



Consumer Loan Pre-Contractual Information Form

Type of Loan	Fixed Rate Consumer Loan	Loan Term	<input type="text"/> Month
Term of the Loan Agreement (Last installment date)	<input type="text"/>	Loan Amount	<input type="text"/> TL
Lender	Odea Bank A.Ş. with Central Registration System Number 0-6340-4219-7300010, registered before the Istanbul Trade Registry Office under the number 812115, with headquarters domiciled at the address Esentepe Mahallesi Büyükdere Caddesi No:199/119 34394 Şişli/İstanbul, with the official website www.odeabank.com.tr and the telephone number of which is 444 8 444.		
Loan Intermediary:	(Dealer stamp bearing the Central Registration System number must be cast and the product must be specified).		
Expense	Interest Rate	Cost Amount	
Interest Rate (Monthly)	% <input type="text"/>		
Interest Rate (Annual)	% <input type="text"/>		
Effective Annual Interest Rate / Annual Cost Rate	% <input type="text"/>		
Default Interest Rate (Monthly)	% <input type="text"/>		
Loan Allocation Fee		<input type="text"/> TL	
Life/Personal Accident Insurance Premium		<input type="text"/> TL	

TAXES AND FUNDS PAID TO THE GOVERNMENT: 10% BITT will be charged on interest, expenses, fees and commissions and 15% RUSF will be charged on interest and commissions collected as the interest.

INSURANCE: Optional insurances such as life insurance and personal accident insurance will not be taken out for your loan detailed above without your explicit request in written form or through a permanent data storage device. These insurances are optional and services related to the insurance can be obtained from an organization other than our Bank. However, if you have the aforementioned insurances taken out, our Bank will be included in these insurance policies as the loss payee. If the client wishes to take out a life insurance and personal accident insurance from the Bank during the loan disbursement stage, the policies related to these insurances will be issued respectively and the premiums will be collected accordingly. In order for the client's existing insurance policies to be associated with this loan, the insurance policies must be compatible with the loan.

RIGHT OF WITHDRAWAL: You will have the right to withdraw from the consumer loan agreement by notifying our Bank within 14 (fourteen) days from the date of signing the loan agreement.



You must submit your notification that you have exercised your right of withdrawal in written form to our Bank's branches within the right of withdrawal period.

If you exercise your right of withdrawal, you will be required to repay the principal amount and the contractual interest accrued until the date of repayment of such amount and the expenses paid to a public institution or organization or third parties within 30 (thirty) days from the date you send the withdrawal notification to our Bank. If no payment is effected within this period, you will be deemed not to have exercised your right of withdrawal.

INTEREST: Monthly and annual contractual interest will be accrued on the loan at the rates specified in this pre-contractual information form, and in case of any default in the loan payments, the provisions regarding default interest shall apply.

EFFECTIVE ANNUAL INTEREST RATE CALCULATION/ ANNUAL COST RATE: The effective annual interest rate/annual cost rate is the rate showing the cost of the loan to be borne the client, calculated by taking into account the costs charged in the payment schedule for the loan. For example, the effective annual interest rate / annual cost ratio for a loan of TL 10,000 with a maturity of 12 months, a monthly interest rate of 1.55%, a loan allocation fee of five per thousand and a monthly installment amount of TL 941.97 is 27.2315% shall be charged. The effective annual interest rate calculation includes the Loan Allocation Fee, RUSF and BITT, and excludes the Credit Life Insurance premium.

COLLATERALS: Personal collaterals received against the consumer's performances shall be deemed as ordinary suretyship under any name. Personal collaterals granted in relation to the receivables of the consumer shall be deemed as joint and several sureties unless otherwise provided by other laws.

METHOD OF COLLECTION: Loan payments shall be paid in cash or on account, or upon your request and depending on the Bank's acceptance, by debiting the credit card account or collecting from the overdraft account limit.

EARLY PAYMENT: This is the payment of part or all of the loan debt before its due date. You have the right to pay your loan installments early. If you make an early payment, a discount shall be made on the principal amount included in the amount of the early paid installment by the amount of interest to be calculated by taking into account the contractual interest rate and the number of days paid early, the sum of the public liabilities to be calculated over the interest and the amount of the fee. You can submit your early payment request to our Bank through our branches and our Call Center at the line 444 8 444.

