

**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



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

PRODUCT/LOAN (FINANCING) INFORMATION

Product Name/Loan Type	General Personal (Consumer Loan)	
Maturity of Loan	 Month(s)	
Duration of the Loan Agreement	The agreement shall be in force until the loan debt is paid together with all its accessories and all the liabilities are fulfilled.	
Amount (Principal) of Loan (Financing)		
Contractual Profit Share Rate (Monthly)	 %	Compound profit share does not apply to calculation of Contractual Profit Share, it is calculated over the total principal in simple procedure according to the maturity and collected within installment/s.
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	 %	The ratio that emerges as a result of calculating the total cost of the Loan (Financing) as the annual percentage value of the loan (financing).
Total Amount to Be Paid		The distribution of the total debt amount in terms of principal, profit share, tax, charges and similar legal obligations and fees, and each installment amount to be repaid based on the loan amount are included in the attached Sample Payment Schedules.
Sample Payment Schedule	Attached.	This is a sample table prepared at the time of loan request. Subject to change later.
Delay Penalty Rate (Monthly)	30% Excess of the Conventional Profit Share Rate	This is charged on the principal portion of any debt that is defaulted on/delayed for the period from the date of default to the actual payment of the debt.

FEE ITEMS OT BE COLLECTED FROM THE CUSTOMER

Name		Amount/Rate	Collection Period	Period of Validity
1. Allocation Fee	0.5% of Financing Amount (Capital)	TRY	One Time	

ALBARAKA TURK PARTICIPATION BANK INC.
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2. Appraisal Fee		An Amount Paid to a Third Party Not Exceeding TRY	Per Appraisal	Until the Amount Paid to Third Party Changes
3. Pledge Transactions		An Amount Equal to the Payment Made to a Third Party	Vehicle Pledge per Transaction (Establishment, Release, Consent, etc.)	Until the Amount Paid to Third Party Changes
4. Mortgage Collateralization	If Property Mortgage 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 Later Than One Year After the Issuance of Related Document	Per Page TRY	Per Request	Until December 31st of the Year the Agreement is Signed
6. No Debt Letter	If the Customer requests a letter indicative of the past loan relationship, no fee will be charged for the letters provided for the first time, and TRY will be charged per transaction for subsequent requests.			
7. Rejection of Loan Application	Fees paid to a public agency and institute or third parties are collected.			
8. Mandatory Notifications	Notice of Account Closure and Debt Payment Notice	At the Amount of Notification Cost	Per Notification	
9. Notifications Subject To Approval	Notification of Delayed Installments:	AGREE	NOT AGREE	
	SMS		Per Notification	Until December 31st of the Year the Agreement is Signed
	Phone		Per Notification	
	Fax		Per Notification	
	Letter		Per Notification	

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Notary Fees: All fees, taxes, and expenses to be paid to the notary, if required, shall be borne 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 conducted 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, including taxes and all other public liabilities associated with this fee, and this cost will be borne/paid by the Customer. If requested by the Customer, a copy of the appraisal report may be provided to them.

Taxes and Funds: A 15% Banking and Insurance Transactions Tax (BITT) paid to the State on fee amounts, and a 15% Resource Utilization Support Fund (RUSF) paid to the State on profit shares, late payment penalties, and commissions collected as profit share, are additionally charged.

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.

Amounts Paid to Third Parties: Expenses/fees/amounts paid to third parties in relation to products or services shall be directly charged to the Customer.

Method of Fee Collection: The fee is collected in cash, by offset, or by debiting the Customer's account.

Principle for Adjusting Fees at the Expiration of Validity Period: The fees and monetary limits specified in this Form shall be increased annually by a maximum rate corresponding to the annual consumer price index increase rate announced by the Turkish Statistical Institute as of the previous year-end. These changes shall 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 this notification, you have the right to withdraw from the use of the product or service until 15 days after the date of the notification. 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 changes, our Bank reserves the right to discontinue the product or service.

