 et seq. of the Turkish Code of Obligations; and that the Bank bears no responsibility for transfer, delivery, defect, eviction, etc., for reasons such as the Customer being responsible for finding and selecting the Service as well as taking over/receiving delivery of the Service from the Seller, among other regulations.

2.3.2. Article 9 titled **"Payment of Loan/Financing Debt to the Bank/Payment Schedule"** includes provisions stating how the loan/financing debt will be paid to the Bank; that disputes between the Customer and the seller or other persons regarding the Service do not eliminate the obligation to pay loan/financing debts; the exchange rate based on which installment payments and debts denominated in foreign currency will be paid; that all financial obligations (taxes, funds, fees, commissions, expenses, etc.) accrued due to exchange rate differences between the date the loan/financing is disbursed and the date the installment is paid shall also be paid; that all financial obligations arising from profit shares, exchange rate differences, and other reasons must also be paid; that the Bank's rights are reserved in cases such as partial payment, payment of an installment amount, issuance of a receipt, or sending a notification; and that all additional/new financial obligations introduced pursuant to legislation belong to the Customer, among other regulations.

2.3.3. Article 10, titled **'Late Payment Penalty'**, provides, among other things, that a late payment penalty shall be charged at a rate equal to 130% of the Contractual Profit Share Rate on the principal portion of each instalment not paid when due and, where the entire debt has become due and is in default, on the principal portion of the entire outstanding debt; that, if the loan/financing is denominated in a foreign currency, the Bank shall be entitled to convert the outstanding amount into TRY at the Bank's prevailing counter cash foreign exchange selling rate and pursue its collection in TRY; and that all financial obligations arising in connection with the late payment penalty shall be payable by the Customer.

2.3.4. Article 14, titled 'Security, Pledge Agreement, Set-Off, Application of Funds, Account Transfer and Right of Retention', provides, among other things, that any other security required or to be required by the Bank shall be created in favor of the Bank free and clear of all encumbrances; that all special current, participation and custody/investment accounts opened or to be opened under the customer numbers of the Customer and the Guarantors at any branch of the Bank, including the head office branch, and all present and future receivables credited to those accounts, including all returns such as profit shares, together with all remittances, letters of credit, promissory notes, bills of exchange and checks, whether or not linked to a customer number and even if delivered for collection, and all proceeds collected therefrom, all negotiable instruments and documents of title, including share certificates and bills of lading, and all securities and capital market instruments, including lease certificates, participation units, investment funds and product certificates, together with the proceeds thereof, as well as, without limitation, all other documented or undocumented assets, receivables and rights held or to be held for any reason whatsoever with the Bank's head office or any of its branches, including the head office branch, are pledged in favor of the Bank; that the Bank has rights of retention, set-off, application of funds and account transfer over all such assets, receivables and rights; that the security provided or to be provided secures not only the loan/financing debts covered by the Payment Schedule but also all present and future loan/financing debts owed by the Customer to the Bank, whether as principal debtor, surety or in any other capacity, arising from this Agreement or any other agreement, relationship or cause; and that new or additional security shall be provided where justified by reasonable grounds.

2.3.5. Article 15 titled **"Suretyship Agreement"** regulates provisions stating that Guarantors guarantee all existing and future loan/financing debts of the Customer to the Bank arising from the Agreement; that the suretyship is an independent suretyship under Article 587/4 of the TCO; that the Bank has rights of pledge, retention, set-off, transfer, and offset over the assets of Guarantors specified in the Agreement; that the Bank may set off collections made primarily against its receivables not covered by suretyship, among other matters.

2.3.6. Article 16 titled **"Information on Tied Loan/Financing Agreement"** regulates provisions stating that pursuant to Article 30/5 of the Law No. 6502 on the Protection of Consumers ("LPCP"), the loan/financing is not a tied loan/financing; however, in the event that the Agreement constitutes a tied loan/financing agreement pursuant to Article 30 of the LPCP: **a)** if the Customer withdraws from the contract regarding the supply of goods or services and the notification regarding this is also directed to the Bank in writing or via a durable medium accessible to the Bank within the withdrawal period, the tied loan/financing agreement shall also terminate without obligation to pay compensation or penalty, and Article 11 of the Agreement shall apply in case of withdrawal; **b)** in tied

