

GENERAL RISK NOTIFICATION FORM FOR INVESTMENT SERVICES AND ACTIVITIES**Important Note**

You are likely to gain profit as a result of trading in capital markets, however, you are also under the risk of loss. That is why, before deciding to enter into trading transactions hereunder, you have to understand and recognize all the risks available in the market and to decide by considering your financial situation and your restrictions and limitations.

To this end, as further specified in article 25 of the "Communiqué on Principles of Foundation and Operation of Investment Firms", numbered III-39.1, you have to understand the following provisions contained in this "General Risk Notification Form for Investment Services and Activities".

Warning

Before you start trading, please check whether the institution you are planning to work with has an "Authorization Certificate" for the capital market transactions you wish to perform. You may check the list of banks and capital market intermediary institutions holding a certificate of authorization for capital market instruments via websites at the address of www.spk.gov.tr or www.tspb.org.tr

Risk Notification

In addition to the points stated in the "Framework Agreement" to be signed with the intermediary institution you are planning to work, it is very important for you to understand and recognize the following points as well.

1. The account you are going to open in the intermediary institution and all of the transactions you are going to effect through that account shall be governed by and subject to all kinds of legislative acts and similar other administrative arrangements issued by the Capital Markets Board, the stock exchanges and the clearing institutions.
2. Capital market transactions are exposed to risks of varying degrees. As a result of price movements and fluctuations in the market, you may fully lose the money deposited in the intermediary institution, and your losses may even exceed the amount of your investment depending on the type of transactions performed.
3. In such transactions as margin trading or short selling, due to the leverage effects, you must keep in mind that trading with a low equity may have favorable or unfavorable effects in the market, and accordingly, such leverage effects may either bring you high level of profits or cause substantial losses to you.
4. You must keep in mind that the information and advice to be provided to you by the investment institution with respect to trading in the markets may be incomplete and may require verification.
5. You must keep in mind that the technical and basic analyses to be conducted by the authorized personnel of the investment institution with respect to trading of capital market instruments may differ from person to person, and the forecasts in such analyses may not definitely realize or come out to be true.
6. You should be aware that, for the transactions performed in foreign currency, there is also an exchange rate risk, and that due to exchange rate fluctuations, there may be a loss of value in Turkish Lira, and that the governments may impose restrictions on foreign capital and foreign exchange movements, and may levy additional and/or new taxes, and that the trading transactions may not be executed on time.
7. Before trading, you must get confirmation from your investment institution about all of the commissions and other trading fees that you will borne. If the fees are not expressed in monetary terms, you must request a written statement containing comprehensible examples showing how the said fees will be charged to you in monetary terms.

This risk notification form for capital market transactions is intended to inform the customer about the existing risks in general and may not cover all risks that may arise from the trading of capital market instruments and the practices related thereto. Therefore, you should conduct careful research before you direct your savings to such investments.

I hereby agree and declare that I have read and understood the preceding paragraphs, and without prejudice to my rights of claim and action for my losses and damages that may be caused by faults or negligence of the Bank during implementation of these principles, I have read, understood and signed this "General Risk Notification Form for Investment Services and Activities" with my own will and volition, and thereafter, I have signed the Investment Service and Activities Framework Agreements and received a copy of this form.

The customer shall write in their handwriting the following statement and affix their signature.

I hereby declare that I have read and understood this risk notification form and a copy of it was delivered to me on
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Signature

T.C. ZİRAAT BANKASI A.Ş.
..... **BRANCH**

**INVESTMENT SERVICES AND ACTIVITIES FRAMEWORK AGREEMENT
PRELIMINARY INFORMATION FORM**

The following issues are submitted for your information pursuant to the Law No. 6563 on the Regulation of Electronic Commerce:

This form has been prepared by T.C. Ziraat Bankası A.Ş. in order to provide clear, understandable and comparable information about the "Framework Agreement on Investment Services and Activities" that must be approved for the opening of an Investment Account for natural/legal person(s) through our Bank's Branches and Retail Internet Branch.

-Current introductory information of our Bank and Ziraat Yatırım Menkul Değerler A.Ş. can be found at the end of the page.

