EDUCATION, TRAINING AND DORMITORY FINANCING AGREEMENT PRE-AGREEMENT INFORMATION FORM
AND
ADDITIONAL INFORMATION ON GENERAL TRANSACTION CONDITIONS
AND
CLARIFICATION ON PERSONAL DATA *FOR REAL PERSONS*

This Information Form contains information regarding; **(a)** Information on the Product/Loan/Financing; **(b)** Fee Items To Be Collected from Customer; **(c)** Other Disclosures; **(ç)** Additional Information on General Terms and Conditions; and **(d)** Clarification on Personal Data for Natural Persons.

INFORMATION ON THE PRODUCT/LOAN/FINANCING		
Product Name/Type of Loan/Financing/Basic Nature of the Service	Payment of Education, Training, and Dormitory Service Fees in Installments (Consumer Loan/Financing)	
Maturity of the Loan/Financing	…………………… Month(s)	
Term of the Loan/Financing Agreement	The Agreement is for a fixed term, remaining in effect until the loan/financing debt, together with all its appurtenances, is paid and all obligations are fulfilled.	
Amount of the Loan/Financing (Principal)		
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	%	This is the rate resulting from the calculation of the total cost of the loan/financing as an 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, 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 is a sample table prepared at the time of the loan/financing request. It may change subsequently. 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 TO BE COLLECTED FROM THE CUSTOMER		

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Name		**Amount/Rate**	**Collection Period**	**Period of Validity**
1. Allocation Fee	0.5% of Financing Amount (Capital)	TRY	One Time	
2. 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
3. Debt Clearance Letter	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.			
4. Rejection of Loan/Financing Request	Fees paid to a public agency and institute or third parties are collected.			
5. Mandatory Notifications	Notice of Account Closure and Debt Payment Notice	At the Amount of Notification Cost	Per Notification	
6. 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	
Notary Costs: When necessary, all fees, taxes and expenses that need to be paid to the notary public shall be covered by the Customer. Notarial fees shall vary based on the transaction type and the number of documents to be certified.				
Taxes and Funds: 15% BITT paid to the State over the fee amounts, and 15% RUSF paid to the State over the profit share, delay 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.
Amounts Paid to Third Parties: The costs/fees/amounts paid to third parties for the products or services shall be reflected to the Customer in exactly the same way.
Method of Fee Collection: Collected in cash, by offsetting or registering debt to the Client account.
According to Which Procedure the Fee Changes Will Be Committed at the End of Validity Period: The fees and monetary limits in this Form shall be increased annually, at a maximum, by the annual consumer price index increase rate announced by the Turkish Statistical Institute as of the end of the previous year, and shall be announced on the websites www.albaraka.com.tr and **Hata! Köprü başvurusu geçerli değil.**. 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 change, our Bank reserves the right to suspend the product or service.
OTHER DISCLOSURES PURSUANT TO THE REGULATION ON CONSUMER LOAN/FINANCING AGREEMENTS AND (IF ANY) THE REGULATION ON DISTANCE CONTRACTS FOR FINANCIAL SERVICES
Insurance and Premium: No insurance related to the loan/financing may be issued unless the Customer explicitly requests it in writing or via 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 Customer's insurance policies to be associated with the loan/financing, these policies must be compatible with the loan/financing.
Loan/Financing Account: In the event that an account is opened regarding the loan/financing agreement and only transactions related to the loan/financing are made from this account, no fees or expenses shall be requested under any name regarding this account, and this account shall be closed upon the payment of the loan/financing, unless there is a written request to the contrary from the customer.
Legal Consequences of Non-Payment on Time 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.
Collaterals: Some or all of the mortgage, pledge of movables, pledge of rights-receivables, pledge of accounts, assignment of receivables, suretyship, guarantee, and other in-kind and/or personal collaterals may be requested by the Bank. Additional collateral may be requested when necessary. The Bank has the right of pledge, lien, barter, clearing and transfer over all kinds of accounts, receivables, negotiable instruments, securities/capital market instruments, rights, and other assets of the Customer located/to be located at the Bank for any reason whatsoever, as well as all kinds of fruits thereof. Personal collaterals to be provided for the Customer's debts shall be considered ordinary suretyship. Personal guarantees provided for the Customer's debts are considered ordinary suretyship. Personal guarantees to be provided by the counterparty for the Customer's receivables are considered joint and several guarantees, unless otherwise provided by other laws.
Right of Withdrawal: The Customer may withdraw from the loan/financing agreement within fourteen days without giving any reason and without paying any penal clause. 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. 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 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 Payment: The Customer may pay one or more installments that have not yet fallen due or may pay the loan/financing debt early, in full or in part. In such cases, the Bank will apply the necessary discount in accordance with the relevant regulations.
Provision of Information: If the loan/financing request is rejected, the customer shall be informed immediately and free of charge.
Binding (Validity) Period of Information: Profit share rates, fees and other information contained in this Form are valid until the end of business day on the second (2nd) business day following the date of receipt of the Form by the Customer.