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loans/financings, if the good or service is not delivered or performed at all or properly, and the Customer exercises the right to rescind the sales contract or request a price reduction, the seller, provider, and the Bank are jointly and severally liable; If the Customer exercises the right to a reduction in the price, the amount of the tied loan/financing shall be reduced by the same proportion and the payment schedule shall be revised accordingly; if the Customer exercises the right to rescind the contract, the seller, provider, and the Bank shall be jointly and severally liable for the refund of payments made up to that day; provided, however, that the Bank's liabilities specified in this article are limited to one year from the delivery date of the good or performance date of the service specified in the sales contract or tied loan/financing agreement in cases where the good is not delivered or the service is not performed, or from the date the good is delivered or the service is performed in cases where the good is delivered or the service is performed, up to the amount of the loan/financing utilized, among other matters.

2.3.7. Article 18, titled **'Personal Data Information Notice'**, provides, among other things, that, in fulfilment of the data controller's obligation to inform, the Bank has provided the natural persons who are parties to the Agreement with the required information through the Pre-Contractual Information Form.

2.3.8. Article 20 titled **"Non-Applicable Provisions"** regulates provisions stating that in cases where the Customer is not a consumer or the loan/financing does not constitute a consumer loan/financing, provisions in consumer legislation and in this Agreement that are provided for consumers in favor of the Customer shall not apply, among other matters.

2.3.9. Extension of loan/financing in foreign currency: Where the loan/financing is extended in a foreign currency, its Turkish lira equivalent shall be calculated using the Bank's prevailing counter foreign exchange buying rate on the date of disbursement, in accordance with Article 5.2 of the Agreement. Instalments and all other amounts payable in respect of the foreign-currency loan/financing may be paid in the original currency, either in foreign-currency banknotes or by book-entry foreign currency transfer, or in Turkish lira converted at the Bank's applicable foreign exchange selling rate on the actual payment date. Where payment is made in foreign-currency banknotes, the Turkish lira equivalent shall be calculated using the Bank's counter cash foreign exchange selling rate on the actual collection date. Where payment is made by book-entry foreign currency transfer, the Turkish lira equivalent shall be calculated using the Bank's counter foreign exchange selling rate on the actual collection date, in accordance with Article 9.4 of the Agreement. Further details are set out in Article 9 of the Agreement.

3. Basic Principles of the Bank Regarding the Extension of Loan/Financing: The Bank has sole discretion as to whether or not to extend a loan/provide financing to the Customer. Before submitting a loan/financing application, the Customer must not have entered into an agreement with the seller for the purchase of the Service, for example by making a down payment or paying a deposit. The loan/financing application and the related processes must comply with participation banking principles. In accordance with the applicable legislation, the Bank shall pay the loan/financing amount that it decides to extend directly to the seller. The Bank provides financing solely for the purchase of the goods or services identified, selected and determined by the Customer and assumes no other responsibility in relation to such goods or services.

PERSONAL DATA INFORMATION NOTICE FOR NATURAL PERSONS

This Information Notice is provided pursuant to Article 10 of Personal Data Protection Law No. 6698 (the 'LPPD') and in fulfilment of a legal obligation.

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In the LPPD, any information relating to an identified or identifiable natural person is defined as personal data and our Bank carries out personal data processing activities by taking the necessary security measures to protect fundamental rights and freedoms, especially the right to privacy. With a view to ensuring your satisfaction, our aim is to inform you about how your personal data are collected, the purposes and legal bases of processing, the circumstances in which they may be transferred to third parties as permitted by law, and your rights in relation to such processing.

a) Identity of the Data Controller: The data controller is Albaraka Türk Katılım Bankası A.Ş.
b) The Purpose of Processing of Personal Data:
Your personal data may be processed for the following purposes:

➢ On the basis that the processing is expressly provided for by law:

- Execution of audit and ethical activities,
- Execution of transfer and assignment of receivables,
- Execution of activities to determine creditworthiness,
- Execution of activities in accordance with the legislation,
- Execution of internal audit/investigation and intelligence activities,
- Execution of goods/services production and operations processes,
- Execution of Risk Management processes,
- Execution of storage and archival activities,
- Providing information to authorized persons, institutions and organizations,
- Execution of management activities,
- Ensuring transaction security in transactions made with QR Code,
- Follow-up of requests and complaints,
- Execution of audit processes for compliance with the Principles of Participation Banking,
- Ensuring ATM security,
- Execution of incoming-outgoing document registration procedures,
- Identification through the Call Center,
- Execution of Financing Product services at the Dealer,
- Participation in judicial sales of movable and immovable property,
- Execution of demand letter procedures,
- Even if you are not a customer of our Bank, your personal data may be processed to determine the risk group to which you belong and to identify, monitor, report and control the loan/financing limits applicable to that risk group in accordance with banking legislation.