**OTHER DISCLOSURES PURSUANT TO THE CONSUMER LOAN AGREEMENTS
REGULATION AND (IF APPLICABLE) THE REGULATION ON DISTANCE CONTRACTS FOR
FINANCIAL SERVICES**

Insurance and Premium: Insurance related to the loan cannot be arranged unless the Customer explicitly requests it in writing or through a durable medium. Insurance services may also be obtained from a provider other than our Bank. If insurance is to be arranged through our Bank, premiums will be collected separately according to the policies related to the insurance. For the insurance policies of the Customer to be associated with the loan, such policies must be compatible with the loan.

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Loan Account: In the event that an account is opened in connection with the loan agreement and only loan-related transactions are conducted through this account, no fees or charges will be requested under any name for this account. Furthermore, unless the Customer explicitly requests otherwise in writing, this account will be closed upon the repayment of the loan.

Legal Consequences of Failure to Make Timely Payments and Default: If an installment is not paid on time, default occurs regarding the relevant installment without the need for a notice. In addition, if at least two consecutive installments are in default, and despite a default notice given with a thirty-day period to pay, if the debt is not paid, default will occur for the entire remaining debt. In such a case, the Bank may demand the full payment/fulfillment of the 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.

Collateral: The Bank may request a portion or the entirety of collateral, including the pledge of goods purchased with this loan, mortgages, movable asset pledges, rights and receivables pledges, account pledges, assignment of receivables, sureties, guarantees, and other real and/or personal securities. Additional collateral may be requested when necessary. The Bank has the right of pledge, lien, set-off, offset, and transfer on all accounts, receivables, valuable documents, securities/capital market instruments, rights, and other assets of the Customer and Guarantors held or to be held by the Bank for any reason, as well as on all their related proceeds. Personal guarantees provided for the Customer's debts are considered as simple guarantees. Personal guarantees provided by the counterparty for the Customer's receivables are considered joint and several guarantees unless otherwise specified in other laws.

Right of Withdrawal: The Customer may withdraw from the loan agreement within fourteen days without providing any reason and without paying a penalty. The withdrawal period starts from the date the loan agreement is signed, or if a copy of the agreement is provided to the Customer after the signing date, from the date it is delivered to the Customer. The notification of the exercise of the right of withdrawal must be submitted to the Bank in writing or via a durable medium within the withdrawal period. If the customer who exercises the right of withdrawal has benefited from the loan, they must repay the principal amount, along with the profit share calculated at the contract profit rate for the period between the date the loan was utilized and the date the principal is repaid. Additionally, the customer must reimburse any fees paid or payable to public institutions, organizations, or third parties. This repayment must be made within thirty days after sending the withdrawal notice to the Bank. If the payment is not made within this period, the withdrawal from the loan will be considered as not having been exercised. If another service is provided to the consumer in connection with the loan agreement, the contract for that service will also terminate upon the consumer's cancellation of the loan agreement.

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Early Payment: The customer may make a payment for one or more installments before their due date, or repay the loan partially or in full ahead of schedule. In such cases, the Bank will apply the necessary discount in accordance with the relevant regulations.

Information Provision: If the loan application is rejected, the Customer will be promptly informed free of charge.

The Binding (Validity) Period of The Information: The profit-sharing rates, fees, and other information provided in this Form are valid until the end of the second (2nd) business day after the Customer receives the Form, by the end of the Bank's business hours.

Information About The Tied Loan: Since the Bank pays the loan (financing) amount to the seller in accordance with the applicable legislation, pursuant to Article 30/5 of the Consumer Protection Law, unless there is a separate agreement between the Bank and the seller or provider regarding the supply of a specific good or service, loans provided through this method are not considered tied loans.

**ADDITIONAL INFORMATION ON GENERAL TERMS AND CONDITIONS AND GENERAL
PERSONAL LOAN AGREEMENT**

The following information contains summary details regarding the provisions of the General Personal Loan Agreement ("Agreement"), and the provisions are not presented verbatim. Detailed information regarding the exact provisions can be obtained through the Agreement available on the website www.albaraka.com.tr or through the Bank's branches.

