

PERSONAL LOAN WITH DEPOSIT/SECURITY PLEDGE INFORMATION FORM

Please find below the information on the cash reserved consumer loan.
Please review carefully and ask for explanation regarding unclear matters.

Issuance Date:	____/____/____	
Loan Agreement Term (maturity): month	
Loan Amount (Principal): TRY	
Monthly Installment Amount:	Monthly installment amount (loan on equal installments)..... TRY Please check the payment schedule for flexible-rate loans.	
Monthly/Annual Contractual Interest Rate:	Monthly-%	Annual -%
Monthly/Annual Default Interest Rate:	Monthly-%	Annual -%
Annual Effective Interest Rate /Annual Rate of Cost:	Annual-%	
Total Repayment Amount of the Loan: TRY	
Loan Set up Fee:TRY+BITT	
Credit Life Insurance Premium: TRY	

- **Validity period:** This pre-agreement information form shall be valid until the end of working hours on the date of issue.
- **Consumer loan:** Refers to the consumer loan offered to cover your cash financing needs against pledged account.
- **Loan Utilization Purpose:** Your Personal loan application will be evaluated within the scope of your declared "loan utilization purpose", therefore if the loan is approved, we would like to remind that you have been informed by the Bank about the loan is utilized under the circumstance of loan amount should not be used other than its utilization purpose or to obtain any financial return via mutual funds, bonds ,foreign currency, precious metals (gold, silver, platinum etc.) crypto currency etc. transactions, time deposit account opening and stock buying-selling transactions. We remind you that all kinds of information and documents regarding the determination and follow-up of their suitability for the purpose of use must be submitted to the bank upon request and that you have been informed by our Bank that loans are used under these conditions.
- **Provider:** Title, full address, telephone, other contact information as well as Central Reg. Sys. (MERSIS) number of our Bank are presented below.
- **Nature of the tied loan:** This product is not a tied loan.
- **Contractual interest rate:** It refers to the interest rate used for the preparation of the loan payment schedule. Contractual interest rate for this loan is monthly/annually as stated above.

- **Annual Effective Interest Rate (Annual Rate of Cost):** Please find below the example calculation table stating all components used to calculate this rate. As per the legislation, insurance premium is not within the annual effective interest rate /annual rate of cost. Insurance premium is as specified on the table above.

Example Calculation Table						
Loan Amount	Loan Term	Monthly Interest Rate	Monthly Installment Amount (Including Taxes)	Loan Set up Fee (Including BITT)	Annual Effective Interest Rate /Annual Rate of Cost	Total amount to be Paid
50,000 TRY	12 months	1,50%	4.713,47 TRY	287,5 TRY	27,4806%	56.561,68 TRY

- **Sample payment schedule:** As attached to this information plan, sample payment schedule prepared based on the contractual interest rate stated on this form for your loan amount and term request, has been separately delivered to you.
- **Flexible Payment Plan:** In the event that the monthly installment amounts of loans with flexible payment plan are less than the total monthly interests, funds and taxes, an “outstanding interest balance” will occur. In your loan transactions, this total outstanding interest, if any, and the taxes and funds related to it will be included to your loan balance.
- **Establishing an account:** In case of opening a current account linked to a loan agreement and performing transactions only in connection to the loan, no fees or costs shall be charged for this account. This account connected to the loan, will be closed automatically upon the repayment of the loan; if the account is being used only for loan related transactions and if the account balance is zero and if at the same time there is no product / service connected to this account, unless otherwise conveyed to our Bank by you written or via recorded data storage instruments. If any conditions occur that will prevent the loan related account to be closed and if the loan linked account is requested to be closed; HSBC branch customer representative should be contacted. In the event of any circumstances preventing the account closure, it is necessary to obtain your explicit written request or a request placed via recorded data storage instruments regarding the closure of the account the closure operation can be carried out by our Relation Managers upon your closure request.
- **Loan Set up Fee:** It is five per thousand (0.5%) of the loan amount as stated above. Amount shall be set off and collected from the loan amount deposited on the account or paid in advance. There is not any notarial fee applied to these loans, but in such a case, this notarial cost shall be at your own cost.
- **Default:** The event of default shall be the case if you fail to make loan installment repayments on due dates. In this case, default interest shall accrue on the principal sum within the unpaid installment. If you fail to pay two installments consecutively, you shall be warned to pay debt within at least 30 (thirty) days of such warning by the bank (you shall be required to pay the amount in full). If you fail to repay the remaining debt in full within 30 (thirty) days, the Bank will initiate legal proceedings, and you will have to cover trial expenses and attorneyship fees along with the aforementioned default interest. When the debt becomes default, the Bank sends written notification to the address of the client. The cost of this notice shall be charged to all your deposit accounts and / or reflected to your account as a liability.
- **Insurance:** Along with this loan, Bank offers a loan with a single contractual interest rate, and the contractual interest rate does not differ depending on whether the loan is with or without credit life insurance. You are not allowed to take out a policy in connection to the loan without an explicit written request or a request placed via recorded data storage instruments. However, credit life insurance is necessary to constitute collateral surety for this loan. Relevant insurance items may be taken out by another insurance company other than our Bank provided to be in compliance with the loan. Provided that they are compatible with the loan, you may present existing insurance policies for collateral surety. If you take out a policy for credit life insurance via our Bank, total insurance premium debt shall be blocked at your account or at a sub-account, and you may not dispose such amount. Under any circumstances, insurance policies must indicate the Bank as the loss payee. This means that insurance indemnities equivalent to the remaining loan debt will be pledged to the Bank. If you have a credit life insurance and pay off your retail loan earlier, you will be called by HSBC Branch staff from your recorded phone numbers in our system on the date of your loan being closed in order to get your approval for whether you would like your credit life insurance policy to continue with the current

