



DEBIT CARD AGREEMENT

1. This agreement has been executed by and between Burgan Bank A.Ş and the Customer whose details are given below, to set forth the framework agreement terms, including the rights and liabilities of the parties, for the allocation of a Debit Card in the name of the customer.

2. Card issuer corporation's details and the cardholder's details are given at the end. Pursuant to the legal legislation, the provisions in this article must be contained in the card agreement. In case of any change in the legislation, such changes shall be applied as of the effective date. Cardholder's liability commences as of the time of taking possession of the card, or being informed of immaterialized card number. Explanations and amount of the fees, commissions, expenses and taxes chargeable to the card holders in connection with usage of card and the agreement shall be set forth in the information form which is annex to and an integral part of the agreement. No payment other than the fees, commissions, expenses and taxes set forth herein may be claimed from the cardholder or deducted from the account in any manner in connection with usage of the card. Information on fees for instant transactions on the card shall be provided at the time of transaction. In transactions in foreign currency, all currency translations on the card shall be made at CBOT's foreign currency selling rate in case of translation from foreign currency to TL, and at the Bank's foreign currency buying rate in case of translation from TL to foreign currency. Cardholder must securely protect the card and the code required to use the card, and to take measures to prevent usage of such information by others. If the foregoing is lost or stolen, or if the cardholder becomes aware of any transaction outside his will, he shall be required to promptly notify the Bank. The Cardholder shall be liable for losses arising from illegal usage within 24 hours before his notification to the Bank, up to 150 TL. If illegal usage is based on cardholder's gross negligence or intentional act, or if the notification is not made within 24 hours, this limit shall not be applicable. If the card or the code details required to use the card are lost or stolen, or if cardholder becomes aware of any transaction outside his will, he may serve required notifications via Burgan Bank Phone Banking. The Cardholder may request purchase of insurance for the amount of legal liability related to losses arising from illegal usage within 24 hours before notification, by paying the relevant insurance premium. If the card or the code details required to use the card are lost or stolen, Debit card holder shall be liable for the transactions performed within 24 hours before his notification. The Cardholder shall be obliged to notify the Bank on any change in his address details, within 15 days from the date of such change. Otherwise, notifications sent to his former address shall be deemed valid. Cardholders may obtain detailed information on usage of the card from Burgan Bank Phone Banking. Cardless Transactions: In case of purchase of goods or services or cash withdrawals with the card number, security code and/or code/password via phone, internet or similar means, the Bank does not issue any sale or delivery slip. The debt arises upon placing the order for purchase of goods or services. The cardholder may not avoid paying his debt, on assertion that the expenditure was not made by him, or that no cash withdrawal or sale slip was issued, or that the signature on the delivery slip was not subscribed by him. Upon notification by the merchant via electronic means, it shall be debited on the card account. Provisions on payment of debt upon usage with the card shall also be applicable for cardless usage.

Usage of the Card: the cardholder shall use the card only for purchase of goods or services and cash withdrawals. If the usage for commercial or professional purposes constitutes breach of the agreement, the rights linked to the card (campaign, score, etc.) shall not be available, and the card shall be considered as corporate card be subject to provisions on corporate cards. The Customer hereby participates in the system of cards containing the logos of Visa, MasterCard or other institutions, and therefore agrees that the international rules, which are available on such institutions' Internet sites, shall be applicable to him. In case of objections on usage of the card, the chargeback rules regulated by the related international card system institutions shall be applied. Suspension of the Card: the card shall be closed to usage upon request of the cardholder. The Bank may suspend the card, by serving two months' prior notice before expiry, at expiry, or promptly in case of other just causes. Suspension of the card shall result in termination of this agreement with regard to the cancelled card. Usage of the card in breach of the agreement or the laws and the procedures, or negative income or cost to the Bank due to not usage regularly, shall constitute justified cause.

3. **Effectiveness:** This agreement shall enter into force on the date of signature.



Please write "I have personally received a counterpart of the agreement" in the box below, and write your name and the date, and sign.

Name, Surname:

TR ID Number:

Date:/...../.....

Signature

<p>Esra Aydın / Executive Vice President</p> 	<p>Halil Özcan / Executive Vice President</p> 
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