



**Terms and Conditions for
Personal Customers and Business Customers**

TURKISHBANK UK

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General Terms

1. Introduction

- 1.1 Your agreement with us consists of these Terms and Conditions, any applicable Product Terms, our charges tariff, and your completed application form. You should also read our Privacy Notice, available on our website, in our branches or on request. These documents explain how your account operates, how we handle your personal information, and our responsibilities to you under the FCA's Consumer Duty.
- 1.2 These Terms and Conditions are divided into two sections:
 - 1.2.1 General Terms - which apply to all accounts; and
 - 1.2.2 Additional Terms - which apply to only specific account types.
- 1.3 If there is any conflict or inconsistency between documents:
 - 1.3.1 Additional Terms override the General Terms; and
 - 1.3.2 Product Terms override these Terms and Conditions.
- 1.4 You can request the most recent version of these Terms and Conditions or the Product Terms at any time by contacting us or visiting a branch. You can also access the latest versions on our website.
- 1.5 If you have a personal account with us, you must use it only for personal purposes. Personal accounts must not be used for business transactions or business related activity.

2. Words we use and what they mean

Words and expressions we use

What they mean

account	the account you hold with us, in your name, either individually or jointly.
account information service	a service provided by a regulated third party that allows you to view information about your accounts with us and other financial institutions in one place
payment account	any account that you can use for day-to-day payment transactions, including our Current Account and any similar account type we may offer.
payment initiation service	a service provided by a regulated third party provider that allows you to instruct us to make a payment from your account.
payment scheme exchange rate	the foreign exchange rate set by the relevant card scheme (e.g., Visa) which we use when converting card payments. Current rates are available on the schemes website.
product terms	the specific terms and conditions that apply to certain types of accounts or services.

security details	the personalised security information such as passwords, PINs, passcodes, authentication codes, biometric information, or any device we provide for secure access.
third party provider (TPP)	a regulated provider of Account Information Services or Payment Initiation Services under the Payment Services Regulations
Turkish Bank Group	Turkish Bank (UK) Limited and any affiliated or associated companies.
Website	our website: www.turkishbank.co.uk
working day	Monday to Friday, excluding UK bank holidays.
we, us, our	Turkish Bank (UK) Limited
“you, your”	the account holder(s), including joint account holders where applicable.

2.1 All references to times of day in these Terms and Conditions mean London time (UK time zone) unless stated otherwise.

2.2 When we refer to a ‘person’ we mean anyone, including individuals, companies, partnerships, and other organisations.

3. Information we need from you

3.1 Before we open an account and at any time while you are a customer we may ask for documents or information so we can verify your identity, address and any other information required under law. This may include photo identification, proof of address, and documents about your income, employment, tax status or source of funds. We must do this to comply with anti-money laundering laws and to keep your account safe.

3.2 We may refuse to open an account for you. In most cases we will not be able to explain our reasons, for example where this might breach our legal or regulatory obligations or alert someone to our fraud or financial crime checks.

3.3 If you are a business customer, we will ask you to complete a mandate identifying the people within your business who are authorised to give us instructions and/or to operate your accounts. We will also ask for specimen signatures for each authorised person. We may ask for this information again, or for additional documents, at any time, for example if authorised persons change or we need to refresh our records for legal or regulatory reasons. You must provide the information we request promptly.

3.4 We will require the documents listed below when taking on the following customer types:

if you are a limited company

a certified copy of your Certificate of Incorporation; a certified copy of your Memorandum and Articles of Association; any updated or amended version of these documents, including changes to directors, shareholders or authorised signatories.

if you are a limited liability partnership	a certified copy of your incorporation document and certificate, a certified copy of your LLP Agreement; details of all partners and any changes to the partnership.
if you are a charity, club, society or other unincorporated association	a certified copy of your constitution, rules, or governing documents; any changes or amendments to those documents; copies of resolution appointing committee members,

- 3.5 We may also ask for information about the owners, controllers, partners or authorised signatories of your business if this is not clear from the documents you have provided. This may include identification, background information or documents showing who owns or controls the business.
- 3.6 For business accounts, you must provide:
- 3.6.1 certified copies of any new board/partner or committee resolutions, where relevant;
 - 3.6.2 details of any changes to your officials, directors, members, company secretary, partners or authorised signatories;
 - 3.6.3 supporting documents confirming these changes.
- 3.7 Once your account is open, you agree to provide any further information or documents we may require so that we can meet our ongoing legal and regulatory obligations (for example, to keep our anti-money-laundering and sanctions checks up to date).
- 3.8 If you give us documents in a language other than English, we may ask you to provide an officially certified translation into English.
- 3.9 Before we open an account, we may ask for information or documents in addition to those listed above, if we reasonably consider this necessary.
- 3.10 When you give us any of the documents described above, you acknowledge that we will rely on them to open and run your account and meet our legal and regulatory obligations. Accordingly, you confirm that all documents you provide are genuine, accurate, complete and current, and they have not been superseded, replaced or expired when you give them to us.

4. Communications between us

- 4.1 You can contact us by telephone, in writing, or by visiting a branch using the details below:
- Customer Services Department,
Turkish Bank (UK) Limited
84 – 86 Borough High Street
London SE1 1LN
Telephone: 0800 032 0480
- 4.2 If your card or security details are lost, stolen or you suspect they have been used without your authority, you must tell us as soon as possible by calling:
0800 032 0480, or

+44 (0)203 571 5025

- 4.3 We will contact you by post, e-mail, telephone or SMS using the most recent contact details you have given us. You must tell us as soon as possible if your name, address, telephone number or e-mail address changes.
- 4.4 Please be aware that email is not always secure. It may be intercepted, altered, or delayed.
- 4.5 We may provide information to you on our website when appropriate.
- 4.6 We will communicate with you in English. However, if English is not your first language, please tell us. Where reasonably possible, we will provide support to help you understand important information about your account and services.
- 4.7 If we suspect fraud or security threats affecting your account, we may contact you by post, e-mail or telephone.
- 4.8 We may record or monitor telephone calls and electronic communications for training, quality, fraud prevention and regulatory purposes.
- 4.9 We will not accept instructions about your account by SMS or text message, because this is not a secure channel.

5. Account statements

- 5.1 We will provide you with a statement free of charge for each month in which there are transactions on your account, unless you choose either of the options below:
 - 5.1.1 to view statements for your account electronically and not to receive paper statements; or
 - 5.1.2 to receive statements less frequently than monthly. You can request a monthly statement at any time and we will provide it to you free of charge.Your statements will contain details about each transaction such as a reference for the transaction and the amount of any charges payable.
- 5.2 If you need a copy of a statement, please contact us and we will provide one to you. We may charge a fee for copy statements, which is set out in Charges Tariff.
- 5.3 Please read your statements carefully and tell us as soon as possible if you think there is anything incorrect or if you do not recognise a transaction.

