

helping us identify products and services which might be of interest to you (unless you have told us not to); and helping us to develop our business including new and innovative products and services.

We do not disclose your information outside the Group except:

where you have provided your agreement; to our agents or sub-contractors for operational reasons to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s); to licensed credit rating agencies; to fraud prevention and other agencies to help prevent crime or where we suspect fraud; if compelled to do so by law or there is a duty to do so in the public interest; for the purpose of compliance and regulatory reporting for example to the Banking Code Standards Board and to confirm your identity for anti-money laundering purposes, which may include checking the Electoral Register; to any person to whom we intend to transfer our rights or obligations.

We have the right to disclose how you run your account to credit reference agencies & this information may be shared with other financial institutions to help make financial decisions about you and anyone with whom you are linked financially or other members of your household. Should you borrow and not repay in full and on time we can inform credit reference agencies who will record the outstanding debt. A link between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. If you write to us and pay a fee you have a right of access to your information held by us. Write to Administration Department, Turkish Bank (UK) Limited, 84/86 Borough High Street, London SE1 1LN.

Money Transfer Service

Our Money Transfer Service is provided subject to acceptance of conditions on our money Transfer Request Forms. Different tariffs and remittance limits apply for account holding and non-account holding customers. Current charges for incoming and outgoing money transfers are displayed at our branches and on the Bank's website.

Telephone Calls

Telephone calls may be recorded to protect your interests and for training purposes.

Compliance With Legal Requirements

In order to carry out business in a responsible and professional manner and in compliance with governing legislation, we reserve the right to make whatever enquiry we may consider reasonably necessary (and call for supporting documentary evidence if we consider it appropriate), regarding source of funds deposited to, or the destination of funds transferred from a customer's account.

Financial Services Compensation Scheme

The Bank is a member of Financial Services Compensation Scheme (the scheme) established under the Financial Services and Markets Act 2000. The Scheme has the power to compensate customers in the event of the failure of any authorised firm. Payments under the Scheme are limited to 100% of the first £85,000 of a depositor's deposits, subject to a maximum payment to any one depositor of £85,000. Further details of the Scheme are available from the Financial Services Compensation Scheme.

The Lending Code

The Bank subscribes to the Lending Code and as such aims to act fairly and reasonably in all its dealings with you. For further details, please ask your branch.

Complaints

If you experience a problem we will always seek to resolve this as quickly as possible and our branch staff will be happy to assist you in understanding the procedure to be used. (Please ask your branch for a brochure.)

Changes To These Terms and Conditions

From time to time it may be necessary for the Bank to amend the terms and conditions by which it does business with you. If this is the case we will send a revised form of terms and conditions highlighting any significant change to you at the address last advised to us. Should we not hear from you within 30 days of dispatch of this form we will assume that you accept the changes.

These Terms and Conditions are subject to English Law and will be subject to the non-exclusive jurisdiction of the courts of England.

Jan 2011

"We strive to promote the best interests of customers to provide added value in our activities, and to protect the funds entrusted to us by our customers, while strictly observing the requirements of the law & our regulators at all times"

GENERAL TERMS & CONDITIONS for PERSONAL CUSTOMERS

For all your enquires please call
Call Centre Tel: 0871 384 1017
Call Centre Fax: 020 7939 9261

Turkish Bank (UK) Limited
84-86 Borough High Street
London SE1 1LN

Dalston Branch
121 Kingsland High Street
London E8 2PB

Harringay Branch
577-579 Green Lanes
Harringay
London N8 0RG

Edmonton Branch
92-94 Fore Street
London N18 2XA

Palmers Green Branch
391 Green Lanes
London N13 4JG

Lewisham Branch
83 Lewisham High Street
London SE13 5JX

E-mail: customerservices@turkishbank.co.uk
www.turkishbank.co.uk

Turkish Bank (UK) Ltd is authorised and regulated by the Financial Services Authority. Registered in England, Registered No 2643004.
Registered Office: 84-86 Borough High Street, LONDON SE1 1LN



TURKISH BANK (UK) LTD.

APPLICABLE FROM 01 APRIL 2011

The terms and conditions set out below form the basis of the agreement between you, the customer, and us, Turkish Bank (UK) Limited (the Bank) by which you agree to be bound. They relate, unless otherwise specified, to all customer account relationships and should be read and understood in conjunction with any separate document provided by the Bank concerning a particular account type, facility or service. If there is any conflict between these Terms and Conditions and the Product Guide which relates to a particular account type, facility or service, then the former will prevail.