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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/financing utilized in this manner are not considered tied loans/financing unless there is a separate agreement between the Bank and the seller or provider regarding the supply of a specific good or service pursuant to Article 30/5 of the Law on the Protection of Consumers.

ADDITIONAL INFORMATION ON GENERAL TERMS AND CONDITIONS AND EDUCATION, TRAINING AND DORMITORY FINANCING AGREEMENT

The information below consists of summary information regarding the articles of the Education, Training and Dormitory Financing Agreement (Financing Agreement Regarding the Payment of Education, Training and Dormitory Service Fees in Installments) ("Agreement"), and the articles are not included verbatim. Detailed information regarding the verbatim text of the articles can be obtained through the Agreement available at www.albaraka.com.tr or via Bank branches.

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

1. Information on General Transaction Conditions: The Agreement is a standard agreement prepared in advance by the Bank unilaterally in order to be used in several similar agreements in the future and contains general terms and conditions according to Turkish Code of Obligations ("TBK"). 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 Nineteen (19) Articles Regulating the Following Issues

2.1. The Agreement regulates the following: Article 1, Subject; Article 2, Type of Loan/Financing; Article 3, Term of the Agreement; Article 4, Bank Details; Article 5, Amount of Loan/Financing to be Provided; Article 6, Profit Share Rates; Article 7, Provisions and Conditions for Providing Loan/Financing; Article 8, Fees to be Requested from the Customer; Article 9, Payment of the Loan/Financing Debt to the Bank / Installment Table; Article 10, Delay Penalty; Article 11, Right of Withdrawal; Article 12, Early Payment; Article 13, Acceleration, Default and Its Consequences; Article 14, Collaterals, Pledge Agreement, Right of Barter, Clearing, Transfer and Lien; Article 15, Information on Tied Loan/Financing Agreement; Article 16, Application Remedies Regarding Disputes; Article 17, Clarification on Personal Data; Article 18, Warning of the Usage of General Transaction Terms and Acceptance; Article 19, Non-Applicable Provisions.

2.2. Information regarding the Product/Loan/Financing [such as product name/type of loan/financing, maturity, term of the agreement, principal of the loan/financing, monthly, annual and total cost (effective annual profit share) rates, total debt amount, sample payment plan, delay penalty rate] and Information Regarding Fees to be Collected from the Customer, as well as other disclosures required to be made pursuant to Article 6/1 of the

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Regulation on Consumer Loan Agreements (such as insurance and premium, loan/financing account, legal consequences of non-payment on time and default, collaterals, right of withdrawal, early payment, provision of information, binding period of information, information on tied loan/financing, Bank details), although the Agreement is subject to the provision of Article 2/5-(b) of the Regulation on Consumer Loan Agreements, have been provided through the Pre-Agreement Information Form, and thus the disclosure has been made.

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

2.3.1. Article 7 titled **"Provisions and Conditions for Providing Loan/Financing"**: contains provisions regarding who provides the education/training and dormitory service ("Service") and in what manner; the manner in which the installments to be paid by the Customer due to the Service shall be paid to the Institution on each relevant installment day (partially or fully from the Customer's account if the account is available, or partially or fully by the Bank by way of lending/financing within the framework of the limit if the account is not available); that the Agreement constitutes an irrevocable general instruction and authorization given by the Customer to the Bank for the installment payments to be made, and that there is no need for a separate/repeated instruction each time; that the Agreement and the payments/transactions made by the Bank within the framework of the Agreement are subject to the provision of Article 2/5-(b) of the Regulation on Consumer Loan Agreements; that when the Service fee is paid from the Customer's account, the Service regarding this portion is deemed to have been transferred (tawliyah) to the Customer by the Bank; that the obligation to monitor and control the account and the undertaking to maintain sufficient balance in the account on each installment day belongs to the Customer; that the Bank may choose not to provide the loan/financing even if the Service has been received and collaterals have been provided in the event of justified reasons such as the inaccuracy of the information provided by the Customer to the Bank or the discovery of situations where the loan/financing would not have been allocated if they had been known at the outset; that the Customer shall notify the Bank immediately in writing if the Service ends for any reason, otherwise all responsibility belongs entirely to them and the Bank shall not be responsible; the effect of the termination or expiration of the agreement between the Institution and the Bank on the Agreement; and that the Bank has no responsibility for matters such as transfer, delivery, defects, and dispossession because the Customer found and selected the Service and the responsibility of taking over/receiving the Service from the Seller belongs to the Customer, as well as other regulations.