Additionally, the Personal Data Disclosure applicable to real persons is also provided below.

1. Information Regarding General Terms and Conditions: The Agreement is a standard contract prepared in advance and unilaterally by the Bank for use in a large number of similar contracts in the future, and it contains general terms and conditions in accordance with 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 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 Subject; Article 2 Type of Loan ; Article 3 Duration of the Agreement; Article 4 Bank Information Article; 5 Loan Amount to be Provided; Article 6 Profit Share Rates; Article 7 Conditions for Loan Provision; Article 8 Fees to be Requested from the Customer; Article 9 Repayment of Loan Debt to the Bank/Repayment Plan; Article 10 Late Payment Penalty; Article 11 Right of Withdrawal; Article 12 Early Repayment; Article 13 Acceleration, Default, and Consequences; Article 14 Collateral, Pledge Agreement, Set-Off, Offset, Transfer, and Lien Right; Article 15 Guarantee Agreement; Article 16 Information on Tied Loan Agreement; Article 17 Dispute Resolution

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Methods; Article 18 Personal Data Disclosure; Article 19 Warning and Acceptance of General Terms and Conditions; Article 20 Non-applicable Provisions

2.2. Information about the product/loan (including product name/loan type, term, duration of the agreement, principal amount of the loan, monthly, annual and total cost (effective annual profit share) rates, total debt amount, example payment plan, penalty rate for late payment, etc.), fees to be collected from the customer, and other information required under Article 6/1 of the Consumer Loan Agreements Regulation (such as insurance and premiums, Loan account, legal consequences of late payment and default, collateral, right of withdrawal, early repayment, information provision, validity period of information, information about tied loan, Bank information, etc.) have been provided through the Pre-Contractual Information Form, thus ensuring that the customer has been informed.

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

2.3.1. Article 7 titled "Conditions for Providing the Loan": It stipulates that the loan will be paid to the seller of the goods or services to be purchased; the loan will generally be provided after the collateral is given; even if provided without collateral, the customer will be indebted; the loan request and the goods or services to be financed must be in accordance with the principles of participation banking; if the information provided by the Customer or Guarantors to the Bank is incorrect, or if situations arise that would have prevented the loan from being allocated initially, or if it is found that the loan is not in accordance with the principles of participation banking, the Bank may not provide the loan, even if the goods or services have been acquired and collateral provided; if the customer is more than one person, they will be jointly liable for the entire loan debt to the Bank in accordance with Articles 162 and following of the Turkish Code of Obligations; it also includes provisions stating that the responsibility for finding and selecting the goods or services and the responsibility for taking delivery from the seller lies with the Customer, and that the Bank is not responsible for issues such as transfer, delivery, defects, or seizure.

2.3.2. Article 9 titled "Repayment of Loan Debt to the Bank/Repayment Plan": It outlines how the loan debt will be repaid to the Bank, and specifies that disputes between the Customer and the seller or other parties regarding the goods or services do not relieve the Customer from the obligation to repay the loan; it clarifies the exchange rate to be applied for installment payments and debts denominated in foreign currency; it stipulates that any financial obligations arising from the exchange rate difference between the date of payment of the loan and the date of payment of the installment (such as taxes, funds, fees, commissions, costs, etc.) must also be paid; it further states that all financial obligations arising from profit shares, exchange rate differences, and other causes must be paid; the Bank's rights are reserved in the case of partial payments, payment of an installment amount, issuance of receipts, sending of notices, etc.; it also includes that any additional or new financial obligations introduced by legislation are the responsibility of the Customer, along with other relevant provisions.

2.3.3. Article 10 titled "Late Payment Penalty": It specifies that a late payment penalty will be calculated on the principal amount of each overdue installment and, in the case of default on the entire loan, the penalty will be

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PERSONS***



calculated on the total loan amount (including the principal), at a rate that is 30% higher than the agreed profit share; if the loan is denominated in foreign currency, the Bank is authorized to convert the amount to Turkish Lira using the Bank's current exchange rate for effective sales; it also states that all financial obligations related to the late payment penalty must be paid by the Customer, along with other relevant provisions.