Please read the terms and conditions, together with any other appropriate document, carefully and retain them for future reference.

Definitions

"We, us, our" means Turkish Bank (UK) Limited

"You, your" means you, the customer.

"Account" means the account(s) in your name operated by us and may include additional services we may provide to you from time to time.

"Direct debit" means an instruction to make regular payments to a third party who you have authorised to receive payments.

"Group" means the Turkish Bank Group.

Duties Of The Parties

The business relationship between you and the Bank is based on mutual trust. The Bank shall carry on its business in accordance with normal banking practices in England and will exercise due diligence and care in dealing with the financial affairs you entrust to it.

You will ensure that you give clear and concise instructions to the Bank in writing or what other means of communication is agreed from time to time between you and us and carefully check your bank statement immediately on receipt.

The Bank shall not be liable for any shortcomings or losses arising from Force Majeure or any other conflict or civil strife or any measures taken by any government or the monetary and regulatory authorities of any State.

Refusal Of Deposits

In some circumstances we may ask you to explain the nature of a lodgement and we reserve the right to decline to accept such lodgement.

Without prejudice to the right of the Bank to refuse to receive third party funds or assets; if such funds or assets are received by the bank then you are obliged to advise the Bank of the full details of the beneficial owner of the funds or assets.

Contacting Each Other

We may contact you by post, telephone, fax and/or computer (i.e. any form of electronic message made by any type of electronic device) using the latest address, phone number or e-mail address you have given us. It is your responsibility to ensure we have your current contact details.

You may contact us in person, by post, telephone or fax.

Instructions

We will act on written instructions bearing your signature(s).

We may also act on instructions given by telephone/fax with written confirmation provided the Bank holds the necessary indemnity from you. The Bank reserves the right to refuse telephone or fax instructions although we will make best efforts to carry out your wishes. We will not, generally, be able to change or stop a payment instruction you have given to us once processing has started.

Account Opening

Before an account can be opened the applicant or, in the case of a joint account, the applicants, must complete a Personal Account application form and provide the documentation specified in the application form. We may ask to interview the applicant(s) and take up references before, or at any time after, opening the account or require further information.

We may make searches about you at credit reference agencies who will supply us with information, including information from the Electoral Register, for the purpose of verifying your identity. Credit agencies keep a record of our enquiry and may use this information in the ordinary course of their business.

In certain circumstances, where there has been no activity on an account for a certain period of time the account will be classified as "dormant". If an account becomes dormant, the Bank will send you an advice to your last known address(es)

and, unless instructed otherwise, we will block the account pending further instructions. The balance will remain the property of the account holder or their estate. Interest on interest bearing accounts will not be accrued but the Bank will make suitable payments of interest and principal in the event that the holder of a dormant account claims the balance(s) due.

Accounts for individuals under the age of 18 will normally be opened in the name of a parent or guardian.

In exceptional circumstances the Bank may agree to allow a third party to operate your account at your request. Such a request must be given on the Bank's standard form, which will be provided upon request. However, the bank must be satisfied that there is a good reason for the requirement and may otherwise refuse to accept the instruction.

Monthly service charges will be advised to you at least fourteen days prior to your account being debited. If we increase these charges or introduce a new charge we will advise you, in writing, at least 30 days before the change takes effect.

If you are not happy about your choice of current or savings account (except for a fixed rate account) within fourteen days of making your first payment into your account, we will help you to switch to another of our accounts or we will close your account and pay you the balance in your account with interest at the rate(s) if any applicable to your account.

Customers may switch or close their account without charge or interest penalty in the event of a disadvantageous change to terms and conditions within 60 days.

Joint Accounts Opening

Before a joint account can be opened the applicants must complete a Personal Account application, a joint account mandate form and provide documentation specified in the application form. The terms and conditions outlined under "Account Opening" also apply to joint account applicants.

We will only honour instructions in writing signed in compliance with the mandated instructions given by you jointly or severally to the Bank.

Unless authorised in writing by one or more of you we will send statements to all parties to the joint account at the address(es) advised to us by you.

We will give any information about the account to all or any one of you (even if you choose that both or all of you must sign instructions to us). Please ask your branch for a copy of the BBA publication "You and Your Joint Account".

Closure Of Account

We reserve the right to ask you to close an account without having to give you a reason. We will provide you with written notice specifying the period of time, normally at least 30 days but may in certain circumstances be less, within which you are required to comply with the request.

