

## GÜLDÜREN SAVINGS ACCOUNT AGREEMENT

### 1. Parties and Agreement Information

Bank	Burgan Bank A.Ş Maslak Mah. Eski Büyükdere Cad. No:13 Sarıyer, İstanbul , Ticaret Sicil No: 284086 Mersis No: 0140003231000116,  T: 0212 371 37 37, F: 0212 371 42 42, www.burgan.com.tr
Customer Name, Surname, Address, E-mail Address, Phone Number	

### 2. Account Operation

Güldüren Savings Account is a demand deposit account where the specified part of the balance at the end of the day is left for use in the demand deposit account and the remaining balance is transferred to a separate time deposit account for overnight interest accrual. Customers can access and use the entire balance in the demand account during the day. **Only one Güldüren Savings Account can be opened in each currency for each customer.** The balance in the demand account is transferred to the time deposit account after 21:00 on condition that demand account provides the minimum amount determined by the Bank based on the market conditions. After 21:00, the Customer may carry out transactions on his/her demand account. **In case the balance of account falls below the minimum amount, the remaining balance is topped up with the amount from the time deposit account and no interest is applicable on the transferred balance. A lower limit is determined by the Bank in order to put out a specified amount from the demand account to the time deposit. If the balance of Güldüren Savings Account falls below this specified limit, the account ceases to be a time deposit account. A single transaction performed between 21:00 and 05:00 is limited to a minimum amount.** The current minimum amounts are provided on the Bank's website. **The applicable interest rate may change on a daily basis. The maximum amount to be put out at interest in Güldüren Savings Account is determined by the Bank and no interest is applicable for amount above this. For the amount put into the Happy Account on weekends and on holidays, interest rate is applicable on the first business day following the weekend or holiday. The Bank may specify different lower and upper limits depending on the customer categories or its limits may change over time. The Customer is notified of the new limits in writing or by other applicable means (message, e-mail, fax or other), and the new limits apply if the Customer continues to use his/her account(s) without any objection after the notification date. The time deposit account is active between 21:00 and 05:00. The amounts put into the demand account after 21:00 start to earn overnight (O/N) interest rate with next day value if amount meets the specified limit condition. If the Customer wants to terminate Güldüren Savings Account, the account will be completely closed.**

#### Customer Signature

signature

### 3. Other Terms

The interest rate applied to the account is gross interest rate. The product in this agreement may be subject to withholding and income tax obligations. **Tax obligations such as stamp duty, withholding and income tax arising from this contract will be paid by the Customer. Changes in the tax liabilities that occur within the product maturity period are applied as of the effective date.** A copy of the agreement has been delivered to the Customer by hand. This agreement is an integral part of Burgan Bank A.Ş. Banking Services Agreement. The Customer may apply to the consumer courts, arbitration committee for consumer problems, or arbitration committee for customer complaints under the Banks Association of Turkey for any disputes arising from this agreement.

#### INFORMATION

In the agreement you are about to sign, the general terms of the transaction, which may be considered to be contrary to your interests, are written in bold. We recommend that you review these provisions before signing and, if necessary, seek the support of a legal and / or financial expert about their legal and financial consequences. If you sign the agreement, you will be deemed to have accepted the said terms.

#### Copy of the Agreement and Customer Signature

Please write "I have received a copy of the agreement" in the box.

#### Customer

Full Name: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

signature

#### Bank

stamp – signature