LOAN ACCOUNT: In the case an account is opened in relation to the loan agreement and only transactions related to the loan are made from this account, no fees or charges will be charged under any name related to this account. The credit account shall be closed upon the payment of the loan in accordance with the legislation in force, unless the Client requests otherwise in written form, or unless there is a client instruction regarding the account or a transaction indicating that the Client wishes to use the account is available. The Client may close the accounts provided that they fulfill all their debts and obligations towards the Bank and act in accordance with the legislation in force.

DEFAULT AND ITS CONSEQUENCES: If you do not pay the loan installments on their due dates, you will be deemed to have gone into default. You will be obliged to pay the default interest at the rate specified on the Payment Schedule from the date of default.



If you fail to pay two consecutive installments, our Bank will serve a notice of default and demand payment of the debt together with all its ancillaries within 30 (thirty) days. If you fail to make such payment within 30 (thirty) days following the service of this notice, our Bank's right to demand the entire remaining loan debt shall arise.

LATE NOTICE AND INFORMATION FEES: The costs arising from late notices to be issued in relation to the Loan shall be paid by the Client. The amount of the charges to be collected from the Client shall be determined according to the fee tariff in effect at the time of the late notification in question. Within the framework of the legislation in force, all costs related to the loan and, if required, Notary Public expenses shall be charged to and paid by the Client.

Dear Client,

****Our Bank shall be responsible for the information and undertakings given within the scope of this information form, which is an integral part to the Consumer Loan Agreement, for 1 business day from the date of signing the form. In addition, your application to sign a loan agreement does not have to be accepted by our Bank.****

****If your loan request results negatively, you will be notified immediately and free of charge by our Bank.****

Client's declaration and **signature** that a copy of the form has been received by hand:

Client:

Date:

Signature:

Odea Bank A.Ş.

Cem Muratoğlu
Özel Bankacılık
Genel Müdür Yardımcısı

Gürcan Kırmızı
Bireysel Bankacılık
Genel Müdür Yardımcısı



ANNEX 1: CONSUMER LOAN PREFERENCE AND COMMITMENT FORM

I hereby declare that I have examined the insured/uninsured consumer loan agreement offers presented below to my/our side by your Bank and that I have compared and understood the differences such as interest rate and the repayment amount between the mentioned loan offers. Within this framework, I/we hereby agree and undertake that in the case I accept the insured consumer loan agreement offer, in order to benefit from the conditions available in the insured consumer loan agreement offer presented to my/our side, I (we) will continue/renew the loan-related insurance detailed in the table below during the term of the loan or until the loan debt has been fully repaid and that I (we) will duly pay the insurance premiums; in the event that the said insurance is canceled by my (our) side or is not sustained/renewed in accordance with the terms and conditions requested by your Bank, I (we) hereby agree and undertake that the interest rates included in the uninsured consumer loan agreement offer will be reflected in the loan repayment schedule without the need to serve any notice to my (our) side and that I (we) will pay the loan debt according to the new payment schedule.

	Insured Consumer Loan Agreement Offer	Uninsured Consumer Loan Agreement Offer
1- Loan Amount
2- Contractual Interest Rate
3- Effective Annual Interest Rate
4- Late Interest Rate
5- Name, Term, Amount and Renewal Status of the Loan Related Insurances
6- Name and Amount of Ancillary Financial Products and Services Related to the Loan



7- Total Amount to be Repaid
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I hereby prefer the **INSURED / UNINSURED** loan agreement upon being informed that the acceptance of my new policy, which is compatible with the loan amount and the term of the loan and the loss payee of which is the lender.

Client:

Date:

Signature:

ANNEX-2: Sample Payment Schedule (prepared based on the loan amount)

Sample Payment Schedule

Loan Amount	<input type="text"/> TL
Loan Simple Interest Rate	% <input type="text"/>
Number of Loan Installments	<input type="text"/> Month

No	Installment Date	Installment Amount	Principal amount to be deducted	Balance amount	Interest amount	RUSF amount	BITT amount
[PaymentDetail_k1]							