[1] A risk group consists of you, your spouse and children; partnerships in which any of these persons serves as a board member or general manager, which any of them directly or indirectly controls, jointly or individually, or in which any of them participates with unlimited liability; a bank's qualified shareholders, board members and general manager; partnerships which those persons directly or indirectly control, jointly or individually, in which they participate with unlimited liability, or in which they serve as board members or general managers; and natural or legal persons connected by suretyship, guarantee or similar relationships of such significance that financial difficulties experienced by one would be likely to cause one or more of the others to experience financial difficulties. In addition, other natural and legal persons to be included within the scope of a risk group are determined by the Banking Regulation and Supervision Board of the Republic of Türkiye.

➢ Based on the legal reason that it is mandatory for the Bank to fulfill its legal obligation;

- Execution of information security processes,
- Execution of finance and accounting transactions,
- Execution and supervision of business activities,
- Execution of occupational health and safety activities,
- Execution of goods / services sales processes,
- Execution of strategic planning activities,
- Follow-up of requests and complaints,
- Ensuring the security of data controller operations,

➢ Based on the legal reason that the processing of personal data of the parties to the contract is necessary provided that it is directly related to the establishment and performance of a contract;

- Execution and supervision of business activities,
- Receiving and evaluating suggestions for the improvement of business processes,
- Execution of communication activities,
- Execution of goods / services purchasing processes,
- Execution of after-sales support services for goods/services,
- Execution of goods / services sales processes,
- Execution of goods/services production and operations processes,
- Execution of activities aimed at customer satisfaction,
- Execution of risk management processes,
- Execution of sponsorship activities,
- Ensuring the security of data controller operations,
- Execution of investment processes,
- Execution of credit card overseas expenditure objection processes,
- Execution of credit card domestic expenditure objection processes,
- Execution of Financing Product services at the Dealer,

➢ Based on the legal reason that Data Processing is Mandatory for the Establishment, Exercise or Protection of a Right;

- Ensuring physical space safety,
- Monitoring and execution of legal affairs,
- Execution of investment processes,
- Outsourcing execution and litigation proceedings to non-bank lawyers,

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- Based on the legal reason that Data Processing is Mandatory for the Legitimate Interest of the Data Controller, provided that it does not harm the Fundamental Rights and Freedoms of the Data Subject;
  - Organization and activity management,
  - Execution of marketing analysis studies,
  - Execution of marketing activities of products/services,
  - Execution of activities aimed at customer satisfaction,
- In the presence of Explicit Consent;
  - Execution of overseas correspondent bank information request processes,
  - Execution of entry processes with biometric data to the Mobile Branch,
  - Execution of goods / services sales processes,
  - Execution of goods/services production and operations processes,
  - Execution of activities aimed at customer satisfaction,
  - Execution of advertising/campaign/promotion processes,

can be processed by our Bank for the purposes listed above.

c) To Whom and For What Purposes the Processed Personal Data May Be Transferred:

In accordance with Article 8 of the LPPD No. 6698 regarding the transfer of personal data and Article 9 regarding the transfer of personal data abroad, your personal data held by our Bank may be transferred to individuals/institutions located both within the country and abroad for the purposes specified below:

- For the purpose of fulfilling our legal obligations, your personal data may be transferred to legally authorized persons, institutions and/or organizations, including the Banking Regulation and Supervision Agency, the Capital Markets Board, the Central Bank of the Republic of Türkiye, the Revenue Administration, the Financial Crimes Investigation Board, the Credit/Financing Registry Bureau, the Interbank Card Center, the Small and Medium Enterprises Development and Support Administration, the Social Security Institution and the Association of Financial Institutions;
- Within the limits/obligations set by the Banking Law and other relevant laws and regulations, and to the extent required by business processes, your personal data may be transferred to third parties, support service providers, collaborating organizations, consultants, and program partners, in order to carry out our banking activities.
- For the purpose of fulfilling the obligations arising from intermediary/agency law, your personal data may be transferred to individuals, institutions, and/or organizations with whom we conduct activities in the capacity of an intermediary/agent.
- For the purpose of managing and pursuing legal matters, your personal data may be transferred to judicial authorities, including courts, enforcement and bankruptcy offices and public prosecutors, as well as to alternative dispute resolution bodies and practitioners, including mediators, arbitration committees, arbitral tribunals and conciliators, and to law firms and asset management companies.

