GENERAL PERSONAL LOAN AGREEMENT

Article 1. Subject
1.1. This Agreement provides for the issues regarding the goods or service financing that the Bank may provide to the Customer in accordance with the participation banking legislation and principles/standards and the rights and obligations of the Parties.
Article 2. Type of the Loan
2.1. Consumer loan.
Article 3. Term of the Agreement
3.1. This Agreement shall be in force until the Customer pays the goods or service financing (loan) debt to the Bank with all its accessories and all obligations are fulfilled.
Article 4. Bank's Details
4.1. Bank's details are given in SIGNATURES section below.
Article 5. Loan Amount Available for Disbursement
5.1. The total amount (principal) of the loan/financing that can be made available is given in the Payment Schedule attached hereto.
5.2. In the event that the loan is disbursed in a foreign currency type, for the purpose of calculation of TRY equivalent of the loan, the Bank's Current Cash-Desk Foreign Exchange Buying Rate effective at the loan disbursement date shall be relied upon.
5.3. Regardless of the currency of allocation, the Bank may disburse the loan in foreign exchange under the legislation.
Article 6. Profit Share Rates
6.1. Monthly Contractual Profit Share Rate: %..............., Annual Contractual Profit Share Rate: %............... and Annual Cost (Effective Annual Profit Share) Rate: %...............
6.2. Compound profit share is not applied in profit share calculations; instead, it is calculated using the simple method on the loan principal based on the maturity and collected in installments.
6.3. In the calculation of the Effective Annual Profit Share Ratio, the loan principal, maturity, contractual profit share, taxes, duties and similar legal obligations and all kinds of fees are used. The total amount of the loan debt is shown in the attached Payment Schedule.
6.4. One of the essential elements in the establishment of this Agreement and the determination of the profit share rate (the lower rate) specified in Article 6.1 of the Agreement - compared to the rate applied under a general personal loan agreement without credit-linked insurance - is the Customer's preference to obtain and renew the credit-linked insurances (i.e., under a general personal loan agreement with credit-linked insurance) as indicated in the Pre-Contractual Information Form and the General Personal Loan Agreement Preference Form attached to this Form. The Bank reserves all kinds of claims and rights of the Customer in the event that the Customer does not take out, withdraw, cancel, terminate or renew any, some or all of the said credit-linked insurances accepted/preferred by the Customer.
Credit Linked Insurances Subject to Insured Loan Offer:[1]

Credit Linked insurances subject to the insured loan offer;	**Name:**	**Duration**	**Renewal Status**

Article 7. Conditions for Loan Disbursement
7.1. The loans (financing) may be disbursed for the purchase of the goods or service to be purchased by the Customer.
7.2. As a rule, the Customer notifies the Bank of their loan (financing) request The financing request and the goods/service subject to financing must comply with the principles/standards of participation banking.
7.3. If there is no impediment to the disbursement of the loan, the loan payment is made to the seller (their representative, proxy, person notified by the seller) as a rule. Loans denominated in foreign currency shall be repaid in TRY, based on the Bank's Current Cash Desk Foreign Exchange Buying Rate on the payment date. The Bank may also repay the foreign currency loan in foreign currency in accordance with the relevant legislation. Upon disbursement of the loan to the seller, issuance of a commitment to pay the loan, or delivery of a cheque for the loan amount to the seller, the Customer immediately becomes indebted to the Bank.
7.4. As a rule, the loan is disbursed after the required guarantees have been provided. However, even if the Bank extends the loan without obtaining a guarantee, the Customer still becomes indebted.
7.5. If there are justifiable reasons - such as the information and documents provided by the Customer or the Guarantor to the Bank regarding personal, financial, or other matters being inaccurate, or if it is later discovered that the Bank would not have extended the loan had this been known

[1] Subparagraph (ş) added to Article 11/1 of the relevant Regulation with Article 3 of the Regulation Amending the Regulation on Consumer Loan Agreements (O.G. - 23/09/2022/31962)

from the outset, or that the loan (financing) does not comply with the principles/standards of participation banking - the Bank may refrain from disbursing the loan in whole or in part, even if the goods or services have been acquired and guarantees have been provided.

7.6. If more than one person utilizes the Loan, they shall collectively be referred to as the Customer and shall be jointly and severally liable to the Bank for all obligations arising from this Agreement, in accordance with Article 162 et seq. of the Turkish Code of Obligations. For the avoidance of doubt, the Customer shall be deemed to consist of more than one person if multiple individuals separately obtain loan for the same goods or service.