2.3.4. Article 14 titled "Collateral, Pledge Agreement, Set-Off, Offset, Transfer and Right of Retention": It specifies that the total debt amount for the goods purchased with the loan must be pledged in favor of the Bank; all other collateral required or to be required by the Bank must be established in favor of the Bank free from any encumbrances; if a mortgage is deemed appropriate, the provisions applicable to the mortgage will apply, and the valuation of the property subject to the mortgage will be carried out at the Bank's discretion, with the costs of the valuation being borne by the Customer; the Bank may collect compensation for any damages caused to the mortgaged property without the fault of the property owner, and this amount will be deducted from the Customer's debt; it also covers all accounts (including special checking, participation, and custody/investment accounts) opened or to be opened in the name of the Customer and Guarantors at the Bank's branches (including the head office), all receivables (including profits and any other proceeds), and other assets such as bills, promissory notes, checks, stocks, bills of lading, and any negotiable securities, including but not limited to, shares, investment funds, and certificates; all assets, receivables, and rights held by the Bank at its branches or head office, whether pledged or not, are pledged in favor of the Bank; the Bank has the right of retention, set-off, transfer, and offset on these assets; the collateral provided covers not only the loan debt subject to the Payment Plan but also all debts arising from this Agreement or any other agreement or relationship with the Bank, whether as a principal, guarantor, or in any other capacity; in case of valid reasons, new/additional collateral may be provided; if multiple collaterals are provided, the Bank may choose any collateral it wishes to use; the scope of the pledged collateral includes all movable and immovable property and their attachments; the costs of establishing the pledge on the collateral will be borne by the Customer; if the collateral is insured, the Bank will be listed as the secondary beneficiary, the insurance policy must be compatible with the loan, and if the insurance is procured from an insurance company where the Bank is the agent, the Bank may collect the insurance premiums.

2.3.5. Article 15 titled "Guarantee Agreement": It specifies that the Guarantors are guaranteeing all present and future loan debts arising from the Agreement between the Customer and the Bank; the guarantee is independent according to Article 587/4 of the Turkish Code of Obligations (TCO); the Guarantors' assets, as listed in the Agreement, are subject to the Bank's rights of pledge, retention, set-off, transfer, and offset; the Bank may apply any collections it makes first to the debts that are not covered by the guarantee, along with other provisions.

2.3.6. Article 16 titled "Information on Tied Loan Agreement": In accordance with Article 30/5 of the Consumer Protection Law No. 6502 ("CPL"), it states that the loan is not a tied loan; however, if the Agreement is considered a tied loan agreement under Article 30 of CPL, then: **a)** If the Customer cancels the contract for the purchase of goods or services and sends a written notification to the Bank within the cancellation period or via a

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TRANSACTION CONDITIONS**
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PERSONS***



permanent data carrier accessible by the Bank, the tied loan agreement will terminate without compensation or penalty obligations; in case of cancellation, Article 11 of the Agreement will apply; **b)** In tied loans, if the goods or services are not delivered or performed correctly, the Customer may exercise the right to cancel the sale contract or request a reduction in price, and the seller, provider, and Bank will be jointly and severally liable; if the consumer exercises the right to reduce the price, the tied loan will also be reduced accordingly, and the payment plan will change accordingly; if the Customer exercises the right to cancel the contract, the seller, provider, and Bank will be jointly and severally responsible for the return of any payments made up to that point; however, the Bank's liability under this article is limited to the amount of the loan used and is valid for one year from the date specified in the sale contract or tied loan agreement for the delivery of the goods or performance of the services, in case the goods are not delivered or services are not performed, and from the date the goods are delivered or services are performed, in case of delivery or performance, along with other provisions.