- For the purpose of auditing the compliance of activities with the legislation, your personal data may be transferred to independent audit firms.
- For the purpose of fulfilling the obligations related to identifying the parties involved in the transaction due to the nature of the transaction, your personal data may be transferred to correspondent banks and domestic/international financial institutions.
- Where required by the nature of the transaction, your personal data may be transferred to payment system operators and card organizations, including Europay Int. S.A., Western Union, Mastercard International Inc., Visa Inc., JCB International Co., Ltd., Maestro and Electron, as well as to domestic and international member merchants, for the purpose of carrying out credit/financing card and money transfer processes.
- In case of your explicit consent, and within the scope of your consent, your personal data may be transferred to other third parties

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d) Methods and Legal Bases for the Collection of Personal Data:

Your personal data are collected from or through the following sources:

- information you provide through the Bank's Head Office, departments, regional directorates and branches;
- the Bank's affiliates; support service providers; natural and legal persons with which the Bank cooperates, exchanges services or maintains business relationships; companies through which the Bank acts as an intermediary or agent; correspondent and counterparty banks; contracted dealers; customer interviews; applications submitted to direct sales teams; merchants and their POS terminals; market intelligence; searches of judicial records; records of the Social Security Institution (SGK); and the Post and Telegraph Organization (PTT);
- national and international authorities, regulatory bodies and institutions;
- systems made available to the Bank by public institutions and organizations, including the Identity Sharing System, Address Sharing System, Turkish Trade Registry Gazette, Land Registry and Cadastre Information System, Risk Center, Credit Bureau and electronic pledge systems;
- ATMs, kiosks, payment instruments, websites, conventional and social media, internet banking, mobile banking, telephone banking, call centers and mobile applications;
- telephones, computers and cameras at the Bank's Head Office, departments, regional directorates and branches;
- cameras installed on ATMs;
- registered electronic mail (KEP), electronic service of notices, email, postal mail, fax, SMS and SWIFT; and
- all notices, applications and communications submitted or otherwise made to the Bank.

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MERSIS No.: 0047000870200019
www.albaraka.com.tr / albarakaturk@hs03.kep.tr / 444 5 666

Your personal data are collected in written, oral or electronic form through the sources and channels listed above and are processed by fully or partially automated means or by non-automated means. The table below sets out the legal bases under Articles 5 and 6 of the Law on which the processing of personal data collected through these methods is based.

CONDITIONS FOR PROCESSING PERSONAL DATA	PERSONAL DATA PROCESSED	SPECIAL CATEGORIES OF PERSONAL DATA PROCESSED
Explicit Stipulation in Law	Identity, Contact, Location, Personnel, Legal Transaction, Customer Transaction, Physical Space Security, Transaction Security, Risk Management, Finance, Professional Experience, Audio Visual Records.	Data Relating to Criminal Convictions and Security Measures
The requirement of processing of personal data of the parties to the contract, provided that it is directly related to the establishment or performance of a contract	Identity, Contact, Personnel, Customer Transaction, Transaction Security, Finance, Professional Experience, Marketing, Audio Visual Records.	
The fact that it is mandatory for our Bank to fulfill its legal obligation.	Identity, Contact, Location, Personnel, Customer Transaction, Transaction Security, Finance, Professional Experience, Marketing.	
The fact that it is mandatory for the legitimate interests of the data controller Bank, provided that it does not harm the fundamental rights and freedoms of the person concerned	Identity, Contact, Customer Transaction, Finance, Professional Experience, Marketing.	
The fact that it is mandatory for the establishment, use or protection of a right	Identity, Contact, Personnel, Customer Transaction, Legal Transaction, Finance.	

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Explicit Consent	Identity, Contact, Customer Transaction, Finance, Audio Visual Records, Professional Experience, Marketing.	Biometric Data, Health Information.