6. Security

- 6.1 You must keep any cards, PIN, passwords and other security details safe and must not disclose them to anyone else. You must:
 - 6.1.1 not write down your security details in a way that someone could understand;
 - 6.1.2 not choose passwords that would be easy for other people to guess;
 - 6.1.3 take care to ensure that no one overhears or sees your security details when you use them;
 - 6.1.4 not allow anyone else to have or use your card or security details, unless you are using a regulated third party provider, and are legally permitted to share details with them;
 - 6.1.5 keep your cards and cheque books separate;
 - 6.1.6 sign your cards as soon as you receive them;

- 6.1.7 keep information containing personal details safe and dispose of it securely, for example by shredding it;
 - 6.1.8 change your security details immediately and tell us as soon as possible if you know, or suspect that, someone else knows your security details (other than a regulated third party provider, where)
 - 6.1.9 keep your security details unique to your accounts with us;
 - 6.1.10 not tamper with your card;
 - 6.1.11 follow any reasonable instructions we give you to help keep your card and security details safe; and
 - 6.1.12 co-operate with any reasonable requests we make in any investigation into suspected or actual misuse of your card or security details.
- 6.2 If you report your card as lost or stolen and later find it, you must destroy it (for example, by cutting it into pieces) and return it to us.

7. Interest and charges

- 7.1 When you open an account, we will tell you the interest rate and any charges which apply to the account.
- 7.2 You can also find our current interest rates and charges on our website or you can contact us and we will provide the information to you.
- 7.3 If your account earns interest, your Product Terms will explain how interest is calculated and when it will be paid.
- 7.4 Interest will be paid gross (without tax being deducted). If the total interest you earn is more than your personal savings allowance, you may have to pay tax to HMRC at the applicable rate.
- 7.5 We will deduct any charges from your account on a monthly basis. We will tell you what the charges are at least 14 days before we deduct them.
- 7.6 Other taxes or costs may apply that are not charged or collected by us. You are responsibility for paying these.
- 7.7 If you have an overdraft, we will charge interest in accordance with the terms of your overdraft facility. We may also charge interest on any unpaid interest which has accrued (compound interest). We may deduct interest and charges from your account or from another account you hold with us, (as permitted under clause 25). We will tell you at least 14 days before deducting overdraft charges or interest from your account.
- 7.8 If your account(s) becomes overdrawn without an agreed overdraft facility, or if you exceed your agreed overdraft limit, we may charge interest at the rate set out in our current charges tariff.

8. Payments out of your account

- 8.1 You may instruct us to make a payment in any of the following ways:
 - 8.1.1 in person at a branch, following the procedures we ask you to follow;
 - 8.1.2 by post, by sending us a signed written instruction;
 - 8.1.3 by using your card and authorising the transaction with your PIN or holding or by using a contactless card reader;
 - 8.1.4 by using your card online, authorising the payment with the Card Verification Value (CVV) or any authentication method we require;

- 8.1.5 through internet banking or mobile banking, by entering your security details and following the on screen instructions;
- 8.1.6 by completing a direct debit mandate; or
- 8.1.7 via a regulated third party provider offering payment initiation services where allowed by law

8.2 When you ask us to make a payment, you must give us the information we need to process it. This normally includes:

- the amount and currency of the payment;
- the date the payment should be made;
- the recipient's sort code and account number for sterling payments within the UK; or
- the recipient's IBAN, BIC, or SWIFT code for international or foreign currency payments.

We may also ask for additional information, such as the recipients name, to help us check details, but we do not use this information to route the payment.

8.3 You are responsible for making sure the payment details you give are correct. If you provide the wrong information, we are not responsible if the payment is delayed or sent to the wrong person. We will try to recover the funds for you where possible. If there is a charge for this service, we will tell you the amount and obtain your agreement before we proceed. If we cannot recover the funds, you can ask us in writing for any information we are legally permitted to provide to help you make a claim to recover the money.

8.4 We will process your payment instructions once we have received them. If we receive your instruction after our cut off time, or on a non working day, we will treat it as received on the next working day. If you instruct us to make a payment on a future date, we will treat the instruction as received on that date. For payments in sterling within the UK, or in EEA currencies within the EEA, our cut off time is 3pm on a working day. Cut off times may be earlier on public holidays and may vary depending on the type of payment and the channel used to give the instruction. For all other payments, we will tell you the applicable cut off time on request

8.5 You cannot cancel a payment instruction once it has been received by us, unless it is scheduled for a future date. Where a payment or a series of payments is scheduled for a future date, you may cancel the instruction up to the end of the working day before the payment is due to be made. If you cancel a series of payments (such as a direct debit or standing order), all future payments in that series will be cancelled. To cancel a payment instruction, you must contact your branch, write to us, or call us, and confirm your request where required.

8.5.1 or standing orders and direct debits, the name of the recipient, amount of the payment and frequency of the payment; and

8.5.2 for single future dated payments, the name of the recipient, amount of the payment and the due date for the payment(s).

If you cancel a series of payments made to a business, we recommend you tell the business that is expecting to receive the payment as we cannot do that for you.

8.6 Once we receive your payment instruction, the funds will be credited to the recipient's bank account as follows:

Type of payment	How long it will take from when we receive your instruction
Payments in sterling within the UK	By the end of next working day
Payments in euro within the EEA	By the end of next working day
Payments in EEA currencies within the EEA (other than payments in euro within the EEA)	By the end of the next working day
Payments not in sterling or EEA currencies or to a country outside of the EEA	Within two working days
8.7	Where a payment (other than a debit card payment) is made in a currency other than sterling, we will convert the payment using the Turkish Bank Foreign Exchange Rate applicable at the time of processing. Foreign exchange rates may change during the day to reflect movements in foreign exchange markets. You may contact us before making a payment if you would like to know the applicable exchange rate.
8.8	If you make a debit card payment in a currency other than sterling, the payment will be converted using the applicable payment scheme exchange rate on the day the payment is debited from your account. Any applicable fees will be added to the converted amount. Please refer to our website for the current fee. If you use your debit card to withdraw cash from an ATM, additional handling charges may apply. The payment scheme exchange rate changes frequently and can be checked the scheme providers website (for example, Visa).
8.9	<p>For payments within the EEA, you are responsible for any charges applied by us and the recipient is responsible for any charges applied by their bank. For payments outside the EEA, you may choose whether:</p> <ul style="list-style-type: none"> • you pay the all the charges; • the charges are shared or; • the recipient pays all the charges. <p>We will explain the available options and any applicable charges before processing the payment.</p>
8.10	Where a payment from your account is initiated by the payee (for example, a direct debit), we will refund the full amount of any payment if:
8.10.1	your authorisation did not specify the exact amount of the payment, you were not provided with details of the payment at least four weeks before it was taken;
8.10.2	the amount exceeds what you could reasonably have expected, taking into account your previous spending pattern and circumstances (excluding exchange rate fluctuations); and
8.10.3	you request a refund within eight weeks of the debit date and have provided any information we have reasonably requested.
8.11	Where a payee (such as a hotel or car hire company) requests that funds are blocked on your account using your debit card, we will only do so where you have agreed to the exact amount to be blocked.

