

GÜLDÜREN SAVINGS ACCOUNT INFORMATION AND REQUEST FORM



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's Full Name	

2. Product definition

Güldüren Savings Account is an account where the minimum amount determined by the Bank is left as the balance in the demand account and the remaining balance is transferred to a separate time deposit account (if the minimum amount required to open a term account is available) for overnight interest accrual. Only one Güldüren Savings Account can be opened in each currency for each Customer.

3. Fees

This product does not include any ongoing and hidden fees that are not known by nature at the time of transaction. You will be informed in case of occurrence of additional fees besides the regular product fees. Regarding regular fees, it is subject to your confirmation if the increase in fees is applied in a calendar year (January 1 - December 31) at the rate of 1.2 times or greater than the increase in the annual consumer price index announced by the Turkish Statistical Institute as of the end of previous year. Increases below this rate will be communicated to you in writing or through permanent data storage, at least 30 (thirty) days prior to application. You have the right to withdraw from using the product or service until the end of 15 (fifteen) days from the date of the notification. No fees will be charged when you exercise this right. However, the Bank may terminate the availability of the product and service. You will be deemed to have accepted the increase in fees if you continue to use the product and service. Fees will be collected in cash or from your demand account. Information regarding fees for ad-hoc transactions such as EFTs, money and SWIFT transfers will be communicated to you at the time of the transaction. Fees will be collected upon your consent and will be included in the transaction receipt. You may also receive information about ad-hoc transaction fees from our website and noticeboards in our branches. The product may be subject to obligations such as withholding and income tax. Tax liabilities such as stamp duty, withholding and income tax arising from this product will be undertaken by the customer.

4. Interest rate

If you are requesting and opening this account for the first time, a welcome interest rate will be applied to your Güldüren Savings Account for a limited period specified by the Bank. The interest rate will vary, increase or decrease depending on the market conditions and in line with the interest rate determined by the Bank. At the end of the welcome rate period, the Bank will apply special interest rates to your account. The interest rates for this product may vary on a daily basis, since your time deposit account will accrue interest with overnight rates.

5. Currencies Requested for Güldüren Savings Account

I would like to open my Güldüren Savings Account in the currency below.

Turkish Lira (TL)

Dollar (USD)

Euro (EUR)

Pound (GBP)

This Güldüren Savings Account Information and Request Form ("Form") is an integral part of the Banking Services Agreement and the provisions of the Banking Service Agreement are applicable for matters not regulated in this form.

Customer

Full Name : _____

Date: ____/____/____

signature