-In order to open an Investment Account, the Customer must sign the Investment Services and Activities General Risk Notification Form and the Investment Services and Activities Framework Agreement.

- Customers who open an Investment Account can conduct repo and reverse repo transactions, as well as transactions involving other capital market instruments, precious metals, and securities, including investment contracts deemed within this scope by the Capital Markets Board.

- Detailed information about the investment transactions available can be found on our corporate website (www.ziraatbank.com.tr).

- The fee tariff for transactions conducted through the investment account is announced on Ziraat Bank's corporate website (www.ziraatbank.com.tr) under the "Product and Service Fees" link.

- The Investment Services and Activities Framework Agreement, signed electronically, will be retained by our Bank. You have the right to request a paper copy of the agreement free of charge for as long as the contractual relationship continues. Additionally, you can access the version of the Agreement and the Preliminary Information Form you have approved through the channel where you signed it, provided the agreement remains valid.

- Our Bank is a member of the Banks Association of Turkey. Our Bank's activities regarding capital market products and transactions are subject to the regulations set forth in the Capital Markets Law No. 6362 and the communiqués within the scope of the said Law, and these regulations are available on the website of the Capital Markets Board (<http://www.spk.gov.tr>).

SCOPE, VALIDITY PERIOD AND TECHNICAL DETAILS OF THE SERVICE

-The Investment Services and Activities Framework Agreement will be issued with an indefinite term and will enter into force as of the date of signature.

-The circumstances that necessitate the renewal of the agreement or the opening of a new account are specified in the Investment Services and Activities Framework Agreement.

- Transactions can be carried out through Ziraat Bank distribution channels for the services provided under the Investment Services and Activities Framework Agreement.

- Customers who wish to exercise their right of withdrawal for the Investment Services and Activities Framework Agreement can apply to Ziraat Bank Branches.

The undersigned Customer has received a copy of the Form.

PARTIES

Name & Surname:

Customer Number:

TR ID NO./ TAX ID NO.:

Address:

Phone:

E-mail:

Customer's
Signature

T.C. Ziraat Bankası A.Ş.

Address: Finanskent Mahallesi Finans Caddesi No: 44A Ümraniye/İstanbul

Ziraat Yatırım Menkul Değerler A.Ş.

Address: Finanskent Mahallesi Finans Caddesi No: 44/B İç Kapı No: 15 Ümraniye/İstanbul

Trade Registration No.: 364979-312561 Mersis (Cent. Reg. Sys.) No.: 0998010459400010

www.ziraatyatirim.com.tr

INVESTMENT SERVICES AND ACTIVITIES FRAMEWORK AGREEMENT

1. Parties

This Agreement has been concluded by and between T.C: ZİRAAT BANKASI A.Ş. (hereinafter referred to as the "Bank" with Head Office Address: Finanskent Mahallesi Finans Caddesi No: 44A Ümraniye/İstanbul, Trade Reg. No.: 475225-5, website: www.ziraatbank.com.tr.) and the natural/legal person(s) whose name and signature appear on the attached form (account opening form), which is an integral part of this agreement (hereinafter referred to as "customer") under the following term and conditions in order to regulate the rules to be applied regarding the operation of investment services and activities, custody services and ancillary services and the use and operation of all investment accounts opened and to be opened by the Customer with the Bank and the mutual rights and responsibilities of the parties.

2. Definitions and Abbreviations

For the purposes of this agreement, the following terms shall have the following meanings;

Order (Buy - Sell Order): The notification made by the Customer to the Bank about the purchase or sale of capital market instruments in writing, verbally or via telephone, fax, ATM or electronic communication systems in accordance with the terms of this Agreement,

BİAŞ: Borsa İstanbul Anonim Şirketi,

BRSA: the Banking Regulation and Supervision Agency,

Stock Exchange: Borsa İstanbul A.Ş. and domestic and/or foreign stock exchanges where capital market instruments are traded,

Electronic Banking: Refers to the facilities made available for customers to connect to the Bank's system via wired and/or wireless communication systems and ATMs, Computers, Palm/Laptop Computers, GSM, Television, Telephone, etc. that meet the technical conditions and via applications such as Internet, GPRS, WAP, Voice Response System, Call Center, etc. that the Bank will make available at any time, and to perform all kinds of transactions and inquiries on their accounts within the limits determined by the Bank and other banking transactions that the Bank may make available later by using their own pins and/or password.