2.3.2. Article 9 titled **"Payment of the Loan/Financing Debt to the Bank / Payment Plan"**: contains provisions regarding the date of payment by the Customer to the Bank for the payments made by the Bank to the Institution within the framework of the Agreement (that the payment date is the same day the Bank makes the payment); how the loan/financing debt shall 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 the loan/financing debts; at which exchange rate the installment payments and debts determined in foreign currency shall be paid; that all kinds of financial (tax, fund, fee, commission, expense, etc.) obligations that will accrue due to the exchange rate difference between the date the loan/financing is paid and the date the installment is paid shall also be paid; that all kinds of financial obligations arising from profit shares, exchange rate differences, and other causes must also be paid; the reservation of the Bank's rights in cases such as partial payment, payment of an installment amount, issuance of a receipt, or sending of a notice; that all additional/new financial obligations introduced pursuant to the legislation belong to the Customer, as well as other regulations.

2.3.3. Article 10 titled **"Delay Penalty"**: contains provisions regarding the fact that the payment date is certain; that default shall occur automatically (without notification) in case of non-payment on the payment date and that a delay penalty (and also certain other appurtenances) shall be paid during the delay period; furthermore, that all debts may become due and payable; that a delay penalty shall also be paid in an amount to be calculated by a rate excess determined in the Agreement, over each installment (the principal therein) not paid on its due date and over the entire debt (the principal therein) in the event of default on the entire debt; that if the loan/financing is in foreign currency, the Bank is authorized to track it by converting it into TL based on the Bank's Current Counter Effective Selling Rate; that all kinds of financial obligations regarding the delay penalty must also be paid by the Customer, as well as other regulations.

2.3.4. Article 14 titled **"Collaterals, Pledge Agreement, Right of Barter, Clearing, Transfer and Lien"**: contains provisions regarding the establishment of other collaterals deemed/to be deemed necessary by the Bank in favor of the Bank free from all kinds of encumbrances; the pledge in favor of the Bank of all the Customer's accounts (special current, participation and custody/investment accounts) opened or to be opened at all branches of the Bank (including the headquarters) depending on the customer numbers, all their existing and future receivables in their accounts (including all kinds of fruits such as profit share), as well as all kinds of negotiable instruments such as transfers, letters of credit, promissory notes, bills of exchange, checks (even if given for collection) and their collected proceeds, share certificates, bills of lading, and all kinds of securities/capital market instruments such as lease certificates, participation shares, investment funds, product certificates and their proceeds, and all kinds of assets, receivables and rights with or without certificates located or to be located at the Bank's headquarters and all branches for any reason whatsoever, and that the Bank has the right of barter, clearing, transfer and lien over these; that the collaterals provided/to be provided constitute security not only for the loan/financing debts subject to the Installment Table but also for all loan/financing debts of the Customer currently due or to become due to the Bank as principal, guarantor or in any other capacity arising from this Agreement or any other agreement, relationship or cause; that new/additional collateral shall be provided in case of justified reasons, as well as other regulations.