- 8.12 We can refuse to make a payment if:
- 8.12.1 making the payment would breach a legal or regulatory requirement or expose us to action by a regulator or authority;
 - 8.12.2 there are insufficient funds in your account;
 - 8.12.3 you fail to provide appropriate identification or verification;
 - 8.12.4 the payment exceeds applicable limits (including security limits);
 - 8.12.5 the payment instruction is unclear or incomplete or contains errors;
 - 8.12.6 a court, legal requirement, or authority requires us to refuse the payment;
 - 8.12.7 the payment is unusual compared with your normal account usage;
 - 8.12.8 we have reasonable grounds to suspect fraud;
 - 8.12.9 the payment is to, or attempted from, restricted countries (details available from us);
 - 8.12.10 we reasonably believe that making the payment would expose us to legal, regulatory or sanction risk;
 - 8.12.11 we reasonably believe another person has legal rights over the funds; or
 - 8.12.12 making the payment would breach these Terms or the Product Terms.
- 8.13 We will not be responsible for any loss you may suffer where a payment is refused for any one of the reasons set out above.
- 8.14 Unless we are prevented by law, we will contact you as soon as reasonably possible to inform you that we have refused a payment instruction.
- 8.15 Where possible, we will explain the reasons for the refusal and, what you can do to correct any errors. If a card payment is refused, the retailer or ATM owner may inform you, and you may contact us for further information.
- 8.16 We may contact you before we agree to make a payment if we identify unusual payments on your account.
- 8.17 There are limits on certain types of payments you can make (for example ATM withdrawals, or contactless payments). We will tell you what these limits are and may change from time to time. We may also apply limits for security reasons and, in some cases, we may not be able to tell you what those limits are.

9. Making payments by cheque

- 9.1 This section will only be relevant to you if a cheque book is issued on your account.
- 9.2 You must only write cheques in sterling.
- 9.3 You can ask us to stop or cancel a cheque as long as it has not yet been paid. To do this, you must write to us and give us the cheque number, cheque date, your account number and the name of the person the cheque is payable to.
- We may charge a fee for trying to stop a cheque, whether or not the stop is successful. Any charges will be set out in our charges tariff.
- 9.4 If a cheque is lost or stolen, or if you think someone has signed a cheque without your permission, you must contact us as soon as possible.
- If you later find a cheque that you reported as lost or stolen, you must destroy it by cutting it into at least six pieces.

9.5 If someone asks you to provide them with a replacement cheque it is your responsibility to either:

- Ask for the original cheque to be returned and destroy it, or
- ask us to stop the original cheque before issuing a new cheque.

9.6 If you write a cheque to be paid from your account, you must write the actual date on the cheque.

If you write a future date on a cheque (post-dating it), we may still pay the cheque when it is presented. We will not be responsible for any loss which you suffer as a result.

9.7 We may pay a cheque you have written even if the date on the cheque is more than six months ago.

10. Payments into your account

10.1 You may make payments into your account(s) by:

10.1.1 personal cheque in Sterling payable to the account holder(s), drawn on a UK bank or building society and paid through the UK clearing system. Cheques that are crossed “account payee” can only be paid into an account held in the name of the payee and cannot be endorsed or paid into another account.

10.1.2 personal cheque drawn on a foreign bank, in any currency, payable to the account holder(s). Foreign cheques will be sent to the issuing bank for payment;

10.1.3 banker’s draft;

10.1.4 electronic transfer from a third-party bank (for example SWIFT, BACS or Faster Payment);

10.1.5 a transfer from another account held with us; or

10.1.6 paying cash in at a branch (subject to any limits or conditions we apply from time to time).

10.2 Cash paid in at a branch will normally be available for you to use immediately, providing it is paid in using the same currency as your account.

10.3 When an electronic payment is made into your account, the money will be available for you to use as follows:

Types of payment	When it will be available for you to use
Payment in the same currency as your account	Immediately
Payment in sterling, euro or any other EEA currency, where you have an account denominated in any EEA currency	Immediately
Payments between two accounts held with us	Immediately
Any other payment	Please contact us and we will tell you when the money will be available

- 10.4 If you have an account that earns interest, cash payments and electronic payments made into your account will start to earn interest on the same day the funds become available for you to use.
- 10.5 Where required, we will convert payments into sterling before crediting them to your account. We will use the Turkish Bank Foreign Exchange Rate that applies on the day we receive the payment.
- 10.6 We may deduct our charges for handling international payments before crediting the funds to your account. Where we do so, we will tell you the amount credited and the charges applied.
- 10.7 We are not responsible for delays in crediting your account where incorrect, incomplete or missing information has been provided by the person making the payment. In such cases, we may need to return the funds to the sender.

11. Paying cheques into your account

Sterling cheques

- 11.1 Sterling cheques are processed through a system called cheque clearing. We clear cheques using an image of the cheque, rather than the paper itself.
- 11.2 If you pay in a sterling cheque drawn on a bank in the UK, Channel Islands, Isle of Man or Gibraltar before our cut off time on Monday (Day 0):
 - 11.2.1 The cheque will start to earn interest on Tuesday (Day 1);
 - 11.2.2 the money will normally be available for you to use by the end of Tuesday (Day 1); and
 - 11.2.3 once the money is available, the cheque cannot usually be returned unpaid (that is after the end of Tuesday (Day1)).
- 11.3 Our cut off time for paying in cheques is available at our branches. Cut off times may be earlier on public holidays. If you pay in a cheque after the cut off time, we will treat the next working day as Day 0.
- 11.4 We may choose not to accept a cheque for payment into your account if it is more than six months old.
- 11.5 If you pay a cheque into your account over the counter at another bank, the timescales set out above will not apply until we receive the cheque.
- 11.6 If you are a business customer, we will accept cheque payments into your account as follows:
 - 11.6.1 sole traders, cheques payable to you or your trading name;
 - 11.6.2 partnership, cheques payable to any partner or the trading name;
 - 11.6.3 companies or limited partnership, cheques payable to the company or limited partnership or its trading name;
 - 11.6.4 clubs, societies, or other unincorporated associations, cheques payable to the organisations name.