Electronic Warehouse Receipt (ELÜS): The electronic record created on the database (system) established and operated by the licensed warehouse operator, which is engaged in the storage of agricultural products and established as a joint stock company holding a valid license certificate within the scope of the Agricultural Products Licensed Warehousing Law No. 5300, in accordance with the Electronic Record Rules,

General Customer: Customers who are not included within the scope of the professional customer definition,

Transaction Result Form: A form, the content of which is specified in the Capital Markets legislation and which is issued to show the nature of the trades made, services provided and cash received for these,

Law: The Capital Markets Law No. 6362,

Precious Metal: Precious metals defined in the "Communiqué on Precious Metals Standards and Refineries" (Communiqué no: 2006/1) published by the Undersecretariat of Treasury, which can be traded through the Bank,

Commission: The fees charged by the Bank as an intermediary to the customers over the amount subject to the transaction in return for the transactions carried out by the Bank in the stock exchange in relation to capital market instruments and the amount accrued by the stock exchange, CRA and other relevant institutions for these transactions,

Institution (Intermediary Institution) on whose behalf the activity is carried out: The investment institution(s) authorized for transaction or portfolio brokerage in which the Bank acts as an order transmission intermediary by acting in favor of the Bank within the framework of the "Order Transmission Intermediation Framework Agreement" concluded/to be concluded between Ziraat Yatırım Menkul Değerler A.Ş., a subsidiary of the Bank, and/or other investment institutions within the scope of capital markets legislation,

Securities: A negotiable instrument granting partnership or creditor rights, representing a certain amount, usable as an investment instrument, providing periodic returns, issued in specie and in denominations, containing the same phrases and subject to requirements as determined by the CMB,

CRA: Central Registry Agency,

Professional Customer: Refers to customers who have the experience, knowledge and expertise to make their own investment decisions and evaluate the risks undertaken and who meet the criteria of a professional customer within the framework of the CMB legislation,

Repo: The sale of the securities specified in the legal regulations issued or to be issued by the BRSA and the competent authorities in the stock exchange or outside the stock exchange, within the framework of the relevant legislation and the provisions of the relevant section of this agreement, to the customer with a repurchase commitment by the Bank,

Capital Market Instruments: Other capital market instruments determined by the Capital Markets Board to be within this scope, including securities and derivative instruments and investment contracts,

CMB/Board: Capital Markets Board,

TAKASBANK: İstanbul Takas ve Saklama Bankası A.Ş.,

Professional Customer Upon Demand: The General Customer who meets the conditions written in the Capital Markets Legislation and requests in writing to benefit from the services and activities that the investment institution may offer as a professional customer,

CBRT: Central Bank of the Republic of Turkey A.Ş.,

Reverse Repo: The purchase of the securities specified in the legal regulations issued or to be issued by the BRSA and the competent authorities in the stock exchange or outside the stock exchange, within the framework of the relevant legislation and the provisions of the relevant section of this agreement, to the customer with a commitment to sell back by the Bank,

Turkey Electronic Fund Trading Platform (TEFAS): The platform enabling the sale and re-purchase of mutual fund participation certificates by the fund founders to other platform members and the customers of the relevant members in an electronic environment and the settlement and custody of these transactions to be conducted through Takasbank-CRA system in an integrated manner,

TURIB (Turkish Commodity Exchange): The exchange where electronic warehouse receipts and futures contracts based on electronic warehouse receipts are traded,

Appropriateness Test: Refers to the test used to determine whether general customers have the knowledge and experience to understand the risks carried by the product or service in question in order to assess whether the product or service marketed by the Bank or requested by the customer is suitable for the customer,

ÜPAK (Product Market Intermediary): Intermediary Institution as defined in the Regulation on Intermediary Activities and Supervision and Audit of Intermediaries,

Investment Account: Account opened or to be opened with the Bank for Investment Services and Activities,