You can access information on which of your personal data are processed according to which personal data processing purposes from the "Registry Inquiry" page of the Personal Data Protection Authority's website at https://verbis.kvkk.gov.tr.

e) Customer's Other Rights:
Subject to all applicable exceptions, including in particular those set out in Article 28 of the Personal Data Protection Law, you may submit to our Bank your requests under Article 11 of the same Law, which governs the rights of the data subject, through any of the following methods:

- Pursuant to the "Communiqué on the Principles and Procedures for the Application to the Data Controller", in writing and with signature, to our Bank's REM address at albarakaturk@hs03.kep.tr or through our branches,
- Via Notary to the address: İnkılap Mahallesi Dr. Adnan Büyükdeniz Cad. No: 6 Ümraniye/İSTANBUL
- You can transmit it to the email address kvkk@albarakaturk.com.tr by using your email address registered with our Bank.
  The application must include:
- Your name, surname, and signature if the application is written,
- your Turkish Republic identity number if you are a Turkish citizen, your nationality, passport number, or identity number if you are not a Turkish citizen,
- your address for notification purposes (residential or business address),
- the registered and verified email address previously provided to our bank (if any), your phone number, fax number, and
  the subject of the request are mandatory for processing your application.

While exercising the rights mentioned above, our Bank reserves the right to charge fees or expenses within the limits permitted by the relevant legislation.

The Form Being an Annex and Integral Part of the Agreement: If signed, this Form shall constitute an annex to and an integral part of the Education and Training Support Individual Loan/Financing Agreement. This Form shall automatically acquire such status upon execution of that Agreement, without the need for any further action.

Information About the Bank/Loan/Financing Provider; Title: Albaraka Türk Katılım Bankası A.Ş.; **Address:** İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No:6 Ümraniye/İstanbul; **Head Office – Trade Registry No:**

PRE-CONTRACTUAL INFORMATION FORM
FOR THE EDUCATION AND TRAINING SUPPORT INDIVIDUAL LOAN/FINANCING AGREEMENT
AND
ADDITIONAL INFORMATION ON THE GENERAL TERMS AND CONDITIONS
AND
PERSONAL DATA INFORMATION NOTICE FOR NATURAL PERSONS

Ümraniye/İstanbul – İstanbul Trade Registry Office/206671; **MERSIS No:** 0047000870200019; **Phone/Fax:** 0216 666 01 01 / 0216 666 16 00; **REM Address:** albarakaturk@hs03.kep.tr; **Website:** www.albaraka.com.tr

Annexes to this Form;

Annex 1: Where the Bank offers the Customer both an insured and an uninsured loan/financing option: Education and Training Support Individual Loan/Financing Agreement Preference Form

Annex 2: Representative Example Showing the Calculation of the Annual Cost Rate (Effective Annual Profit Share Rate) and the Total Amount Payable

Annex 3: Sample Payment Schedule Prepared Using the Profit Share Rate Applied by the Loan/Financing Provider, Based on the Requested Loan/Financing Amount and Term

Annex 4(a): Where the Bank offers the Customer both an insured and an uninsured loan/financing option: Comparative Table Showing the Instalment Amounts and Total Repayment Amounts for Insured and Uninsured Loan/Financing Offers with Equal Instalments

Annex 4(b): Where the Bank offers the Customer both an insured and an uninsured loan/financing option: Sample Payment Schedules for the Insured and Uninsured Loan/Financing Offers (to be provided where the instalment amounts of the two offers are not equal)

BANK SEAL AND SIGNATURE	

1) **DECLARATION OF ACCEPTANCE OF GENERAL TERMS AND CONDITIONS:**

   We, the undersigned, hereby declare that we have examined the Individual Education and Training Support Loan/Financing Agreement at the Bank's website www.albaraka.com.tr, and that the Bank has explicitly informed us about the existence of the general terms and conditions, provided us with the opportunity to learn their contents both through this medium, this Information Form, and verbal explanations, that we have learned all general terms and conditions and their contents, and consequently, **we accept all of the general terms and conditions in full**.