Foreign cheques

- 11.7 When we refer to foreign cheques, we mean cheques drawn in a currency other than sterling or cheques paid out of an account held outside of the UK, Isle of Man, Gibraltar or Channel Islands.
- 11.8 If you pay in a foreign cheque the processing times for UK cheques will not apply. We may decide whether to process the cheque by “negotiation” or by “collection”.

- 11.9 If we negotiate a foreign cheque:
- 11.9.1 we will credit the funds to your account on the day we receive the money (less any applicable charges) and convert it into sterling using the Turkish Bank Foreign Exchange Rate; and
 - 11.9.2 if the cheque is later returned unpaid, we will deduct the funds from your account. The amount deducted may differ from the amount originally credited due to exchange rate movements or charges applied when the cheque was returned. Any applicable fees are set out in our charges tariff.
- 11.10 If we collect a foreign cheque:
- 11.10.1 we will send it to the paying bank and wait for payment;
 - 11.10.2 we will credit your account only after we (or our agents) receive clear funds, less any applicable charges. Where required, we will convert the funds into sterling using the Turkish Bank Foreign Exchange Rate; and
 - 11.10.3 if the cheque is returned unpaid, no funds will be credited and we may charge a fee as set out in our charges tariff
- 11.11 Agents' fees may apply whether or not a foreign cheque is paid. These fees will be deducted from your account once notified to us and may be applied after the cheque has been processed.
- 11.12 Whilst we take reasonable care in selecting agents to negotiate or collect foreign cheques, we are not responsible for losses, delay or exchange rate differences that are not caused by our negligence. If exchange restrictions or other external factors result in payment being received in a different currency, neither we nor our agents will be responsible for any loss arising in converting the funds.

12. Payments made into your account by mistake

- 12.1 If a payment is made into your account by mistake the bank or payment service provider that sent the payment may ask us to help recover the funds. Where we receive such a request, we may place a temporary hold on the amount in question to prevent it being spent while we investigate.
- 12.2 Unless we are prevented from doing so by law or for fraud prevention reasons, we will tell you as soon as reasonably possible if:
- A payment has been identified as having been made by mistake; and
 - A hold has been placed on the funds or recovery is being considered.
- 12.3 We will only remove funds from your account without consent where:
- the mistake is clear and undisputed; and
 - we are permitted to do so under applicable law or payment scheme rules.
- If the entitlement to the funds is disputed, we will not decide ownership of the money and may require the sending bank or payer to pursue recovery through other lawful means.
- 12.4 If you have already spent some or all of the funds before we notify you of the mistake, this does not automatically mean you are required to repay them. We will consider all relevant circumstances, including whether you reasonably believed the payment was yours.

- 12.5 To assist with recovery, we may share limited information about you with the sending bank or payment service provider, but only where this is necessary, proportionate, and permitted by data protection law.
- 12.6 If you disagree with how we handle a mistaken payment, you may raise a complaint under our complaints procedure. This section does not affect any rights you have under law.

13. Suspending a card or your security details

- 13.1 We may suspend or restrict the use of your card, internet banking access, or security details where we reasonably believe that:
- 13.1.1 the security of your card or security details has been compromised;
 - 13.1.2 there has been unauthorised or fraudulent use of your account; or
 - 13.1.3 there is significantly increased risk that you may be unable to meet your payment obligations to us.
- 13.2 Unless we are prevented from doing so by law or where doing so would compromise security or fraud prevention, we will notify you as soon as reasonably possible after suspending or restricting access and explain the reason for our actions.
- 13.3 We will lift the suspension or restriction as soon as the reasons for taking the action no longer apply and will work with you to restore access where appropriate.
- 13.4 Where suspension is necessary for security reasons, we may require you to take reasonable steps (such as resetting security details or confirming transactions) before restoring access.

14. Overdrafts

- 14.1 Arranged overdrafts are available on request only if we agree to provide one and you satisfy our lending criteria. If we agree, we will confirm the overdraft limit, interest rate and key terms in writing.
- 14.2 If a payment instruction would cause your account to become overdrawn without an arranged overdraft in place, or a payment instruction would cause you to exceed an agreed overdraft limit, we may:
- refuse the payment; or
 - treat the payment as a request for an unarranged overdraft.

We are not obliged to agree to an unarranged overdraft.

- 14.3 We will decide, acting reasonably and taking into account your financial circumstances, whether or not to accept your request for an unarranged overdraft.
- 14.4 To determine whether your instructions would create an unarranged overdraft, only the cleared balance (plus any unused arranged overdraft) on your account will be considered. If we do make a payment against a credit balance which has not yet cleared, this does not mean that we are bound to do so at other times.
- 14.5 We may reduce or withdraw your overdraft limit at any time. Where reasonably practicable we will give you notice before doing so. We may require you to repay any money you owe us (including any applicable interest and charges), even if we have agreed a period for the overdraft with you.
- 14.6 Where you do not have sufficient funds to make a payment and we do not agree to your request for an unarranged overdraft you will not be able to make that payment. We will write to tell you that we have declined your payment.

- 14.7 Savings accounts must always be kept in credit.
- 14.8 Whenever your account is overdrawn you should make regular payments into your account. You must tell us if you are unable to do so.
- 14.9 Interest rates for overdrafts are set out in our charges tariff which we will provide to you on request and which is available on our website.
- 14.10 Where debit interest is applied, interest will continue to accrue (and will therefore increase the amount which you owe us) until any overdrawn amount is cleared together with the interest charged on it.
- 14.11 You will also be responsible for paying any costs reasonably incurred by us in connection with your liability to us. This will include (but will not be limited to) costs of:
 - 14.11.1 taking/preserving and/or realising any security; and
 - 14.11.2 taking steps, including Court action to obtain payment.

15. Unauthorised payments

- 15.1 Where money is paid from your account and you have not authorised the payment, you may be entitled to a refund from us. How we deal with unauthorised payments depends on whether the payment was made when your account was in credit or overdrawn.
- 15.2 If you are entitled to a refund, we will refund the amount of the transaction to you. We will also refund any charges you have paid relating to the payment and refund any interest you have paid or pay you any interest you have missed out on. You will not have any further claim against us. We will provide the refund as soon as possible and always by the end of the next working day after we become aware of the unauthorised payment, unless we suspect you have acted fraudulently
- 15.3 You must notify us as soon as possible by calling 0800 032 0480 or by coming into a branch (if during branch opening hours) if you become aware of an unauthorised payment, and in any event within 13 months of the date that the payment left your account. If you don't, we will look at your circumstances but you may not be entitled to a refund.
- 15.4 You will not be entitled to a refund for an unauthorised transaction if you have acted fraudulently.
- 15.5 You will not be entitled to a refund if you have intentionally or with gross negligence failed to take all reasonable steps to keep your card or security details safe or use your card or security details in accordance with these Terms and Conditions and the Product Terms. There are some exceptions to this:
 - 15.5.1 if any of the payments are made using your overdraft, we will refund unauthorised payments to the extent they were made using that overdraft; and
 - 15.5.2 you will always be entitled to a refund for any losses that arise from an unauthorised payment:
 - 15.5.2.1 after you have told us that your card or security details have been lost or stolen;
 - 15.5.2.2 if we do not provide you with a way to notify us that your card or security details have been lost or stolen; and
 - 15.5.2.3 where your card or security details have been used in certain circumstances to buy something online or/at a distance.