conditions or not. Your credit life insurance will be terminated and refund will be made according to the insurance cancellation provisions in case our Bank cannot reach you from your recorded phone numbers in our system.

When you have a loan life insurance policy has been purchased through our bank and you pay of your loan early, your loan life insurance policy will be terminated and return of the insurance premium will be deposited to your bank account/credit card by which you have made the premium payment, in accordance to the insurance termination conditions. In the event of a change on the payment plan of your loan and if you have purchased a loan life insurance policy through our bank, such policy will be terminated and return of the insurance premium will be deposited to your bank account/credit card by which you have made the premium payment in accordance with the insurance termination conditions. Upon your explicit request in writing or through the recorded data register, a new loan life insurance can be contracted compatible with your changed payment plan.

- **Collateral:** Personal sureties received against your actions shall be deemed ordinary guarantee notwithstanding their category; and in case of personal sureties provided against your receivables these shall be deemed joint guarantee unless otherwise is specified under other laws.
- **Pledge:** The collateral of the loan is the pledge of TL or foreign currency deposits (USD, GBP, EURO, Gold) and/or securities (mutual funds, government bonds, treasury bills and Eurobond). Collateral amount is pledged to the Bank. A pledge agreement is concluded between you and the Bank in line with this purpose.

In the event that TL or foreign currency deposit pledge is taken as the collateral of the loan, the pledged balance will be freezed by the bank in the maturity period and you will not be able to dispose on this amount. In the event that securities pledge is taken as the collateral of the loan, a pledge is established on behalf of the bank before the Central Securities Depository or other relevant custodian institutions according to the type of the collateral.

Collateral replacement will be taken into consideration by the Bank upon your request, provided that the current accounts/possible future accounts with the Bank will remain pledged and that the request will not mean decreasing of the pledge limit. If the Bank approves the request for collateral replacement, it will release the existing pledge and place a new blockage using the collateral rates deemed suitable by the Bank over the remaining debt amount. In the event of a collateral replacement under the initiative of the bank for loans against pledge, an additional pledge agreement will be concluded or the collateral replacement will be carried out upon your instruction.

In the event of there is a value date application on the instruments taken as collateral and the amount pledged to the bank is transferred to your checking account for collateral replacement or loan pay-off/payment purposes, you will not have the right to dispose of such amount since there is a bank pledge on that amount. The standard commission tariff of our bank will be applied to buying/selling transactions for the securities that are/will be pledged depending on changes in collaterals, regulation of collateral rates or loan pay-off,

In the event that any collateral deficit occurs due to the decrease in the values of the securities taken as collateral because of market conditions, you may be requested to complete the amount of deficient collateral within a maximum of five working days based on the notification to be made by the Bank. In the event that the collateral deficit is not eliminated, the Bank may suggest you to pay-off the loan.

A deposit pledge in the amount of TRY. -100 will be taken during the extension of a loan against security pledge, and no additional pledge agreement will be concluded for this transaction; this article shall have deemed as a pledge agreement.