2.3.7. Article 18 titled "Clarification on Personal Data": In accordance with the data controller's obligation to inform, the Bank has informed the natural persons who are parties to the Agreement through the Pre-Contract Information Form and regulates other relevant matters.

2.3.8. Article 20 titled "Non-applicable Provisions": In cases where the Customer is not a consumer or the loan is not considered a consumer loan, the provisions of consumer legislation and the provisions in this Agreement that are in favor of the Customer as a consumer will not apply, and other relevant matters are regulated.

2.3.9. Currency-based Loan Disbursement: In cases where the loan (financing) is provided in foreign currency, the equivalent amount in Turkish Lira will be calculated based on the Bank's Foreign Exchange Buying Rate at the time of loan disbursement (Article 5.2 of the Agreement). In foreign currency loans, installment payments and all other debts related to the loan are paid either in cash or foreign currency, or in Turkish Lira based on the Bank's Foreign Exchange Selling Rate at the actual payment date. When the payment is made in cash, the amount in Turkish Lira will be based on the Bank's actual collection date using the Foreign Exchange Selling Rate at the counter; when the payment is made in foreign currency, the amount in Turkish Lira will be based on the Bank's actual collection date using the Foreign Exchange Selling Rate at the counter (Article 9.4 of the Agreement). Other details are stated in Article 9 of the Agreement.

3. Annex - 2: Information on Mortgage Information and Mortgage Conditions

In accordance with Article 14 of the Agreement, the important provisions of Annex - 2: Information on the Real Estate to be Mortgaged and Mortgage Terms, which consists of two (2) main sections and fourteen (14) additional clauses, and which is an inseparable annex and part of the Agreement, are outlined below.

3.1. Article 1 titled "Information on the Property to be Mortgaged" contains details regarding the property to be mortgaged to the Bank.

3.2. In the article titled "Mortgage Terms," the provisions are as follows:

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**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



- 3.2.1.** In subclause 2.1, it regulates the matters regarding which debts of the Borrower will be secured by the mortgage in favor of the Creditor (the Bank).
- 3.2.2.** In subclause 2.2, it regulates matters related to the mortgage's maturity, its rank, the Bank's right to benefit from the free rank, its interest-free nature until the release notice is given, and the mortgage amount.
- 3.2.3.** In subclause 2.3, it is regulated that if the Borrower fails to fulfill their obligations and commitments to the Creditor (the Bank), or if one of the conditions of maturity/default occurs, all debts will become due, and in this case, the Creditor (the Bank) may resort to legal means regarding the liquidation of the mortgage.
- 3.2.4.** In subclause 2.4, it is regulated that even if the total debt amount exceeds the amount of the mortgage, the mortgage will serve as collateral until the full debt is paid, and the foreclosure of the mortgage cannot be requested until the full debt is settled.
- 3.2.5.** In subclause 2.5, it is regulated that if there are other collateral provided to the Creditor (Bank), the Creditor (Bank) has the right to resort to any collateral or promissory note without obtaining a pledge deficiency certificate, and may offset it against any debt, with the mortgage continuing until the full debt is paid.
- 3.2.6.** In subclause 2.6, it is regulated that the mortgage will also cover the real estate's annexes, components, and any attachments, as well as constructions, buildings, real estate, and other structures not registered in the Land Registry but located on the real estate, including any new construction and additional buildings to be made on the real estate, as well as any machinery and equipment installed or to be installed on the property.
- 3.2.7.** In subclause 2.7, matters regarding the insurance of the mortgaged property are regulated.
- 3.2.8.** In subclause 2.8, it is regulated that in the event of expropriation of the mortgaged property, the expropriation compensation and other rights and receivables will belong to the Creditor (Bank), the Creditor (Bank) will have the right to collect the expropriation compensation and offset it against its receivables, and upon the Creditor's (Bank's) request, the Creditor (Bank) may exercise the rights arising from the Expropriation Law. The legal costs may be charged to the accounts of the Mortgagor and/or Borrower by the Bank ex officio, along with other related matters.
- 3.2.9.** In subclause 2.9, the provisions regarding the notification addresses are regulated.
- 3.2.10.** In subclause 2.10, the obligation to maintain the value of the mortgaged property is regulated, and it is stated that the Creditor (Bank) may take the necessary measures to protect the value of the property.
- 3.2.11.** In subclause 2.11, it is regulated that the fees and expenses related to the cancellation of the mortgage shall be borne by the Mortgagor.
- 3.2.12.** In subclause 2.12, it is regulated that the Mortgagor will carry out the necessary procedures in cases where the mortgage is to be established in an electronic environment.
- 3.2.13.** In sub-clause 2.13, it is regulated that the books and records of the Creditor (the Bank) shall be taken as basis in lawsuits and disputes.