- 15.6 We may investigate whether you are entitled to a refund and ask you to provide us with information as part of that investigation. If we refund you and later determine that you were not entitled to that refund, we may recover the refunded amount from your account after giving you reasonable notice.
- 15.7 This section does not affect any rights you may have under the UK or SEPA Direct Debit Scheme.

16. Where payments go wrong or are late

- 16.1 If you ask us to make a payment to an account at another bank and the bank does not receive it, we will without delay refund to you the amount of the payment. We will also refund any charges you have paid relating to the transaction and refund any interest you have paid or pay you any interest you have missed out on.
- 16.2 If you ask us to make a payment to someone else in the EEA and the recipient's bank receives it later than the timings in clause 8.6, you can ask us and we will contact the other bank and ask them to correct the amount of interest and charges on the account with their customer (so that it is as if the payment was received on time).
- 16.3 If we receive a payment for you but we do not credit it to your account when we should have done by law (see clause 10.3), we will immediately make available the amount of the payment to you and credit it to your account. We will also refund to you any charges you have incurred due to our failure and pay/ refund any interest to you so that it is as if you received the payment when you should have done.
- 16.4 You will not be entitled to a refund where the failure was caused by incorrect details provided by you, or where you fail to notify us without undue delay on becoming aware of the error.
- 16.5 If you ask us to trace a payment, we will try to do so and we will tell you whether we were successful.
- 16.6 This section does not affect any rights you may have under the UK or SEPA Direct Debit Scheme.

17. Refunds where you have been charged more than you expected

- 17.1 If you agreed that someone else could take money out of your account without you knowing how much it would be when you authorised the payment (for example, when you were hiring a car or staying at a hotel) and the amount of the payment was more than you could reasonably have expected in the circumstances (taking into account, for example, your previous spending pattern), you can ask us for a refund if:
 - 17.1.1 you made the payment in the EEA; and
 - 17.1.2 you request the refund within eight weeks of the date the money left your account.
- 17.2 We can ask you for more information to help us investigate whether you are entitled to a refund before providing one.
- 17.3 We will provide a refund within ten working days of receiving your request or of receiving any information we ask for, or we will explain to you why we are not providing a refund.
- 17.4 If we provide a refund, we will also refund any interest you have paid or pay you any interest you have missed out on.
- 17.5 You will not be entitled to a refund if you gave us your consent to make the payment and information about the amount of the payment was provided or made available to you at least four weeks before the date of the payment.

17.6 This section does not affect any rights you may have under the UK or SEPA Direct Debit Scheme.

18. Liability

18.1 Nothing in these terms and conditions is intended to exclude or limit any rights you may have under applicable law or regulation, including your rights under the Payment Services Regulations 2017 or any mandatory reimbursement or refund scheme.

18.2 Except where the law does not permit it, we will not be responsible for losses or costs

18.2.1 that are caused solely because we have followed a legal or regulatory requirement, provided that we have acted reasonably and in accordance with applicable law.

18.2.2 caused by circumstances beyond our control where the situation was abnormal or unforeseeable (for example, due to extreme weather, terrorist activity or industrial action);

18.2.3 that were not reasonably foreseeable at the time you gave us your instructions, or that are not a direct result of the issue you are claiming about;

18.2.4 where we delay or refuse to act on your instructions, accept a payment to your account, close your account or limit the use of your account or services:

18.2.4.1 for a reason we give in these terms and conditions; or

18.2.4.2 where you have broken any of these terms and conditions in a serious way.

18.3 If you are a business customer, we will not be responsible to you for losses such as loss of business, loss of goodwill, loss of opportunity or loss of profit, whether those losses are direct or indirect, except where liability cannot be excluded by law.

18.4 Nothing in these Terms and Conditions limits or excludes our liability for fraud, deliberate misconduct, or negligence where such liability cannot be excluded or limited by law, nor does it affect any statutory rights you may have.

19. Third Party Providers

19.1 This section only applies if you have a payment account with us and that account allows you to sign up for internet banking.

19.2 You can give authorised third-party providers access to that account so that those third-party providers can provide their services to you.

19.3 You will need to sign up for internet banking with us in order to use a third-party provider's service.

19.4 If you give an authorised third-party provider access to your account, we will treat any instructions from that third party provider as if they were from you, unless the payment is unauthorised or incorrectly executed under the Payment Services Regulations 2017.

19.5 We may refuse to allow a third-party provider access to your account if we have concerns about unauthorised or fraudulent access. We will tell you and let you know the reasons why by telephone, e-mail or post before we do so, or as soon as possible afterwards. We will not tell you if doing so will compromise our reasonable security measures or otherwise be unlawful.

19.6 If you think a payment involving a third-party provider may have been made incorrectly or is unauthorised, you must tell us as soon as possible and always within 13 months of the payment date, as explained in clause 16.4.

20. Joint Accounts

20.1 This section applies to personal customers only. Business customers should refer to the Additional Terms for Business Customers.

20.2 A joint account may be opened in the names of two or more individuals, subject to each proposed account holder completing our account opening requirements.

20.3 Unless we tell you otherwise, any one joint account holder may give us instructions on the account without the agreement of the other account holders. This includes instructions to make payments or to overdraw the account. You should be aware that this means each account holder is exposed to the actions of the other(s).

20.4 All joint account holders are jointly and severally liable for any debts on the account. This means we may require repayment of the full amount you owe from any one or more of you, and payment by one account holder does not release others from liability.

20.5 Each joint account holder is responsible, individually and together, for complying with these Terms and Conditions and the Product Terms. If one of you breaches these terms, we may take action against any or all of you.

20.6 Any request to add or remove a joint account holder must be authorised by all existing account holder, unless we agree otherwise.

20.7 We may share information about the joint account with any joint account holder.

20.8 Any notice we give to one joint account holder will be treated as given to all joint account holders.

20.9 If we become aware of a dispute between account holders, we may restrict operation of the account (including suspending individual instructions) until the dispute is resolved.

20.10 When the account is closed, we may refer any remaining credit balance to one joint account holder. This does not affect any rights or claims joint account holders may have against each other.

20.11 If one account holder dies, we may continue to act on the instructions of the surviving joint account holder(s), including allowing withdrawals from any credit balance, subject to any legal or regulatory requirements.