7.7. The Bank shall not be held liable for any matters related to the transfer, delivery, defects, or possession of the goods or service, as the Customer is solely responsible for selecting the seller, choosing the housing, and arranging the transfer or collection from the seller.

7.8. "No insurance related to the loan may be taken out without the Customer's explicit request, made in writing or through a permanent data storage device. Insurance services may also be obtained from a provider other than the Bank.

Article 8. Fees to be charged to the Customer

8.1. Fees that are to be claimed from the Customer in connection with the loan (financing) are given in the Pre-Agreement Information Form which is an annex and integral part of the Agreement. The Customer agrees to pay fees specified in the Information Form. The Client also pays the fees for notifications that are subject to their consent. The Bank may debit those fees to the customers account.

8.2. Fees may be amended and increased in compliance with the Consumer Legislation.

8.3. The Customer is responsible for the BITT, RUSF to arise on profit shares, RUSF and BITT arising from the increase in exchange rates on installment payment dates for foreign currency denominated loans, and new or additional obligations that may arise due to legislation, as of the effective dates.

8.4. Any and all notary fees that may arise out of the agreement and establishment of guarantees shall be paid by the Customer.

8.5. The Customer is entitled to receive a free of charge copy of this Agreement for the first two years following date of issuance.

8.6. If the Customer wishes to take out insurance policies related to the loan through the Bank, premiums depending on insurance policies will be collected from the Customer.

Article 9. Payment of the Loan Debt to the Bank / Payment Schedule

9.1. The Payment Schedule attached hereto, which is considered an annex and integral part hereof, and as the account statement shows, provides a breakdown of the total debt amount of the Customer to the Bank in terms of principal, profit share, tax, fees, and similar legal obligations and charges due to the loan utilized via Plus Limit, as well as the amount of each installment, the number of installments allowed for repayment, repayment maturity, and the total debt amount.

9.2. The Loan debt shall be paid through payment of installments shown at the Payment Schedule to the Bank in cash and as a lump sum. The Customer shall pay taxes, fees, duties, funds and charges required to be paid as per the Agreement and the relevant legislation in cash and as a lump sum.

9.3. The Customer is liable for full payment of the loan debt specified in the Payment Schedule to the Bank and disputes between the seller and third persons related to the goods or service to be purchased shall not relieve the Customer of the liability to pay the loan and other debts to the Bank at maturity date, amounts and conditions so set.

9.4. Installment payments related to the loan in foreign currency and payment of all other debts shall be made in cash or in the same foreign currency or in TRY over the Bank's Foreign Exchange Selling Rate at the actual payment date. When made in cash, the Bank's cash-desk Effective Selling Exchange Rate at the actual collection date shall be relied upon whereas, when made in foreign currency, TRY amount that is equivalent of cash-desk Foreign Exchange Selling rate at the actual date of collection shall be relied upon.

9.5. Regardless of payment of installments in foreign currency or TRY, installment payments shall be paid together with BITT, RUSF and all other taxes, fees, duties, funds and charges that may arise due to exchange difference between disbursement or payment date of the loan and every installment payment date shown in the Payment Schedule. Exchange difference gains that may arise out of follow-up of foreign currency financing (loan) in TRY shall be retained by the Bank.

9.6. BITT, RUSF and various other taxes, fees, duties, funds and charges that may arise out of profit shares, exchange differences and for whatever reason shall be paid by the Customer the moment they arise and along with every installment with which they arise, and failure to pay them shall also be subject to provisions of acceleration and default.

9.7. Partial payment shall not mean fulfillment of the obligation, and acceptance of partial payment shall not give rise to waiver by the Bank from its rights, renewal of the Agreement and extension. The full payment of any installment amount shall not be deemed as payment of any previous unpaid installments, nor shall the distribution of the contractual profit share over subsequent months/periods be interpreted as full settlement of the Bank's receivable for the relevant month/period.

9.8. The Payment Schedule shall be amended accordingly since all obligations composed of BITT, RUSF and other taxes, fees, duties, funds and charges as required by the relevant legislation which will be required to be paid shall be reflected upon the Customer as from the date of amendment.

9.9. In the event that a receipt is issued to the Customer for collection to the account of principal receivables or a notice or an account statement is sent or a legal procedure is performed only for the principal receivables, the Bank reserves its right of demanding delay penalty and accessory obligations and other rights required to be paid as per the debtor's default.