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3.2.14. In sub-clause 2.14, it is regulated that Istanbul (Central/Çağlayan) Courts and Execution Offices are authorized in cases of lawsuits and disputes if the Mortgagor is a merchant.

4. The Bank's Fundamental Principles Regarding Loan Provision: The Bank is completely free to decide whether or not to grant loan (financing) to the customer. Before the customer's loan request, the customer must not have made an agreement with the seller regarding the purchase/sale of the goods or services (such as not having paid a down payment and/or deposit). The loan (financing) request and processes must comply with the principles of participation banking. The bank pays the amount of the loan (financing) to the seller in accordance with the legislation. The bank is solely responsible for providing financing for the purchase of the goods or services that the customer has found, selected, and chosen, and holds no other responsibility.

CLARIFICATION ON PERSONAL DATA *FOR REAL PERSONS*

This information is provided pursuant to Article 10 of the Law No. 6698 on the “Law on the Protection of Personal Data” (shortly LPPD) and due to legal obligation.

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. Our aim is to inform you about the ways of collecting your personal data, the purposes of processing, legal reasons, transfer to third parties when permitted by the legislation and your rights in line with your satisfaction.

a) Identity of the Data Controller: The data controller is Albaraka Türk Participation Bank Inc.

b) The Purpose of Processing of Personal Data:

Your personal data may be processed for the following purposes:

- Based on the legal reason that it is explicitly stipulated in the Laws;
- 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,

ALBARAKA TURK PARTICIPATION BANK INC.

İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No:6 34768 Ümraniye/İstanbul

İstanbul Trade Registry Office/206671

MERSIS No: 0047000870200019

www.albaraka.com.tr / albarakaturk@hs03.kep.tr / 444 5 666

**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



- 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 our customer, determining, monitoring, reporting and controlling the risk group¹ you will be included in to determine the loan limits to be extended to a risk group according to the banking legislation,
- 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,

¹ Partnerships in which you, your spouse and children are member of the board or general manager or which are controlled by them or by a legal entity severally or jointly, directly or indirectly or participated by the same persons with unlimited liability, and qualified shareholders, and members of the board and general manager of a bank, and partnerships in which they have control jointly or severally, directly and indirectly or partnership with unlimited liability or they are member of the board or general manager, and natural and legal persons, who have surety, warranty and similar relations to the extent that in case one of them have got difficulty in repayment will result one or a few of them to have difficulty in repayment, constitute a risk group. In addition, other natural and legal persons to be included in the scope of the risk group are determined by the Republic of Türkiye Banking Regulation and Supervision Agency.

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**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



- 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,
- 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,

**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



- Execution of marketing analysis studies,
 - Execution of marketing activities of products/services,
 - Execution of activities aimed at customer satisfaction,
 - In case 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 Purpose The Processed Personal Data Can 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, to legally authorized individuals, institutions, and/or organizations such as the Banking Regulation and Supervision Agency, the Capital Markets Board, the Central Bank of the Republic of Turkey, the Revenue Administration, the Financial Crimes Investigation Board, the Credit Bureau, the Interbank Card Center, the Small and Medium-Sized Industry Development and Support Administration, the Social Security Institution, and the Association of Financial Institutions, your personal data may be transferred.
- 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 following up and executing legal matters, your personal data may be transferred to judicial authorities such as courts, execution and bankruptcy offices, public prosecutors, as well as alternative dispute