21. Third party instructions

21.1 If you authorise another person to operate your account (for example by signing a third-party mandate or appointing a power of attorney), we will act on that authority. You remain responsible for the actions of that person as if they were your own, unless a payment is unauthorised or incorrectly executed under the Payment Services Regulations 2017.

21.2 For joint accounts, all account holders must authorise any third-party mandate.

21.3 We may require information about any authorised signatory in a form we specify and may refuse to accept or continue an authorised signatory where reasonably justified. The account holder(s) remain legally responsible for the account.

21.4 We will remove an authorised signatory once we receive appropriate written instructions. We will not be responsible for losses resulting from acting on an authorised signatory's instruction before we are notified that their authority has ended.

22. Making changes to these Terms and Conditions, the Product Terms charges or interest rates

- 22.1 We may change interest rates, charges, these Terms and Conditions and the Product Terms from time to time.
- 22.2 We may make changes for reasons including law or regulation, industry guidance, market conditions, costs, technology, or to correct error or make terms clearer
- 22.3 Where a change affects an account that provides payment services and is to your disadvantage, we will give you at least 2 months' notice before the change takes effect, in line with Payment Services Regulations 2017. You may choose to close your account immediately and without charge before the change takes effect if you do not accept the change.
- 22.4 We may make changes without giving any advance notice where the change is required by law or regulation, the change is to your advantage, or the change operates automatically in accordance with the agreed terms of your product (for example, where an interest rate tracks the Bank of England rate)
- 22.5 Different notice periods may apply to products that do not provide payment services (such as fixed-term or notice savings accounts or mortgages). Any applicable notice periods for those products will be set out in the relevant product terms.
- 22.6 We can change the interest rates we set on an account in the following ways:
 - 22.6.1 Where an interest rate change is to your advantage we will apply the change immediately and will tell you about it within a reasonable time.
 - 22.6.2 Where an interest rate is to your disadvantage and relates to an account that provides payment services (including an overdraft linked to that account), we will give you at least two months' notice before the change takes effect in line with the Payment Services Regulations 2017.
 - 22.6.3 If the interest rate on your arranged overdraft changes and the change is not to your advantage, we will give you at least 30 days' notice before the changes takes effect.
 - 22.6.4 These provisions do not apply to mortgages or other secured lending products, which are subject to separate product terms and regulatory requirements.
- 22.7 When we give you advance notice of a change, you can end this agreement or close your account at any time during the notice period we give you and we will not charge you for doing so. If you do not do so, you will be treated as if you have accepted the change from the date that the change comes into force.
- 22.8 When we say we will publish notice of a change, we will do so by general notice at our bank branches and on our website. When we give you notice of a change personally, we may do this by post, email, a message on your statement or in any other way that will be sent to you individually. We recommend that you securely save copies of electronic notifications for your records.

23. Closing your account or ending a service

- 23.1 You may close your account or end a service at any time by contacting us. You will need to repay any money you owe us and any interest or charges due up to the date the account is closed.
- 23.2 We may close your account or end a service by giving you notice. The length of notice will depend on the type of account or service and the reason for closure.

- 23.3 We may close your close your account immediately where required by law or regulation or if:
- 23.3.1 the account is being used fraudulently or illegally;
 - 23.3.2 keeping the account open would expose us or you to financial crime or other serious risk; or
 - 23.3.3 we are required to do so to comply with legal or regulatory obligations.
- Where we can, and where the law allows, we will tell you why we have taken this action.
- 23.4 In addition to the reasons set out above, if you are a business customer we may end this agreement and close your account or stop providing any service immediately where we reasonably believe this is necessary to protect us, comply with legal or regulatory obligations, or manage material risk. This may include situations where, for example:
- 23.4.1 legal, regulatory, criminal or administrative proceedings are brought against you which may have a material adverse effect on your business;
 - 23.4.2 you or a third party takes steps to wind up your business, or place it into administration, liquidation or another insolvency process;
 - 23.4.3 you enter into a voluntary arrangement with creditors;
 - 23.4.4 a creditor seeks to enforce security over your assets; or
 - 23.4.5 one or more of your directors is disqualified or subject to proceedings that may lead to disqualification.
- 23.5 We may end this agreement and close your account or stop providing you with any service for any other reason by giving you at least two months' written notice.
- 23.6 If your account is to be closed:
- 23.6.1 we will repay any remaining credit balance to you as soon as reasonably practicable, after deducting of any applicable interest or charges;
 - 23.6.2 you are responsible for cancelling all direct payments into and out of your account, such as direct debits, standing orders and card payments;
 - 23.6.3 you must destroy any unused cheques and cards and return them to us if we ask.;
 - 23.6.4 you must pay any amounts you owe to us when your account is closed. Closing your account does not release you from any outstanding liabilities;
 - 23.6.5 we will not be liable for actions taken in accordance with instructions received from you, except where we are required by law or regulation to be liable;
 - 23.6.6 the closure and termination of our relationship with you will not affect any legal rights or obligations which have already arisen.
- 23.7 We may suspend your account if you are no longer eligible to hold it or if it has not been used for a continuous period of 12 months, where this is required for operational, legal or regulatory reasons. You will not be able to enter into any transactions while your account is suspended and you will be required to call your branch to re-activate your account.
- 23.8 You can also switch your account by using the Current Account Switch Service. This is a service which makes it easier to move your account from one bank to another.

- 23.9 If a sole account holder dies, we will restrict the account once we are notified of the death. This means payments out of the account (including Direct Debits, standing orders and card payments) will normally be stopped. The personal representative of the deceased will need to close the account and/or end any services. Before doing so, we may ask for reasonable evidence of their authority (such as a death certificate and, where applicable, a grant of probate or letters of administration).

24. Cancellation

- 24.1 Unless we tell you otherwise in the Product Terms, you have the right to cancel your agreement with us 14 days from the date your account is opened. You can cancel by contacting us by phone or in writing.
- 24.2 If you cancel within this 14 day period, we will return any money in your account, together with any interest earned. You must pay any charges that apply up to the date of cancellation and any charges you have paid in advance will be refunded on a pro-rata basis.
- 24.3 Any amounts you owed us on the date that your account is cancelled must be paid to us immediately.
- 24.4 This cancellation right does not affect any specific notice periods, fixed term or early termination provisions that apply under the product terms.

25. Owing us money

- 25.1 If you owe us money on any account you hold with us and you have money in credit on another account, we may use the money in credit to reduce or repay what you owe us. We may do this without asking you first. This is called our right of set off.
- 25.2 We may exercise our right of set off between accounts held in your sole name and between joint accounts and other accounts held by the same account holder(s), as explained below.
- 25.3 Where an account is held in joint names, we may use money in that account to repay amounts owed to us by one or more of the joint account holders.
- 25.4 We will not use our right of set off against money held by you as a trustee for someone else, or money which we are required by law to hold separately for another person.
- 25.5 We normally give you reasonable notice before exercising our right of set off unless it is impractical to do so or we reasonably believe immediate action is required.