If, at the end of the period, you have not complied with the written notice, we can refuse to accept any further lodgements and return the balance to you after the deduction of any sum or sums to repay any debt, interest or charges owing. Unused cheques must be returned by the time of closure and if a Debit Card has been issued, this must be cut in half and also returned to us.

You may instruct us to close your account and end the agreement with us at any time although in certain circumstances we may request written confirmation before acting on such instructions. It is from time to time our practice to invite customers closing their accounts to attend an exit interview to ascertain the reason for the closure.

Debit Card

The Bank may at its discretion issue you (and your partner, if a joint account) with a Debit Card. A copy of the full Terms and Conditions will be issued with your Debit Card.

The Card can be used anywhere in the World that displays the Visa symbol. You can also use the Debit Card to withdraw cash from cash machines in the UK and participating cash machines worldwide.

You will be liable for any overdraft created by using your Debit Card as well as any other associated charges that may occur through your transactions. The Bank has the discretion that should you misuse your Debit Card, to block or cancel the Card without notifying you beforehand.

The Card remains the property of the Bank at all times and you must return the Card to the Bank, cut in half at anytime if requested to by the Bank.

Direct Debits

We may receive your direct debit instructions from your service provider in paper format or electronically. Under the Direct Debit Guarantee Scheme any amounts

erroneously debited to your account will be refunded immediately. However, if it transpires that you were not entitled to this refund, you must pay it back when the originator requests it. You may stop or cancel a direct debit at any time by giving the Bank notice in writing, provided that the payment has not yet been made. You should also notify the originator (beneficiary) of your action.

Drafts

The Bank may on your written instructions and at its discretion issue a bankers draft on your behalf. If it does, payment cannot be stopped even if it is reported lost or stolen prior to presentation for payment.

Interest

Interest is paid on a number of types of account offered by the Bank. For other terms and conditions on interest bearing accounts please see our Product Guide. We display the current rates of interest payable in our branches. We can vary the rates at any time, other than on existing fixed rate deposits which will remain unaltered until maturity. The new rates will come into force as soon as we display them. We calculate interest on a daily basis on the cleared credit balance in your account at the close of business.

We operate a two working days clearing cycle for interest purposes on applicable accounts. A cheque paid in on Monday is debited to the payer's account on Wednesday and is cleared for interest purposes on your account on that day. If it is not paid we will be notified after this date.

We operate a four working days clearing cycle for the withdrawal of the funds for cheques deposited to current accounts but the cheque may still be returned and debited to the account up to the end of the sixth working day.

We operate a six working days clearing cycle for the withdrawal of the funds for cheques deposited to all other accounts but the cheque may still be returned and debited to the account up to the end of the sixth working day. Special arrangements can be made for express clearance of cheques and a charge made for such special presentation. Cheques drawn in foreign currencies may take longer to clear.

Any interest paid on accounts held by UK residents will be paid net of tax. Interest may be paid gross where the account holder(s) is/are eligible and the appropriate UK tax form is completed, signed and returned, which is your responsibility. The appropriate UK tax form can be provided on request. We may change our interest rates at any time by placing notices in branches and our website "turkishbank.co.uk". Customers with accounts not based mainly in branches will be advised in writing within 30 days of the change.

Fixed Deposits over £50,000 which are held until maturity will receive interest gross without a completed appropriate UK tax form. As a resident of the UK it is your responsibility to correctly declare all your income each tax year to Revenue and Customs.

Account Statements

We will send you statements detailing the transactions on your account, to the address last given to us by you, at the frequency specified when opening the account or as likewise agreed. If you do not receive at least one statement per year you should let us know.

You should check your statements carefully and let us know of any errors promptly. Should additional statements be requested, and a charge per statement page will be applied. For additional terms and conditions for statements on joint accounts please see above.

Using And Sharing Your Information

Your information may be held by us in any form and on any Group database and used by us and any Group company for the purposes set out in the section below. Your information includes any information which we or any Group company holds now or at some future time and which comes from or relates to:

applications or any dealings with any Group company, third parties, such as credit agencies and third parties associated with you, products and services from any Group company, and we and other Group companies may use, analyse and assess your information to maintain and develop our relationships with you. This will include the following purposes:

considering any application made by you and helping us make credit related decisions about you; operating and administering the services we supply; servicing your relationship with Group companies; financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention;

continued over