9.10. In the event that installments are not paid at installment payment dates, delay penalty and receivables with addition of various elements shall be demanded, collected and followed up as per article 10 of the Agreement.

9.11. If an account related to the Loan Agreement is opened and transactions associated with the loan alone are performed through this account, no fee or expense will be demanded under any circumstances whatsoever in connection with such account. Such account shall be closed upon repayment of the loan along with its accessory obligations unless otherwise demanded by the Customer in writing.

Article 10. Default Penalty

10.1. The Customer agrees and undertakes to pay a late payment penalty for each installment (principal amount) not paid by the installment payment date, and in the event of default regarding the entire debt, in accordance with Article 13.3 of the Agreement, a penalty over the total debt (principal amount) for the days of delay (from the date of default to the actual payment date), calculated at a rate 30% higher than the Contractual Profit Share specified in Article 6 of the Agreement. This provision shall not prevent the Bank from claiming and exercising its legal rights regulating results of the default.

10.2. As for the loans in foreign currency repayable in TRY, the Bank is, at its option, authorized to follow up the entire debt, starting from date of acceleration, converting the amount into TRY over the Bank's Current Cash-Desk Effective Selling Rate. Delay penalty rate to be applied in such case for the entire debt shall be delay profit penalty rate as set for TRY.

10.3. Where it is required to pay delay penalty, the Customer shall be obliged to pay any and all taxes, fees, duties, funds, charges that may be required to be paid for delay penalty, notably, BITT, RUSF.

Article 11. Right of Withdrawal

11.1. The Customer shall be entitled to withdraw from this loan agreement within fourteen days without having to indicate any reason and paying a penalty.

11.2. A notice regarding exercising of withdrawal right should be sent to the Bank in withdrawal right period, in writing or by means of permanent data storage device. In case of early repayment of the entire loan debt within the right of withdrawal period, the provisions of this article shall apply without any notification.[2]Period of withdrawal right shall commence starting from signature date of this Agreement, and, if a copy of this Agreement has been given to the Customer subsequent to signature date, shall commence after delivery of the Agreement to the Customer.

11.3. If the Customer has benefited from the loan, they shall, within thirty days following the submission of the withdrawal notice to the Bank, pay the principal amount, the profit share calculated at the contractual profit share rate from the date of disbursement until the date of repayment of the principal, and any fees or expenses paid or to be paid to public institutions, organizations, or third parties. If no payment is made within such period, the customer will be not be deemed to have withdrawn from the loan.

Article 12. Prepayment

12.1. The Customer may pay one or more than one installment not yet due or pay all or part of the loan debt early. In such cases, the Bank applies the required discount as per the relevant legislation.

12.2. Legislation on Consumer shall be adhered to in respect of prepayment indemnity.

12.3. In the event that a new payment schedule is required to be made according to the principal after the profit share and commission discount and any tax, duty, fee, etc., are required to be paid for that, the Customer shall bear obligations related to them.

Article 13. Acceleration, Default and Consequences

13.1. Any installment that is shown in the payment schedule shall become due and payable without having to send a written warning. In the event that installment payment dates fall on a day that is considered holiday by laws, the next business day (such as official holiday or weekend holiday) shall be the payment and acceleration date.

13.2. If any installment shown on the Payment Schedule is not paid at the installment payment date, the Customer will go into default in respect of the relevant installment without having o send a written warning.

13.3. In the event that the Customer fails to pay installments, the Bank shall be entitled to demand that entire remaining debt be paid/fulfilled. Accordingly, in the event

[2] Last sentence added to Article 24/3 of the relevant Regulation with Article 5 of the Regulation Amending the Regulation on Consumer Loan Agreements (O.G. - 23/09/2022/31962)

of defaulting in respect of payment of at least two consecutive installments and, despite of sending an acceleration warning giving thirty days' period if the Customer fails to pay such debt in such period,, the Bank may resort to all remedies and rights, whether legal or contractual, to demand and collect the entire remaining debt.

13.4. The Bank may also exercise the right of lien, set-off, set-off and transfer on all rights, receivables, special current and participation accounts, investment/custodial accounts, blocked accounts, cash, securities and bonds, money orders and letters of credit, bills, policies, checks, bills of lading and all negotiable instruments and promissory notes even if given for collection, credit accounts and all other assets of the Customer and the Guarantors, whether due or not, which are or may become due in the Bank's headquarters (head office) and all branches (including the head office branch) without any notice.