Investment Services and Activities: Services and activities performed by the Bank by obtaining permission from the Board based on the Communiqué on Principles Regarding Investment Services and Activities and Ancillary Services,

Investment Firms Communiqué: Capital Markets Board Communiqué III-39.1 on the Principles of Establishment and Activities of Investment Institutions,

YTM: Investor Compensation Center,

Regulation: Electronic Warehouse Receipt Regulation published in the Official Gazette dated 12/11/2011 and numbered 28110,

3. Subject of the Agreement

This Agreement regulates the rights and obligations of the parties in relation to the Bank's trading of capital market instruments and precious metals as defined in the Capital Markets Law and the communiqués of the CMB issued on the basis of this law, and the custody of capital market instruments by the Bank or the custody of capital market instruments by an authorized clearing, settlement and custodian institution on behalf of and/or on account of the Customer in the stock exchange or over-the-counter markets or from the Bank's own portfolio, and the exercise of managerial and financial rights arising from capital market instruments and investment services and activities permitted by CMB legislation as well as the provision of general investment advice and other ancillary services, trading of mutual fund units traded on TEFAS or outside TEFAS, purchase, sale and custody of electronic warehouse receipts and custody regarding Electronic Warehouse Receipts, etc., and the conditions that are of a general nature regarding Repo and Reverse Repo transactions between the parties and that must be complied with in each individual transaction without the need to sign a separate agreement.

4. Risk Notification Forms

The Customer agrees and declares that he has read and signed the "General Risk Notification Form for Investment Services and Activities", a copy of which was delivered to him prior to the signing of this Agreement, and that the said form is an integral part of this Agreement.

Transactions and/or products within the scope of Customer's order may be subject to additional/extra risks in addition to those specified in the General Risk Notification Form for Investment Services and Activities and this Agreement. In this case, the Bank will require the General Customer to read and sign the relevant special risk notification forms before accepting the order.

5. Know Your Customer

In accordance with the provisions of the Law on the Prevention of Laundering Proceeds of Crime, dated 11/10/2006 and numbered 5549, and the relevant legislation, the Bank is required to verify the identity information of their customers before opening an account. In joint accounts, identification shall be made separately for each beneficiary. The Bank fulfills the "Know Your Customer rule" by comparing the identity information and signature specimens of the customer and/or the persons authorized to represent the customer with the identity information and signature specimens in the transactions to be carried out as long as the investment account is in operation and by making the necessary checks. However, the Bank is not responsible for the consequences of signature similarities that cannot be understood at first glance or for the forgery of documents and authorization documents.

Agreements concluded with legal entity customers and all other documents related to transactions shall bear the signature of the person or persons authorized to represent the legal entity. Legal entities are obliged to submit the documents related to the representation authority to the Bank and to immediately notify the Bank of any changes related to the representation authority. The Bank cannot be held liable for any failure to fulfill this notification obligation. In this context, the Customer accepts, declares and undertakes that he will immediately submit all kinds of information and documents to be requested in accordance with the relevant legislation to the Bank at the first request, otherwise the Bank has the right not to accept the Customer's orders and not to provide services.

6. Customer Classification

6.1. In accordance with the CMB's Communiqué on Investment Institutions, the Bank is obliged to classify all customers as professional or general customers, to provide services and activities in accordance with this classification and to fulfill its obligations in accordance with customer classes. The Customer accepts, declares and undertakes to provide the Bank with all information and documents that the Bank may require in order to make the said assessment in a timely, complete and accurate manner.

6.2. The Professional Customer accepts, declares and undertakes that they are aware that they cannot benefit from some of the issues that general customers can benefit from within the scope of the information form on the provisions of the legislation that Professional customers cannot benefit from, a copy of which is provided to them and available on the website www.ziraatbank.com.tr.

6.3. The Customer agrees that the Bank will classify them as a "general customer" under the CMB Regulations and conduct an appropriateness test to determine whether the Investment Services and Activities offered by the Bank are suitable unless the Customer provides documentation deemed acceptable by the Bank, certifying that they meet the qualifications for a "Professional Customer Based on Demand" pursuant to the CMB Regulations, and submits a written request to the Bank to be classified as such, and the Customer accepts responsibility for the accuracy of these documents and their timely updates.

