

## QARD (COLLECTION OF FUNDS) CONTRACT CUSTOMER INFORMATION FORM

This Information Form has been created for information of customers in line with the BRSA Communiqué<sup>1</sup>.

### 1. Contract Type: Qard (Consumption Loan)

### 2. Definition and Key Features of Contract and Rights and Obligations Imposed by the Contract on the Parties:

"Private Current Account is based on the qard contract

Qard refers to a consumption loan, and means lending funds or fungible goods without claiming any excess amounts in return.

In case of conclusion of a lending contract, the lender (customer) may claim the repayment of the loan at any time.

It is not appropriate for the borrower (bank) to provide the creditor with goods in excess or interest in return other than the amount borrowed within the period determined just because of the loan it has obtained.

### 3. Compliance of the Product or Service with the Interest-Free Banking Principles and Standards

The legitimacy of conclusion of a lending contract is based on the key principles of the Islamic law. Transactions performed by participation banks in this connection comply with the interest-free banking principles and standards.

### 4. Position of the Customer under the Contract:

In case of private current account transactions, the customer is in the position of creditor (the party providing consumption loan), whereas the participation bank is in the position of borrower.

### 5. Process and Operation:

An agreement is signed between the customer and the participation bank for the private current account. The customer deposits the funds it has into the participation bank. The customer shall be entitled to take back the funds kept in its private current account either in full or in part at any time.

### 6. Corporate Website Address where the Customer Can Get Further Information on the Products and Services:

For more information and consent certificates related to our products and services, please visit our Bank's website [www.turkiyefinans.com.tr](http://www.turkiyefinans.com.tr)

Information Form Delivery Date: ... / ... /.....

Name and Last Name/Trade Name of the Customer: .....

Turkish Identity Number/Tax Identity Number: .....

(Information may be provided either face to face or via remote communication means/in the electronic environment/by remote communication, and in case of face-to-face information, you will need to write the following on the form in your handwriting: "**Verbal and written information has been provided to me, and my declaration of will has been obtained**".)

Stamp/Signature:

<sup>1</sup> Communiqué on the Principles and Procedures Governing the Information of Customers and the Public in line with the Interest-Free Banking Principles and Standards issued by the Banking Regulation and Supervision Agency (BRSA) and published in the Official Gazette dated 30 November 2021 and numbered 31675