2.3.5. Article 15 titled **"Information on Tied Loan/Financing Agreement"**: regulates that the loan/financing is not a tied loan/financing pursuant to Article 30/5 of the Law No. 6502 on the Protection of Consumers ("TKHK"); however, if the Agreement is in the nature of a tied loan/financing agreement pursuant to Article 30 of the TKHK: **a)** the tied loan/financing agreement shall also terminate without the obligation to pay compensation or a penal clause if the Customer withdraws from the agreement regarding the supply of goods or services and the

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notification regarding this is also directed to the Bank within the withdrawal period in writing or via a durable medium accessible by the Bank; that Article 11 of the Agreement shall apply in case of withdrawal; **b)** in tied loans/financing, the seller, provider and the Bank are jointly and severally liable if the goods or services are not delivered or performed at all or as required and the Customer exercises the right to rescind the sales agreement or the right to a discount on the price; that if the consumer exercises the right to a discount on the price, the tied loan/financing shall also be discounted at this rate and the payment plan shall be modified accordingly; that if the Customer exercises the right to rescind the agreement, the seller, provider and the Bank shall be jointly and severally liable for the refund of the payments made until that day; however, the Bank's liabilities set forth in this article are limited to the amount of the loan/financing utilized and for a period of one year starting from the date of delivery of the goods or performance of the service specified in the sales agreement or the tied loan/financing agreement in cases where the goods are not delivered or the service is not performed, or from the date of delivery of the goods or performance of the service in cases where the goods are delivered or the service is performed, and other matters.

2.3.6. Article 17 titled **"Information on Personal Data"**: Within the scope of data controller's obligation to inform, the Bank has informed the natural persons who are parties to the Agreement in the Pre-Agreement Information Form and the other issues.

2.3.7. Article 19 titled "**Provisions Not Applicable**" regulates that in cases where the Customer is not a consumer or the loan/financing is not in the nature of a consumer loan, the provisions in favor of the Customer stipulated for the consumer in the consumer legislation and this Agreement shall not apply and other matters.

2.3.8. Utilization of loan/financing in foreign currency: In the event that the loan/financing is utilized in foreign currency, the Bank's Current Counter Foreign Exchange Buying Rate on the date of utilization is taken as the basis for calculating the Turkish Lira equivalent of the loan/financing amount (Article 7.6 of the Agreement). Installment payments and the payment of all other debts regarding the loan/financing in foreign currency shall be made in cash (effective) or foreign currency exactly as it is or in TL based on the Bank's Foreign Exchange Selling Rate on 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 9.6 of the Agreement). Other details are stated in Article 9 of the Agreement.

3. Basic Principles Regarding the Bank's Provision of Loan/Financing: The Bank is completely free to provide or not to provide loan/financing to the customer. Prior to the loan/financing request, the customer must not have agreed with the seller regarding the purchase/sale of the Service (such as not having paid a down payment and/or earnest money). The loan/financing request and processes must comply with the principles of participation banking. The Bank pays the loan/financing amount it decides to provide to the seller pursuant to its legislation. The

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Bank provides the financing only for the purchase of the goods or services that the customer finds, selects and determines, and it has 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 Data Controller: 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:

➢ 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,
- 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,

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- 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, for the purpose of determining the risk group[1] you will be included in to identify, monitor, report, and control the loan/financing limits to be provided to a risk group in accordance with 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,

➢ 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;

[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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- 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,
- 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,

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- 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 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.

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- 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.
- In case of your explicit consent, and within the scope of your consent, your personal data may be transferred to other third parties.

d) Method And Legal Reason 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
- automated or non-automated methods,

through written, oral, or electronic means. The information 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

ALBARAKA TÜRK PARTICIPATION BANK INC.
İnkılap Neighborhood Dr. Adnan Büyükdeniz Street No:6 34768 Ümraniye/İstanbul
Istanbul Trade Registry Office/206671
MERSIS No: 0047000870200019
www.albaraka.com.tr / albarakaturk@hs03.kep.tr / 444 5 666

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

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

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e) Customer's Other Rights:

With the exceptions specified in Article 28 of the LPPDand 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:

- In writing and with a signature to our Bank's albarakaturk@hs03.kep.tr REM address or through our branches, in accordance with the "Communiqué on the Procedures and Principles of Application to the Data Controller,"
- Via Notary to the address: İnkılap Mahallesi Dr. Adnan Büyükdeniz Cad. Adnan Büyükdeniz Cad. No: 6 Ümraniye/İSTANBUL
- To the kvkk@albarakaturk.com.tr e-mail address by using your e-mail 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 an Integral Part of the Agreement: If signed, this form is an annex to and an integral part of the education, training and dormitory financing agreement, and this result arises automatically/without the need for any further procedure along with the signing of the education, training and dormitory financing agreement.