6.4. When classifying customers, the Bank shall inform their customers in writing and/or through electronic media about the class they are included in pursuant to this Communiqué and provisions of the applicable legislation, and their rights of changing the class they are included in.

6.5. The Customer is obliged to notify the Bank immediately in case of any situation that may affect the classification to which the customer is subject and the customer is responsible for the accuracy, completeness and updating of the information provided within the framework of the above principles. The Bank has no responsibility for these matters.

In case of any change in the communiqué on investment institutions in customer classification, the new provisions shall apply.

7. Appropriateness Test

7.1. In accordance with the CMB's Communiqué on Investment Institutions, in order to assess whether the product or service marketed by the Bank or requested by the customer is suitable for the customer, an appropriateness test is conducted to determine whether the customers have the knowledge and experience to understand the risks carried by the product or service in question.

7.2. The Bank is only obliged to conduct Appropriateness Tests for general customers within the scope of trading intermediation activities.

7.3. The Bank is not obliged to conduct Appropriateness Test for the sale of mutual funds traded on the Turkish Electronic Fund Trading Platform, Money Market Funds (Liquid Funds), Short-Term Debt Instruments Funds, Short-Term Lease Certificate Funds and public debt instruments issued by the Undersecretariat of Treasury and traded on stock exchanges and other organized marketplaces. The Customer agrees and declares that he/she has been informed by the Bank in this respect.

7.4. The Customer accepts, declares and undertakes that if the Customer does not provide information for the appropriateness test or provides incomplete or outdated information, the Bank will not have the opportunity and obligation to determine which products or services are appropriate for him, and this may result in some Investment Services and Activities not being provided to him and the Bank will not be held responsible for all damages that may arise in this case. The Bank informs the customer in writing and/or electronically that it is not possible to determine which products or services are appropriate for the customer. Nevertheless, if the customer wishes to receive the product or service, the Bank is free to provide services in line with the customer's request or not. If the Bank decides not to provide service to the customer as a result of the evaluation made by the Bank, the customer cannot claim any rights in this regard.

7.5. For joint accounts, if the account is a joint account with succession, the appropriateness test will be conducted for only one of the account holders. However, if the account is a joint account without succession, the appropriateness test will be conducted for all account holders, and the most conservative result will serve as the basis for transactions.

7.6. In the internet banking channel, customers are subjected to an Appropriateness Test in line with the same criteria. Records of these tests performed are stored in the system.

7.7. The Appropriateness Test that the Bank subjects its Customers to follows common evaluation criteria mutually agreed upon by the Intermediary Institution and the Bank. The test results are shared with Ziraat Yatırım Menkul Değerler A.Ş. through the system, but are not transmitted from the Intermediary Institution to the Bank. The Customer accepts and declares that by signing this agreement, they are agreeing to this joint application of the Bank and the Intermediary Institution. The Customer further accepts and declares that the Appropriateness Test completed by the Bank's customers, pursuant to the Order Transmission agreement with Ziraat Yatırım Menkul Değerler A.Ş., within the scope of the Order Transmission intermediation service, may be shared with Ziraat Yatırım Menkul Değerler A.Ş. or other intermediary institutions with which the Bank may enter into an agreement.

8. Order Transmission Intermediation Service

- The Bank may provide order transmission intermediation services by transmitting purchase and sale orders for Capital Market instruments to relevant authorized institutions and acting as an intermediary in the liquidation of executed orders,
- Providing box office services in relation to the collection of requests during public offerings, private placements or sales to qualified investors, including transactions such as transmission of requests to the Intermediary Institution and collection or repayment of cash deposited by customers as the price of the relevant capital market instrument, and
- By introducing investors to the investment services and activities that may be offered by the authorized institutions, intermediating the conclusion of contracts or bringing together the parties wishing to conclude a contract in return for a commission.

The domestic and foreign institutions in whose favor the Bank currently provides order execution brokerage services within the framework of mutual agreements are listed at www.ziraatbank.com.tr.