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**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



resolution bodies like mediation, arbitration panels, and conciliators, 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.
- Due to the nature of the transaction, for the execution of credit card and money transfer processes, your personal data may be transferred to payment system institutions, including Europay International SA, Western Union, Mastercard Int., INC, Visa INC, JCB Int. Maestro, Electron, card institutions, and domestic/international member merchants.
- It may be transferred to other third parties, provided that your explicit consent is obtained and within the scope of your consent.

d) Method and Legal Basis for Collecting Personal Data:

Your personal data may be processed for the following purposes:

- The information you provide through the Bank's Headquarters, Units, Regional Directorates, Branches,
- Similarly, the Bank's affiliates, support service providers, individuals and legal entities with which it collaborates/receives services and has business relationships, companies with which it operates under an intermediary/agency capacity, correspondent/partner banks, contracted dealers, customer interviews, direct sales team applications, member merchants and POS terminals, market intelligence, scanning of judicial records, SGK (Social Security Institution) records, PTT (Post and Telegraph Organization),
- national and international authorities/authorities/agencies,
- public institutions and organizations that make available to the Bank; Identity Sharing System, Address Sharing System, Trade Registry Gazette, Land Registry and Cadastre Information System, Risk Center, Credit Bureau, Electronic Pledge Systems,
- ATMs, kiosks, payment instruments, websites, media, social media, internet banking, mobile banking, telephone banking, call centers, mobile applications,
- Registered Electronic Mail, electronic notifications, emails, mail, fax, short messages, and SWIFT;
- all notifications, applications, and communications
- made to the Bank are processed by fully or partially
- All notifications, applications, and communications made to the Bank are processed through written, verbal, or electronic means, either partially or fully, using automated or non-automated methods. The information

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**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



regarding the legal grounds on which your personal data, collected through the methods mentioned above, is processed in accordance with Articles 5 and 6 of the Law, is provided in the table below.

CONDITIONS FOR PROCESSING PERSONAL DATA	PERSONAL DATA PROCESSED	PROCESSED SENSITIVE PERSONAL DATA
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.	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.	

**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



Explicit Consent	Identity, Contact, Customer Transaction, Finance, Audio Visual Records, Professional Experience, Marketing.	Biometric Data, Health Information.
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You can access information regarding which personal data is processed for which purposes through the Personal Data Protection Authority's website at <https://verbis.kvkk.gov.tr> on the "Registry Inquiry" page.

e) Customer's Other Rights:

With the exceptions specified in Article 28 of the LPPD and other relevant exceptions, you can submit your requests within the scope of Article 11 of the Personal Data Protection Law, which regulates the rights of the data subject, to our bank through the following methods:

- Via our KEP address: albarakaturk@hs03.kep.tr Through written and signed submissions via our branches
- Via Notary to the address: İnkılap Mahallesi Dr. Adnan Büyükdeniz Cad. Adnan Büyükdeniz Cad. No: 6 Ümraniye/İSTANBUL
- Using your registered email address to: kvkk@albarakaturk.com.tr
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),
 - If applicable, the notification must include your previously provided registered and verified email address, phone number, fax number, and the subject of the request.

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 Information Form as an Annex and Integral Part of the Agreement: This Information Form, upon signing, shall be an annex and an integral part of the General Personal Loan Agreement; this result arises automatically and without the need for any further action upon the signing of the General Personal Loan Agreement.