Bank's/Lender's Information; Title: Albaraka Türk Katılım Bankası A.Ş.; **Address:** İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No:6 Ümraniye/Istanbul ; **Headquarters– Registration No:** Ümraniye/Istanbul – Istanbul Trade Registry Office/206671; **MERSIS No:** 0047000870200019; **Telephone/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: In the event that a loan/financing offer with and without insurance is presented to the customer by the Bank; Education, Training, and Dormitory Financing Agreement Preference Form

EDUCATION, TRAINING AND DORMITORY FINANCING AGREEMENT PRE-AGREEMENT INFORMATION FORM
AND
ADDITIONAL INFORMATION ON GENERAL TRANSACTION CONDITIONS
AND
CLARIFICATION ON PERSONAL DATA ***FOR REAL PERSONS***

Annex-2: Sample Annual Cost (Effective Annual Profit Share) Rate and Total Payable Amount Calculation Using Representative Sample

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

Annex-4-a: In the event that a loan/financing offer with and without insurance is presented to the customer by the Bank; Table Containing Comparative Information Regarding the Installment Amount and Total Repayment Amount for Equal Installment Payment, Insured, and Uninsured Loan/Financing Offers

Annex-4-b: In the event that a loan/financing offer with and without insurance is presented to the customer by the Bank; Sample Payment Plans for Insured and Uninsured Loan/Financing Offers (to be provided if the loan/financing installment amounts are not equal)

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

   We, the undersigned state that we have examined the Education, Training and Dormitory Financing Agreement on www.albaraka.com.tr address of Bank, that the Bank clearly gives information about the existence of the general terms and conditions and provides the opportunity to learn the content of these either by this means or, by this Information Form and by verbal expressions, and that we have learned all the general terms and conditions and contents, and that, that as a result **we accept all general terms and conditions.**

2) **As the Customer whose signature is below**; as a result of the written and additionally verbal information provided in this Information Form and its Annexes, **I have fully understood** the loan/financing, the terms of the loan/financing agreement, fees, and all other matters; **I accept and approve all of these.** In the event that you deem it appropriate as a result of your evaluation, I request it to be applied to me and the loan/financing to be provided.

3) **We, the undersigned Customer, have received a copy of this Form and all its Annexes (i) in permanent data storage if it is made at a distance (ii) the copy signed by the Bank by hand if it is not made at a distance.**

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EDUCATION, TRAINING AND DORMITORY FINANCING AGREEMENT PRE-AGREEMENT INFORMATION FORM
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Customer	**BANK SEAL AND SIGNATURE**
Name Surname/Title: Turkish ID/Tax No.: Phone: Date: Signature:	

Annex 1. EDUCATION, TRAINING AND DORMITORY LOAN/FINANCING AGREEMENT PREFERENCE FORM

	Insured Education, Training and Dormitory Loan/Financing Agreement Offer	Uninsured Education, Training and Dormitory 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		

EDUCATION, TRAINING AND DORMITORY FINANCING AGREEMENT PRE-AGREEMENT INFORMATION FORM
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This offer has been made on ..../........../........ for Ms./Mr. .... with Turkish ID Number ...., and is valid until ..../........../.........

Having been informed that **my new policy, which is compatible with the loan/financing amount and term and in which Albaraka Türk Katılım Bankası A.Ş. is the loss payee, must be accepted by Albaraka Türk Katılım Bankası A.Ş.**; I prefer the Education, Training and Dormitory Loan/Financing agreement indicated below by my signature.

I prefer the **Insured** Education, Training and Dormitory Loan/Financing Agreement.	
I prefer the **Uninsured** Education, Training and Dormitory Loan/Financing Agreement.	

Albaraka Türk Participation Bank Inc.
Date
Signature

Name and Surname of Consumer
Date
Signature

Annex 2: Sample Annual Cost (Effective Annual Profit Share) Rate and Total Payable Amount Calculation Using Representative Sample

Loan/Financing Amount : TRY 10.000
Number of Installment(s) : 12 Months
Monthly Profit Rate : 1%
RUSF Rate : 15%
BITT Rate : 15%
Monthly Gross Profit Rate : 1.30%
Allocation Fee : TRY 50
Monthly Installment Amount : TRY 906.25

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

EDUCATION, TRAINING AND DORMITORY FINANCING AGREEMENT PRE-AGREEMENT INFORMATION FORM
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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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