When the Bank transmits customer orders to the relevant authorized institution, it is essential that the capital market instruments for sell orders or the cash required for buy orders are available in the customer's account with the authorized institution for which the Bank acts. If these requirements are not met, processing the customer order will be at the discretion of the authorized institution, and the Bank will not be held liable if the order is not processed.

The Customer acknowledges that orders submitted to the Bank for the purpose of utilizing the order transmission service are explicitly instructed to be forwarded by the Bank to the Intermediary Institution and the Bank shall be deemed to have fully satisfied its obligation to execute the Customer's order in the best possible manner by transmitting the order to the said institution.

As part of the order transmission intermediation service provided to the Customer, the Bank shall be responsible, in accordance with general provisions, for accurately and promptly transmitting the Customer's order to the authorized investment institutions for which the Bank acts and the obligation to execute the order shall rest with the said investment institutions. The Bank cannot be held responsible for the failure of the investment institution to execute the order. If the notifications required by the CMB legislation are not provided to the Customer, or if improper notifications are made, by the institutions for which the Bank acts as an intermediary in transmitting orders, the responsibility towards the Customer shall rest with the institution on whose behalf the Bank acts as an intermediary. In the event of a discrepancy between the records of the Bank and those of the entities for which the Bank intermediates order transmission, the records of the entity for which the order transmission is intermediated shall prevail.

9. Transaction Brokerage Service

Within the framework of the authorization granted by the CMB and in accordance with the CMB Legislation, the Bank, on behalf of and for the account of the Customer or on behalf of and for the account of the Bank, shall execute the purchase or sale orders for capital market instruments given by the Customer directly or through the investment institution providing intermediary services for order transmission on the stock exchanges or İstanbul Takas ve Saklama Bankası A.Ş (Takasbank), the investment institution authorized for portfolio brokerage, or by becoming a member of any stock exchange or organized market place abroad or by transmitting it to an authorized institution residing abroad that has obtained an operating permit from the competent authority of the relevant country.

TEFAS rules determined by Takasbank will be applied for cash and security settlement of fund purchase and sale transactions conducted through TEFAS.

The Customer accepts, declares, and undertakes to duly transmit to the Bank, with a wet signature or via electronic media, the orders, instructions, confirmations, and similar forms deemed appropriate by the Bank for transaction intermediation involving mutual funds, public and private sector debt instruments issued domestically or abroad, and other capital market instruments.

The rules established by the relevant stock exchange, domestic and foreign authorized central securities depositories, and clearing and settlement institutions shall apply to the purchase or sale of capital market instruments, the cash and securities settlement of these transactions, and the use of financial rights associated with capital market instruments within the scope of the transaction intermediation service offered by the Bank. In any case, the Bank's records shall serve as the basis for such transactions.

10. Portfolio Brokerage Service

The Bank may also fulfill the customer's purchase or sale orders related to capital market instruments as a counterparty under the name of portfolio brokerage service.

If the Customer requests portfolio brokerage services from the Bank for the purchase and sale of derivative instruments, the conditions regarding these transactions will be regulated in accordance with the derivative instruments framework agreement to be signed separately between the Bank and the Customer.

In the event that the clearing and settlement of transactions executed in over-the-counter markets must be carried out by an institution authorized as a central counterparty by the CMB or the relevant regulatory body, the Customer accepts and declares that all expenses arising from such clearing and settlement transactions may be collected from them.

11. Limited Custody Service

Within the scope of the authorized Investment Services and Activities, the Bank may provide limited custody services in accordance with the provisions of this Agreement and the CMB Legislation by custody of the capital market instruments for which it acts as a transaction intermediary and portfolio intermediary, and in relation to intermediary underwriting and best efforts intermediation, by custody of the capital market instruments whose public offering is intermediated.

The custody of the Customer's cash arising from Investment Services and Activities is also subject to the principles regarding the custody of capital market instruments.

Collection and payment of principal, revenue share, dividend, coupon interest and similar revenues of capital market instruments kept in the Bank's account on behalf of the Customer at the Central Registry Agency (CRA) or similar domestic/foreign authorized central depository institution as of the maturity or distribution start date, Services such as participation in new share purchases and bonus issues, exercise of voting rights arising from shares, and collateral follow-up regarding capital market instruments, as well as the reflection of such transactions to customer accounts at the Bank shall be carried out by the Bank without any instruction from the Customer.