13.5. In case of default, the Bank may demand from the Customer Delay Penalty that is subject of article 10 of this Agreement and taxes, fees and similar legal obligations to be calculated over such Penalty. While calculating the delay penalty that may be claimed from the Customer, the date of payment by the Customer shall be taken as basis. It is not permissible to apply compound bonus to any transaction performed under the Agreement including Event of Default.

13.6. All other expenses, costs, and payments of any kind incurred by the Bank - including, in particular, those related to legal proceedings and enforcement measures such as precautionary attachment, precautionary injunction, execution proceedings, litigation, arbitration, arbitral tribunal, mediation, and similar - shall be borne by the Customer and debited to their account(s). The Customer may be obliged to pay such costs, expenses and make such payments including, but not limited to, additional payments and attorney's fee payments.

Article 14. Collaterals; Pledge Agreement, Exchange and Set-off, Internal Transfer and Right of Retention

14.1. The Customer agrees to pledge the goods purchased with the loan (financing) (together with its integral parts and attachments) in favor of the Bank for an amount not less than the total amount of the debt written in the Payment Schedule.

14.2. The Customer shall establish movable property, immovable property, right-receivables pledge, receivables assignment, surety, guarantee and other real and/or personal securities, as stipulated / to be stipulated by the Bank, in favor of the Bank, free from any and all encumbrances, at an amount no less than the amount specified the Payment Schedule.

14.3. Mortgage Coverage

14.3.1. In the event that the Bank deems an immovable property pledge appropriate and requests it, the Customer agrees and undertakes to establish a first-degree, first-rank mortgage in favor of the Bank over the immovable property specified in 'Annex – 2: Information on Immovable Property to be Mortgaged and Mortgage Terms,' in an amount determined by the Bank, which shall not be less than the total debt amount indicated in the Payment Schedule. If requested by the Customer, a copy of the appraisal report, if any, may be provided.

14.3.2. The Customer accepts, declares, and undertakes that 'Annex – 2: Information on the Immovable to be Mortgaged and Mortgage Terms' forms an integral part of this Agreement, and that the provisions of this Agreement, together with the 'Request for Establishment and Registration of Confirmation Mortgage,' the 'Certificate of Confirmation of Registration,' the 'Mortgage Official Deed,' and Annex – 2, shall be applied collectively in connection with the mortgage to be established.

14.3.3. The Bank may, at any time, verify, inspect, or appraise the condition of the immovable property to be mortgaged and, if deemed necessary based on the reappraised value determined in accordance with its own methods, may request additional collateral deemed appropriate in terms of value and quality. The valuation of the mortgaged immovable shall be conducted by real estate appraisers appointed by the Bank. The Customer accepts, declares and undertakes to pay the fees and expenses that may arise from such valuation and transactions in cash and in advance.

14.3.4. If the value of the mortgaged immovable property decreases without the fault of the mortgagor, the mortgagor may not collect the compensation to which they are entitled under Article 867 of the Turkish Civil Code without the knowledge and consent of the Bank. The Bank may, at its discretion, collect said compensation directly from the payer without obtaining the Customer's consent and apply it to the outstanding debt, even if the debt is not yet due.

14.4. The Customer and the Guarantors agree that all accounts (special current, participation and investment/custody accounts) opened and to be opened with all branches (including the head office branch) of the Bank, whether or not linked to the customer numbers below, and all receivables and assets (including all kinds of benefits such as profit shares) arising and to arise in these accounts as well as, all kinds of negotiable instruments such as money orders, letters of credit, bills, policies, checks and their collected amounts, share certificates, bills of lading, even if they are given for collection, whether or not they are linked to the customer number, and all kinds of securities/capital market instruments such as lease certificates, participation shares, mutual funds, product certificates including but not limited to their prices as well as all assets, receivables and rights, whether secured or unsecured, which are or will be held by the Bank's headquarters (head office) and all branches (including the head office) for any reason whatsoever, up to the total amount of the debt written in the Payment Schedule, are pledged in favor of the Bank, and the Bank has the right of imprisonment, clearing, transfer and set-off rights on all of these.

Customer: ....

Guarantor: ....

Guarantor: ....

Guarantor: ....