26. Obligation to report income

- 26.1 You may be required to pay tax on money held in or paid into your account. This depends on your personal circumstances and the tax laws that apply to you. You should take advice if you are in any doubt about your tax obligations.
- 26.2 We may be required by law to share information about your account with UK or overseas tax authorities. This includes information about balances, payments and interest earned.
- 26.3 If we ask you for tax related information or documents (for example, your tax residency), you must provide this to us. This helps us meet our legal and regulatory obligations.
- 26.4 If you do not provide the information we request, we may be required to restrict your account, withhold certain payments, or close your account.
- 26.5 Where required by law, we may withhold amounts from payments made into your account and pass those amounts to the relevant tax authority.

26.6 You must tell us if your tax residency changes and provide us with updated information when asked.

27. General

- 27.1 We will treat an instruction as genuine where we reasonably believe that it has been given to you or by someone authorised to act on your behalf. This includes where:
- 27.1.1 we reasonably believe the person giving the instruction is authorised by you;
 - 27.1.2 a written instruction contains a signature that we reasonably believe to be yours;
 - 27.1.3 you give instructions in person and we are satisfied as to your identity; or
 - 27.1.4 you give instructions through a channel such as internet banking and have used the security procedures we have provided to you.

Provided we have followed our security procedures, we will assume we are dealing with you.

- 27.2 We will mark your account as dormant if there has been no customer-initiated activity on it for a continuous period of at least two years. This is to help protect you and us against fraud and misuse. You can contact us at any time for information on how to reactivate a dormant account.
- 27.3 We may transfer all or any of our rights or obligations under this agreement to another organisation, provided this does not reduce your rights or protection under these Terms.
- 27.4 If we delay enforcing any part of this agreement or allow you extra time to meet an obligation, this does not mean we give up our right to enforce it later.
- 27.5 This agreement is between you and us only. No other person has the right to enforce any of its terms.
- 27.6 We and other members of the Turkish Bank Group are required to comply with sanctions and embargoes imposed by law, including those imposed by the UK and other relevant authorities. This may include sanctions regimes from other jurisdictions that apply to our international operations including the EU and US sanctions regimes. We may refuse to carry out an instruction, or take any other action if doing so would breach, or would reasonably risk us or another member of the Turkish Bank Group breaching, these legal requirements. Where required by law, we may share information about an instruction or payment with relevant authorities. We will act reasonably and proportionately when applying this clause.
- 27.7 These Terms and Conditions any non-contractual obligations arising from them, are governed by the laws of England and Wales. You may bring legal proceedings against us in the courts of England or Wales.

28. Complaints procedure

- 28.1 We are committed to providing a high standard of customer service. If you are unhappy with any aspect of our service you can make a complaint and we will investigate it fairly and promptly.
- 28.2 If you wish to make a complaint, or if you wish to request a copy of our complaint handling procedures, please contact us at customerservices@turkishbank.co.uk, by telephone on 0800 032 0480 or by writing to our address set out at the end of these terms.

- 28.3 If your complaint relates to payment services, we will aim to provide you with a final response within 15 working days of receiving your complaint. In exceptional circumstances, where we may need more time to investigate, we may need up to 35 working days. If this happens, we will tell you the reason for the delay and confirm when you will receive our final response.
- 28.4 For all other complaints, we will aim to issue a final response within 8 weeks of receiving your complaint.
- 28.5 If you are not satisfied with our final response, or if we do not respond within the timescales set out above, you may refer your complaint to the Financial Ombudsman Service (FOS). You must normally do so within 6 months of the date of our final response.

Financial Ombudsman Service contact details:

Financial Ombudsman Service,
Exchange Tower,
London
E14 9SR
Freephone 0800 023 4567
(or +44 20 7964 0500 from outside the UK);
Email: complaint.info@financial-ombudsman.org.uk.

29. How we are regulated

- 29.1 Turkish Bank (UK) Limited is incorporated in England and Wales. Our registered company number is 2643004 and our registered office is 84-86 Borough High Street, London SE1 1LN.
- 29.2 Turkish Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our FCA registration number is 144036. You can check this on the Financial Services Register at: www.fca.org.uk
- 29.3 We are required to comply with applicable UK laws, regulation and regulatory standards when providing our products and services.

30. Compensation

- 30.1 Turkish Bank (UK) Limited is a member of the Financial Services Compensation Scheme (FSCS) established under the Financial Services and Markets Act 2000. You may be entitled to compensation from the FSCS if we are unable to meet our obligations to you. Eligible deposits are protected by the FSCS up to a maximum of £120,000 per eligible person, per authorised firm. This limit applies to the total of all eligible deposits you hold with us, including accounts held in different currencies. Deposits held in joint accounts are protected separately for each account holder. In certain circumstance the FSCS may provide additional temporary protection (known as temporary high balance protection) for amounts above £120,000, for a limited period, following specific life events such as the sale of a home or receipt of an inheritance. Further information about FSCS protection, including eligibility and limits, is available in the FSCS information sheet and on the FSCS website.
- 30.2 Separate from FSCS protection, reimbursement protections apply to certain authorised push payment (APP) fraud claims. These protections apply to UK-to-UK payments

made on or after 7th October 2024 using Faster Payments and CHAPS (where applicable).

An APP fraud occurs where you authorise a payment from your account as a result of being misled, for example where you intend to pay a particular person or for a genuine purpose but were tricked into sending money to a fraudster.

- 30.3 You may be eligible for reimbursement under the Payment Systems Regulators rules if:
- you are a consumer (i.e. an individual, microenterprise or small charity);
 - you authorised a payment using Chaps or Faster Payments from your UK account to another UK account controlled by someone else; and
 - the payment was made as a result of APP fraud
- 30.4 If you believe that you have been the victim of APP Fraud you must notify us promptly. Where reimbursement is due under the applicable rules, we will normally reimburse you within five working days. We may extend this period where permitted, for example if further investigation is required. You must provide us any information that we reasonably request in connection with your claim and cooperate with any investigation, including reporting the matter to the police or other authorities.
- 30.5 The maximum reimbursement amount for APP fraud claim under the Payment Systems Regulator rules is £85,000 per claim.
- You will be required to bear up to the first £100 of the loss as permitted by the reimbursement rules.
- 30.6 We may refuse reimbursement where permitted by law or regulation, including where:
- 30.6.1 the payment you made was for an unlawful purpose;
- 30.6.2 the claim you made is fraudulent or dishonest;
- 30.6.3 the matter relates to a civil dispute rather than fraud;
- 30.6.4 you were party to the fraud;
- 30.6.5 you fail to notify us of the fraud within 13 months of authorising the last payment connected to the fraud; or
- 30.6.6 we reasonably determine that you acted with gross negligence, taking into account all relevant circumstances, including any warnings or interventions provided to you and your personal situation.
- 30.7 If you are dissatisfied with our handling of an APP fraud claim or reimbursement decision you may raise a complaint in accordance with the complaints process set out in these Terms and Conditions. You may also be entitled escalate your complaint to the Financial Ombudsman Service.

