

**VEHICLE LOAN PRE-CONTRACT INFORMATION FORM****Türk Ekonomi Bankası A.Ş.****Trade Registry No: 189356 Mersis No: 0876004342000105 TEB Kampüs C ve D Blok Saray Mah.****Sokullu Cad. No:7A - 7B Ümraniye/ İSTANBUL www.teb.com.tr 0850 200 0666****Product Information**

Name of the Product (Type of Loan)	Vehicle Loan
Kredinin Süresi (Vade ay olarak) Term of Loan (Maturity in months)	
Requested Loan Amount	

**Tahsil Edilecek Faiz, Ücret, Masraf ve Komisyon Tutarları:****Interest, Fee, Expense and Commission Amounts to be Collected:**

NAME OF EXPENSE	INTEREST RATE	AMOUNT OF EXPENSE (TRY)	
Monthly Contract Interest Rate (%) <sup>*</sup>			<p>* The vehicle loan to be used by the Bank is a fixed interest Vehicle Loan; it is the type of loan that includes the interest rate determined during the conclusion of the Fixed-Interest Vehicle Loan Agreement (the "Agreement") and that cannot be changed without the joint consent of the Bank and the Customer.</p> <p>15% RUSF and 5% BITT are also collected over interest.</p> <p>For loans with equal installments, a year is accepted as 360 days, while for loans with flexible installments, interest is calculated by accepting 365 days a year. (Annual contractual interest rate = Monthly contractual interest rate x 12)</p> <p>** It is collected on mortgage loans.</p> <p>*** It is collected on vehicle-guaranteed loans.</p> <p>The pledge establishment fee is collected at the cost to be paid to the relevant institution. In case the pledge establishment fee is changed by the relevant institutions, the change will be published on the Bank's website.</p> <p>*** Insurance cost is not included in the calculation of Effective Annual Interest Rate / Annual Cost Rate.</p>
Annual Contract Interest Rate (%)			
Credit Allocation Fee			
Insurance Costs <sup>*</sup>			
Appraisalment Fee <sup>**</sup>			
Mortgage Facility Fee <sup>**</sup>			
Pledge Establishment Fee <sup>***</sup>			
Default and Delay Interest Rate (Monthly) (%)			
Effective Annual Interest Rate / Cost Ratio (%)			
Total Cost of the Loan			
Total Amount of the Loan			

Versiyon No

0 3

Model No 13.KRE.FR.3093





The Customer accepts and undertakes that the notary expenses will be paid by herself/himself when necessary.

Representative Sample: For a vehicle loan of TRY100,000 with a 36-months maturity, the monthly contractual interest rate will be 1.65%, the total principal, interest amount and taxes will be TRY 140,785.10. The effective annual interest rate / annual cost rate will be 27.0359% with a loan allocation fee of 0.5% (including TRY 500 and TRY 25 BITT) and a 22.50 pledge establishment fee.

The rates and amounts given in this table are binding for the Bank until the end of the working day on the day this information form is signed.

#### RIGHT OF WITHDRAWAL:

THE CUSTOMER WILL HAVE THE RIGHT TO WITHDRAW FROM THE CREDIT WITHOUT GIVEN ANY REASON AND WITHOUT PAYING PENAL CONDITIONS WITHIN 14 (FOURTEEN) DAYS ACCORDING TO THE LAW ON THE PROTECTION OF THE CONSUMER NO 6502.

In cases where the Customer, who has exercised his right of withdrawal, benefits from the loan, the Customer must repay the principal and the contractual interest accrued from the date of use of the loan until the date of repayment of the principal, within 30 (thirty) days at the latest after sending the withdrawal notice to the Bank. If the payment is not made within 30 (thirty) days, the loan is deemed not to have been withdrawn. The Bank may demand the contractual interest accrued within the period specified in the first sentence of this article and the expenses paid to a public institution or organization or third parties from the Customer who exercises the right of withdrawal.

#### EARLY PAYMENT:

The Customer may pay one or more of the undue installments early, or may pay off the loan early by paying the entire loan debt early before its due date. In this case, based on the amount paid early by the Customer, the Bank will make the necessary discount within the framework of the Consumer Protection Law No. 6502 and the relevant legislation.

#### TAKING OUT AN INSURANCE:

Credit related insurance cannot be taken out without the express request of the customer through a written or permanent data storage. If the Customer wishes to take out insurance, the Customer may have the policy drawn up from the insurance company of which the Bank is an agent or any insurance company he/she wishes and this guarantee provided by the Customer from the insurance company of his choice shall be accepted by the Bank. However, this insurance must be compatible with the subject of the loan, the amount of the remaining debt in the amount of insurance and its maturity.

Versiyon No

0 3

Model No 13.KRE.FR.3093



### ANCILLARY ACCOUNT

In cases where an account is opened ancillary to the loan agreement, if the Customer only carries out credit-related transactions from this account, no fees or expenses will be charged from this account, including the account maintenance fee, and the accounts with no balance will be closed with the full repayment of the loan.

### NOTIFICATIONS, DELAY NOTIFICATION AND INFORMATION FEES, NOTARY COSTS:

Depending on the approval made by receiving a request in accordance with the legislation, the shipping costs are collected from the delay notifications made by means other than e-mail.

If the customer incurs Notary expenses, he/she will make a payment to the Notary in accordance with the Notary Fee Schedule.

If the credit rating results are negative, the Bank will inform the Customer immediately and free of charge.

### TAXES AND FUNDS PAID TO THE GOVERNMENT:

5% BITT is collected over expenses, fees and commissions, and 15% RUSF is collected over commissions collected as interest.

### STATUS OF DEFAULT AND ITS CONSEQUENCES?

If the Customer does not fully or partially pay its debts arising from the Vehicle Loan on the payment dates in accordance with the Payment Plan, he/she has to pay the default interest corresponding to thirty percent (30%) more than the monthly contractual interest rate of the Contract during the maturity period, together with the unpaid debt, and any and all costs associated with it.

### GUARANTEES

Within the scope of this loan, among the collaterals listed in this article, depending on the creditworthiness of the customer and the nature of the transaction, those deemed necessary from the customer may be requested from the Customer. Personal guarantees given by the counterparty regarding the Customer's receivables shall be deemed to be joint and several guarantees unless otherwise provided in other laws.

Guarantees to be requested from the customer: Ordinary suretyship, movable pledge and/or mortgage/assignment





By signing the 2 (two) copies of the form consisting of 3 (three) pages and the (Annex-1) Payment Plan, which is an integral part of the form, the Customer declares to keep 1 (one) copy, to be informed about the costs and commissions in this Form and to accept the costs and commissions.

ANNEX-1: Payment Plan

**NAME-SURNAME/TITLE OF THE CUSTOMER:**

**DATE :** \_\_\_/\_\_\_/\_\_\_

**SEAL/SIGNATURE:**

--



**TÜRK EKONOMİ BANKASI A.Ş.**



**Türk Ekonomi Bankası A.Ş.**

TEB Kampüs C ve D Blok Saray Mah. Sokullu Cad. No: 7A-7B Ümraniye/İSTANBUL  
Trade Registry No: 189356 Mersis No: 0876004342000105 www.teb.com.tr

Versiyon No

0 3

Model No 13.KRE.FR.3093