14.5. "The Customer and the Guarantors agree that the collaterals provided or to be provided under this Agreement - particularly those specified in Articles 14.1, 14.2, and 14.3 - shall secure not only the loan obligations set out in the Payment Schedule, but also all other existing and future loan obligations of the Customer to the Bank, whether arising under this Agreement or any other agreement, relationship, or legal ground, whether personal, by surety, or of any other nature.

14.6. In cases where collaterals depreciate or their value is extinguished due to seizure of collaterals, injunction relief given against them, their being put up for sale, restriction of the right to dispose of them, their being damaged, their being totally lost, replacement values such as expropriation and insurance failing to meet the Bank's debts, or due to justified reasons such as the Customer's/Guarantor's loss of payment power, the Customer agrees to give new/additional collateral upon the Bank's demand.

14.7. Personal guarantees given in return for the performance (debts) of the Customer shall be deemed as ordinary suretyship; personal guarantees given by the counterparty for the receivables of the Customer shall be deemed as joint and several suretyship, unless otherwise provided by law.

14.8. In the event that the Customer fails to pay the debt within period specified in article 13.3. of this Agreement, the Bank may resort to all remedies and rights for the purpose of encashing any collateral of its choice to demand and collect the remaining debt in its entirety.

14.9. All complementary elements and appurtenances of immovable property / movable properties to be accepted as pledge under this article are included in the scope of pledge.

14.10. Pledge establishment fees to be collected under this article shall be at the Customer's expense.

14.11. Insuring the Guarantees

14.11.1. In the event that the Customer prefers to insure the movable/immovable subject to the guarantee and has instructions in this regard, the Customer agrees and declares that the insurances shall be taken out and renewed until the total amount of the debt written in the Payment Schedule and all kinds of debts related to the loan to be made available under this Agreement are paid in full, that the Bank shall be annotated on the policies as the loss payee, that in the event of a risk arising in relation to the insurance, the insurance costs shall be collected by the Bank from the insurance company and set off against the loan debt. The insurance policy provided by the consumer from the insurance company of his/her choice, compatible with the amount and duration of the loan, with the Bank mentioned as the loss payee, must be accepted by the Bank without causing any change in the conditions of the loan offered to the consumer. Credit-linked insurance must be compatible with the amount and term of the remaining debt in the case of sum insurances, in order to ensure the repayment of the loan debt.[3]

Credit-linked insurance must be compatible with the subject of the loan. More than one insurance covering the same guarantee cannot be taken out for the loan. Insurance in excess of the loan amount is prohibited.[4]**14.11.2.** In the event that the Customer wishes to take out an insurance policy from the insurance company for which the Bank acts as agency, policies related to such insurances shall be issued and premiums shall be collected from the Customer separately.

14.11.3. In order for policies of the Customer related to insurances already taken out or insurances that are not going to be taken out via the Bank to be compliance with the loan under this Agreement, relevant insurance policies must be in compliance with total amount of debt, term and other details specified in the Payment Schedule.

Article 15. SURETYSHIP AGREEMENT

15.1. Guarantors shall be liable for all loan debts of the Customer to the Bank arising and to arise due to the Agreement, limited to the Surety Amount and in the capacity of a surety. Suretyship is ordinary suretyship.

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[3] Subparagraph (3) added to Article 26 of the relevant Regulation with Article 6 of the Regulation Amending the Regulation on Consumer Loan Agreements (O.G. - 23/09/2022/31962)

[4] Subparagraph (4) added to Article 26 of the relevant Regulation with Article 6 of the Regulation Amending the Regulation on Consumer Loan Agreements (O.G. - 23/09/2022/31962)

15.2. The Guarantors acknowledge that they are independent and separate from each other, as well as from the Customer, and that each of them is liable for the entire surety obligation in accordance with Article 587/4 of the Turkish Code of Obligations.

15.3. The Guarantors acknowledge and accept the Bank's rights of pledge, retention, settlement, transfer, and set-off over the assets specified in Article 14 of the Agreement, within the scope and framework set forth in Article 14.

15.4. The Bank may, at its discretion, first apply any collections to its receivables that are not covered by the guarantee.