31. Additional terms which apply to you if you are a business customer

31.1 Operation of the account

- 31.1.1 You must tell us if any person has authority to operate your account or give instructions on your behalf. If you authorise another person to operate your account, you are responsible for their actions and instructions, as if they were your own.
- 31.1.2 Where you have signed a mandate authorising one or more persons to operate your account:
- 31.1.2.1 You must give us any conditions or restrictions in writing;

31.1.2.2 If you do not do so, each authorised person may operate the account without restriction; and

31.1.2.3 We are not required to check the purpose of any transaction or whether an authorised person is acting within any private agreement between you.

We may treat instructions from an authorised person as valid until we receive written notice that their authority has changed or ended.

31.1.3 If you have a claim against an authorised person arising from their use of your account, this is a matter between you and that person. You agree that you will not hold us responsible for losses arising from the actions of an authorised person, unless those losses are caused by our breach of these Terms & Conditions.

31.1.4 Where an account is held in the name of more than one person (for example, a partnership account), all account holders are jointly and individually responsible:

31.1.4.1 complying with these Terms & Conditions; and

31.1.4.2 any amounts owed to us.

We may take action against one or more of you to recover the full amount owed.

31.1.4.3 If one account holder dies, the surviving account holder(s) may continue to operate the account, unless we tell you otherwise. We may require appropriate evidence (such as a death certificate or grant of representation) before allowing continued operation or releasing funds.

31.1.5 Where an account is held for an unincorporated association (such as a club, charity or society):

- All authorised signatories and/or officials are jointly and individually responsible for obligations under this agreement; and
- We may recover amounts owed to us from any or all of them.

31.1.6 Where an account is operated by more than one authorised signatory:

31.1.6.1 if we become aware of a dispute between you, we may require all authorised signatories to approve instructions;

31.1.6.2 unless required by law, we may communicate with one authorised signatory only, and notice to one will be treated as notice to all;

31.1.6.3 all authorised signatories, must agree to add or remove an authorised signatory.

31.1.7 Authorised signatories or authorised persons on a limited company's or limited liability partnership's account are not personally responsible for amounts owed to us, unless we have a separate agreement with them.

31.2 Partnerships

31.2.1 This clause only applies if you are a partnership (other than a limited partnership or a limited liability partnership).

- 31.2.2 Each partner is jointly and severally liable for all debts, obligations, interests, fees and charges of the partnership. We may take legal action against anyone or ore partners for the full amount owed.
- 31.2.3 If there is a dispute between the partners, we may require all partners to authorise transactions before they are carried out.
- 31.2.4 If a partner dies or leaves the partnership, we may treat the remaining partners as having authority to continue operating the business unless we receive instructions to the contrary from the remaining partners, or the deceased partner’s legal representatives.
- 31.2.5 If money is owed to us:
 - 31.2.5.1 when a partner dies, both the surviving partners and the deceased partner’s estate remain separately responsible for the debt and we may seek payment from the deceased partner’s assets; and
 - 31.2.5.2 unless otherwise agreed in writing, where a partner leaves the partnership all partners(including the departing partner) remains responsible for debts outstanding at the date of departure.
- 31.2.6 You must notify us immediately of any changes in the partnership. Incoming partners must complete any documentation, identification and checks that we reasonably require.
- 31.2.7 Any mandate will remain effective despite:
 - 31.2.7.1 changes to the partnership name, style or constitution; or
 - 31.2.7.2 changes in partners due to death, bankruptcy, retirement or admission of new partners.
- 31.3 Termination or amendment of a mandate does not release partners from responsibility for actions taken by us in reliance on instructions received before that change.

Additional Terms - Internet Banking

1. General

- 1.1 We will notify you from time to time of the minimum specification which we recommend you need to run the internet banking service.

2. Giving us instructions

- 2.1 When you give us payment instructions or any other instructions through internet banking, we will assume that we are dealing with you, and that you have agreed to us acting on any instructions without obtaining further confirmation from you.

3. Availability of the internet banking service

- 3.1 We do not guarantee access to the service or that it will be free from interruption or down time. From time to time, we may suspend the service for repair or upgrade.
- 3.2 We will not be responsible for any loss incurred or damage suffered by you resulting from:
 - 3.2.1 any error or interruption in communications;
 - 3.2.2 any losses or delays in the transmission of your instruction caused by any internet service provider or by software failure;

- 3.2.3 any inaccuracies in information provided to you through the internet banking service; or
- 3.2.4 any breaches of security which are beyond our control.

4. Security

- 4.1 When you use internet banking, some additional security requirements apply. You must:
 - 4.1.1 make sure any device you use to access internet banking is secure and complies with any security requirements we tell you about from time to time;
 - 4.1.2 not change or copy any software we provide, or give it to another person;
 - 4.1.3 keep your device secure by using up to date anti-virus and anti-spyware software and a personal firewall;
 - 4.1.4 never access internet banking from any public device or without first making sure that no one else is able to observe or copy your access or get access to your account pretending to be you;
 - 4.1.5 tell us as soon as possible if you notice something wrong with internet banking;
 - 4.1.6 not allow any security information to be saved on software or your device;
 - 4.1.7 always log out of internet banking; and
 - 4.1.8 follow all security measures recommended by the manufacturer of the electronic device on which you access internet banking.
- 4.2 If you use internet banking outside the UK, it will be at your own risk. Not all countries allow encrypted data to be sent over a public phone network, so you should always check whether you are allowed to use internet banking before you do so.
- 4.3 Any software or devices we give you in connection with our internet banking service are licensed to you.

5. Financial information

Whilst we will try to make sure that financial information we provide to you through our internet banking service is accurate and up to date, you should not rely on it and we will not be responsible for any loss that you suffer as a result of it being inaccurate.

TURKISHBANK UK

“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”

For all your enquires please call
Customer Support Centre Tel: 0800 032 0480
Customer Support Centre Fax: 020 7939 9261

Turkish Bank (UK) Limited

London Branch and Relationship Banking
84-86 Borough High Street,
London SE1 1LN

Haringey Branch

577-579 Green Lanes,
London N8 0RG

E-mail: customerservices@turkishbank.co.uk

Turkish Bank (UK) Ltd is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered in England, Registered No 2643004.
Registered Office: 84-86 Borough High Street, LONDON SE1 1LN

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