- **Default:** An event of default will occur in case you fail to make loan installment payments on due dates. In such case, a default interest will start to accrue over the capital in the unpaid installment. If you fail to pay at least two consecutive installments, you will get a notification regarding acceleration of the debt from the Bank and at least 30 (thirty) days will be granted for payment in such notification. (you will be required to pay the total loan debt)

If you fail to pay the debt in full within 30 (thirty) days, your total debt will be collected from your pledge amount. The bank will pursue legal proceedings for the amount corresponding to the pledge deficit, if any, and you will have to bear trial expenses and attorney fees along with the aforementioned default interest. The Bank issues a written notification for the acceleration of debt to your notification address as of the debt becomes due. The notice expense is collected from all your deposit accounts by the bank ex-officio and/or is reflected to your account as an expense debt.

In case of default, the Bank will collect its receivable from the pledged amount by using its offset right. Where there is more than one collateral, the Bank decides which collateral to be subject to set off, to the extent permitted by the relevant legislations.

If the collateral item is listed in the stock market or any other organized market, the Bank will be entitled, in the event of a legal proceeding, to sell the collateral item for not less than its value in these markets and recover its receivable from the sales transaction. If the security taken as collateral is not listed in the stock exchange, capital market exchange or any other organized market, the valuation will be made based on the fairest price possible. After these transactions, the remaining amount, if any, will be returned to the person who has provided the collateral.

- **Right of withdrawal:** You have the right of withdrawal within fourteen (14) days from the drawdown date without stating any reasons or paying any penalties. Withdrawal notice must be submitted to the Bank via branch or telephone banking. Within 30 (thirty) days after your withdrawal notice, the whole amount including loan principal amount and interest calculated based on the contractual interest rate for the period elapsed after utilization of loan and taxes thereof must be repaid. If a payment is not made within the indicated time period, you are considered not to have withdrawn. In this circumstance, an event of default will occur due to the late payment of the loan installments fall in the thirty-day period after the withdrawal notification and the default interest will be charged. On the day you will make the payment, please apply to your local branch to learn about the loan pay-off amount. Please note that it is necessary for you to inform your branch (or provide information via the telephone banking) once you make the payment. You will not be requested of any costs other than the capital and the contractual interest calculated with all taxes thereof and expenses paid to any public institution or organization or any third party. If the entire loan debt is paid early within the right of withdrawal period, loan will be closed by using right of withdrawal without seeking notice of withdrawal.
- **Early installment payment /interim payment /early pay-off:** You may pay undue installments, make interim payment or pay off the loan earlier. For the early installment payment, you shall utilize the discount to be applied on the interest amount by the bank to the extent of the early payment days. In the case of interim payment or early pay-off, remaining principal and interests accrued until your transaction date and taxes thereof shall be collected and loan paid-off by the bank, thereby the loan agreement shall be deemed to be terminated. In the case of interim payment, there is no need to execute a new agreement, and a new payment schedule shall be drawn up and dates of installment included in the payment schedule shall not be modified after the interim payment. In case there is a value date application on the instruments taken as collateral, and you request that these transactions to be performed using such collateral balance, your loan payment or pay-off transaction is carried out after the relevant amount is transferred to your account and the loan interest continues to accrue within this period.
- **Credit evaluation:** If your credit request evaluation turns out to be negative, you will be informed immediately and free of charge.
- **Copy of the agreement:** As of the drawdown date, client shall be entitled to receive a copy of the loan agreement completely free of charge.
- **Cross border disclaimer:** The customer confirms that s/he has approached HSBC Bank A.Ş. with regards to the related products/services to be purchased and has decided to enter into a transaction by his/her own volition having read and understood all relevant product literature, without any prior solicitation made by HSBC Bank A.Ş. during his/her official residency abroad or his/her presence in a foreign country at the time of transaction.
- **Protection of Personal Data Notification:** In accordance with the Law on Protection of Personal Data, you can visit the HSBC Bank A.Ş website (<https://www.hsbc.com.tr/hsbc/personal-data-protection>) or contact the bank to get detailed information about the processing of your personal data by HSBC Bank A.Ş. to perform consumer loan transactions.

This document is signed both in English and Turkish languages and in case of a conflict between the two versions, Turkish version shall prevail.

REQUEST:

Upon signing this form, you will be utilizing the loan, to be subject to the Bank's loan evaluation. If you request it, please fill in the following fields and sign the document.

HSBC BANK A.Ş.



Cem Muratoğlu
Head of Wealth
and Personal Banking



Sema Çetinkaya
Wealth and Personal Banking
Head of Products

CUSTOMER

Date: ____/____/____

Name/Surname: _____

Please write down the following in hand writing."

"I received a copy of this form and annexes thereof by hand."

Customer's Signature