Article 16. Linked Credit Agreement Information

16.1. Pursuant to Article 30/5 of the Consumer Protection Law No. 6502 ("CPL"), unless there is an exclusive agreement between the Bank and the seller or provider for the supply of a specific good or service, the loan extended shall not be deemed a linked credit, and this loan does not qualify as such. However, if this Agreement qualifies as a linked credit agreement within the meaning of Article 30 of the CPL, the Customer shall have the following rights:

a) If the Customer withdraws from the agreement for the supply of goods or services and notifies the Bank in writing or via a permanent data storage medium accessible by the Bank within the withdrawal period, the linked credit agreement shall also be terminated without any obligation to pay compensation or a penalty clause. In case of withdrawal, Article 11 of the Agreement shall apply.

b) In linked credits, if the goods or services are not delivered or performed at all or as required, the seller, the supplier and the Bank are jointly and severally liable in case the Customer exercises their right to withdraw from the sales agreement or to deduct the price. If the Customer exercises the right to a price reduction, the amount of the linked credit shall be reduced proportionally, and the payment schedule shall be revised accordingly. In the event that the Customer uses the right to withdraw from the agreement, the Bank, seller and the provider shall be jointly liable for reimbursement of the payment made up to that date. However, the Bank's liability under this article shall be limited to the amount of the loan extended and shall apply for a period of one year, starting from the date of delivery of the goods or performance of the service if the goods have been delivered or the service has been performed, or from the date specified in the sales agreement or the linked credit agreement if the goods have not been delivered or the service has not been performed.

Article 17. Remedies related to Dispute

17.1. If the Customer is a "consumer" and the dispute is related to a "consumer transaction", the Customer may apply to the Bank or directly to the Customer Complaints Arbitration Tribunal of the Participation Banks Association of Turkey. In addition, as per provisions of the relevant legislation, the Customer may file a dispute application to the consumer arbitral tribunal or the consumer court, provided that an application is filed with a mediator before filing legal proceedings as per article 73/A of the Law on Protection of Consumer.

Article 18. Disclosure regarding Personal Data

18.1. Within the scope of the "disclosure obligation of the data controller" of the Law on the Protection of Personal Data, the Bank has informed the natural persons who are parties to the Agreement in the "Pre-Agreement Information Form". Natural persons shall be entitled to have access to the said information via www.albaraka.com.tr.

Article 19. Warning as to Utilization of General Transaction Condition and Acceptance by the Customer/Guarantors

19.1. This Agreement has been drawn up by the Bank in advance and contains conditions of general transaction. Before signature of the Agreement, for the purpose of examination and becoming familiar, information has been given via Pre-Agreement Information Form, and besides it has been declared that it is possible to gain detailed information at the Bank's website at www.albaraka.com.tr or by visiting branches of the bank. The Customer/Guarantors declare that they have received sufficient information and agreed to use of conditions of general transaction, and, then, this Agreement has been signed.

Article 20. Inapplicable Provisions

20.1. In the event that the Customer is not a consumer or the loan is not in the form of retail loan, consumer legislation and provisions that are in favor of the Customer which are provided for in this Agreement for the consumer shall not apply.

Annex: Payment Schedule

Annex - 2: Information on the Immovable to be Mortgaged and Mortgage Conditions (In case of obtaining mortgage collateral)

Annex - 3: Request for Establishment and Registration of Confirmation Mortgage (In case of obtaining mortgage collateral)

Date of Issue:………/………/…………

SIGNATURES
Bank
Trade Name: Albaraka Türk Katılım Bankası A.Ş. Address: İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No: 6 Ümraniye/İstanbul Headquarters – Registration Number: Ümraniye – İstanbul/206671 MERSİS (Central Registration System) No: 0047000870200019 Phone / Fax: 0216 666 01 01 / 0216 666 16 00

KEP (registered e-mail) address: albarakaturk@hs03.kep.tr
Website: www.albaraka.com.tr
Bank's Seal and Signature:

Customer

Name and Surname:

TR ID No.:
Phone:
E-mail Address:
Address:

The Agreement has been provided to the **Customer either as a hard copy or via a permanent data storage device** if executed as a distance agreement. If the Agreement is not concluded as a distance agreement, the Customer must handwrite **'I received a copy of the Agreement by hand'** and sign it."

Signature:

Guarantor

Name & Surname/Title:

TR ID no./Tax ID no.
Guarantee Amount:
Date of Guarantee:
Address:

"I have received a copy of the Agreement in person"
Signature:

Guarantor

Name & Surname/Title:

TR ID no./Tax ID no.
Guarantee Amount:
Date of Guarantee:
Address:

"I have received a copy of the Agreement in person"
Signature:

Guarantor

Name & Surname/Title:

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