2) **As the undersigned Customer**; as a result of the written information contained in this Information Form and its Annexes as well as the verbal information provided, I **fully understand the loan/financing, the**

terms of the loan/financing agreement, fees, and other matters, and I accept and approve all of them. Should you deem it appropriate as a result of your evaluation, **I request that the loan/financing be extended to me.**

3) **We, the undersigned Customer(s) and Guarantor(s), hereby acknowledge that we have received by hand a copy of this Form duly signed by the Bank, together with all its Annexes.**

Customer	**Guarantor**
Name Surname: Turkish ID/Tax No.: Phone: Date: Signature:	Name Surname/Title: Turkish ID/Tax No.: Date: Signature:
Guarantor	**Guarantor**
Name Surname/Title: Turkish ID/Tax No.: Date: Signature:	Name Surname/Title: Turkish ID/Tax No.: Date: Signature:

Annex 1. INDIVIDUAL EDUCATION AND TRAINING SUPPORT LOAN/FINANCING AGREEMENT PREFERENCE FORM

	Insured Individual Education and Training Support Loan/Financing Agreement Offer	Uninsured Individual Education and Training Support Loan/Financing Agreement Offer
1-Loan/Financing Amount		
2-Monthly Contractual Profit Share Rate		
3-Annual Contractual Profit Share Rate		
4-Late Payment Penalty Rate		

5-Name, Term and Amount of Loan/Financing Related Insurances		
6-Name and Amount of Ancillary Financial Products and Services Related to Loan/Financing		
7-Total Amount to be Repaid		

This offer has been made on ..../........../....... for Ms./Mr. .... with Turkish ID Number ...., and is valid until ..../........../........

Having been informed that my new policy, with loss payee being Albaraka Türk Katılım Bankası A.Ş. in compliance with the amount and term of the loan/financing, **must be accepted by Albaraka Türk Katılım Bankası A.Ş.**; I prefer the Individual Education and Training Support Loan/Financing Agreement opposite which my signature is located below.

I prefer the **Insured** Individual Education and Training Support Loan/Financing Agreement.	
I prefer the **Uninsured** Individual Education and Training Support Loan/Financing Agreement.	

Albaraka Türk Katılım Bankası A.Ş.
Date
Signature

Name and Surname of Consumer
Date
Signature

Annex 2: Calculation Example of Annual Cost (Effective Annual Profit Share) Rate and Total Amount to Be Repaid Using a Representative Example

Loan/Financing Amount : TRY 10,000
Number of Installments (t) : 12 Months
Monthly Profit Share Rate : 1%
RUSF Rate : 15%
BITT Rate : 15%
Monthly Gross Profit Share Rate: 1.30%
Allocation Fee : TRY 50
Monthly Installment Amount : TRY 906.25

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Annex 3: Sample Payment Schedule Prepared According to the Profit Share Rate Applied by the Loan/Financing Provider Based on the Requested Loan/Financing Amount and Term

NO	DATE	INSTALLMENT	PROFIT	RUSF	BITT	CAPITAL	REMAINING CAPITAL
0	28/07/2023	₺57.50					
1	28/08/2023	₺906.25	₺106.67	₺16.00	₺16.00	₺767.58	₺10,000.00
2	28/09/2023	₺906.25	₺92.32	₺13.85	₺13.85	₺786.23	₺9,240.97
3	30/10/2023	₺906.25	₺84.46	₺12.67	₺12.67	₺796.45	₺8,464.89
4	28/11/2023	₺906.25	₺76.50	₺11.48	₺11.48	₺806.79	₺7,676.72
5	28/12/2023	₺906.25	₺68.43	₺10.26	₺10.26	₺817.30	₺6,876.25
6	29/01/2024	₺906.25	₺60.26	₺9.04	₺9.04	₺827.91	₺6,063.30
7	28/02/2024	₺906.25	₺51.98	₺7.80	₺7.80	₺838.67	₺5,237.65
8	01/04/2024	₺906.25	₺43.59	₺6.54	₺6.54	₺849.58	₺4,399.13
9	30/04/2024	₺906.25	₺35.09	₺5.26	₺5.26	₺860.64	₺3,547.53
10	30/05/2024	₺906.25	₺26.49	₺3.97	₺3.97	₺871.82	₺2,682.65
11	01/07/2024	₺906.25	₺17.77	₺2.67	₺2.67	₺883.14	₺1,804.27
12	30/07/2024	₺905.51	₺8.94	₺1.34	₺1.34	₺893.89	₺912.19
TOTAL		₺10,931.76	₺672.50	₺100.88	₺100.88	₺10,000.00	₺0.00

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