Bank's/Loan Provider's Information: Albaraka Türk Participation Bank Inc.; **Address:** İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No:6 Ümraniye/İstanbul; **Merkez – Registry No.:** Ümraniye/İstanbul – Istanbul Trade Registry Office/206671; **MERSİS No:** 0047000870200019; **Phone/Fax:** 0216 666 01 01 / 0216 666 16 00; **REM Address:** albarakaturk@hs03.kep.tr; **Web:** www.albaraka.com.tr

**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



Attachments of this Information Form:

Annex-1: Example of Annual Cost (Effective Annual Profit Share) Rate and Total Amount Payable Calculation Using a Representative Example

Annex-2: Example Payment Plan for Insured and Uninsured

Annex-3: Calculation of Annual Cost (Effective Annual Profit Share) Rate and Total Amount Payable Using a Representative Example

Annex-4-a: In the event that the Bank offers insured and uninsured loan/financing proposals to the Customer; Table Containing Comparative Information Regarding Installment Amounts and Total Repayment Amounts for Equal Installment Payment, Insured, and Uninsured Loan/Financing Proposals

Annex-4-b: In the event that the Bank offers insured and uninsured loan/financing proposals to the Customer; Sample Payment Plans Regarding Insured and Uninsured Loan/Financing Proposals (to be provided if loan/financing installment amounts are not equal)

BANK SEAL AND SIGNATURE

1) DECLARATION OF ACCEPTANCE OF GENERAL TERMS AND CONDITIONS:

We, the undersigned below, state that we have reviewed the General Personal Loan Agreement on the Bank's website www.albaraka.com.tr, that the Bank has clearly provided information about the existence of its general terms and conditions, both through this form and verbal explanations, that we have been given the opportunity to learn about their content, and that we have understood all the general terms and conditions and their contents, and as a result, **accept all the general terms and conditions.**

2) As the undersigned Customer, I hereby declare that as a result of the written information in this Information Form and its Annexes, as well as the oral explanations provided, I fully understand the terms of the loan, the loan agreement, fees, and other related matters, and I **accept and approve all of them.** I request that a **loan (financing) be granted to me,** should you deem it appropriate following your evaluation.

**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



3) As the undersigned Customer, I confirm that I have received a copy of this Form and all its Annexes; (i) if it was made remotely, via a durable data carrier, and (ii) if not made remotely, in its signed version from the Bank in person.

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

Annex-1: Example of Annual Cost (Effective Annual Profit Share) Rate and Total Amount Payable Calculation Using a Representative Example

Loan Amount: TRY 10.000
Number of Installment(s): 12 Months
Monthly Profit Rate: 1%
RUSF Rate: 15%

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**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



BITT Rate: 15%
Monthly Gross Profit Rate: 1.30%
Allocation Fee: TRY 50
Monthly Installment Amount: TRY 906,25

Annex: 2 GENERAL PERSONAL LOAN AGREEMENT PREFERENCE FORM

	Insured General Personal Loan Agreement Offer	Uninsured General Personal Loan Agreement Offer
1- Loan Amount		
2- Monthly Contractual Profit Share Rate		
3- Annual Contractual Profit Share Rate		
4- Late Payment Penalty Rate		
5- Names, Duration, and Amount of Insurance Related to the Loan		
6- Names and Amounts of Other Financial Products and Services Related to the Loan		
7- Total Amount to be Repaid		

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

I have been informed that my new insurance policy, which is in accordance with the loan amount
and duration, **must be accepted by Albaraka Türk Participation Bank Inc.**, with Albaraka
Türk Participation Bank Inc. as the beneficiary. I hereby choose the general personal loan
agreement listed below, as indicated by my signature.

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**GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM***
AND
**ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS**
AND
**CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS***



I prefer Insured General Personal Loan Agreement	
I prefer Uninsured General Personal Loan Agreement	

Albaraka Türk Participation Bank Inc.
Consumer

Name and Surname of

Date
Signature

Date
Signature

Annex-3: Example Calculation of Annual Cost (Effective Annual Profit Rate) and Total Amount Payable Using a Representative Example

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

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GENERAL PERSONAL LOAN AGREEMENT *PRE-
AGREEMENT INFORMATION FORM*
AND
ADDITIONAL INFORMATION ON GENERAL
TRANSACTION CONDITIONS
AND
CLARIFICATION ON PERSONAL DATA *FOR REAL
PERSONS*



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