12. Ancillary Services

Pursuant to the provisions of the CMB Legislation, the Bank may provide the Customer with consultancy services related to capital markets, conduct credit purchase, short selling, and lending/borrowing transactions of capital market instruments, offer general investment advice, share investment advice prepared by analysts from investment institutions authorized to provide such advice, provide intermediary services for obtaining financing through borrowing or other means, conduct wealth management and financial planning, and/or offer other ancillary services permitted by the CMB Legislation. The information provided by the Bank as part of consultancy services and investment advice is merely a suggestion and does not constitute any commitment by the Bank. The Customer agrees that the fees, expenses, and commissions determined in accordance with the relevant legislation for ancillary services provided by the Bank under this article shall be collected by the Bank without requiring a separate instruction from the Customer, in the amounts, rates, and periods specified in the Product Information Form attached to the Agreement.

13. Provisions Regarding Orders/Instructions

13.1. The Customer shall place their purchase and/or sale orders in writing and in person at the Bank. However, upon the Bank's acceptance, orders may be received from the Customers before or during the session through electronic banking channels without the Customer's signature. These orders are in the nature of verbal orders in terms of general provisions.

The CMB's regulations on document and record order shall apply to the receipt, content, price determination procedures and monitoring of customer orders.

The Customer agrees, represents and undertakes that all capital market instruments are subject to risks at varying rates, there is a possibility that the returns such as dividends or interest expected to be obtained from an investment may not be realized, that in some cases the principal may be lost, that the Bank and the personnel working at the Bank do not promise any return in any way, and that the Bank is not responsible for any losses that may occur in the portfolio as a result of transactions made within their knowledge,

13.2. That the Customer has information about the borrowing system of the Undersecretariat of Treasury, that the conditions set out in the announcements regarding the procedure published by the relevant authorities apply to them, that they will not be able to make any request from the Bank if they do not submit their offer to the Bank within the framework of the announcements made and in accordance with the specified time and conditions,

That the offer made by the Customer to the Bank within the system determined by the relevant authorities and in accordance with the times and conditions determined by the Bank is fully binding on the Customer, that it is their own responsibility to deposit the cash and/or collateral required to be deposited in order to participate in such borrowing transactions through the Bank in a timely and complete manner and in accordance with the conditions determined by the Bank,

the Bank shall have no responsibility for the failure to participate in the borrowing transaction in the

event that this is not fulfilled, and in the event that the transaction amount that should be collected from the Customer is not paid to the Bank by the Customer in account or in cash, the collateral given by the Customer to the Bank will be cleared and offset against the Bank's receivable, The government may suspend or postpone the payment of debt instruments issued by the government, may impose additional or new taxes or other obligations on such instruments, may restrict their circulation, in which case the Bank shall have no liability and he/she shall not recourse to the Bank in such cases, and will not claim any right from the Bank,

In addition to the above-mentioned risks in capital market instruments denominated in foreign currency, the Customer accepts, declares and undertakes that there is exchange rate risk, there may be a loss of value in Turkish Lira due to fluctuations, governments may restrict foreign capital and foreign currency movements, and may impose additional new taxes.

13.3. The interest and/or principal may not be paid in case of bankruptcy of the company in debt instruments such as commercial papers and bills issued by the private sector, in which case he/she may have to pursue his/her receivables within the framework of the provisions of the Turkish Commercial Code related to bankruptcy and liquidation, that private sector debt instruments are sensitive to interest rate fluctuations and that there is a possibility that these securities may not be disposed of for a long time or may be sold at a loss, That they agree to carry out the transactions, buy or sell securities in accordance with the prospectus and issue documents announced by the issuer company on its website or PDP (Public Disclosure Platform),

The Customer will be entitled to receive the principal and interest to be calculated with the calculation method determined on the basis of each issue for the debt instruments issued/to be issued as of the payment date,

Before starting transactions in private sector debt instruments, the Customer shall consider the possibility of deterioration in the financial condition of the issuer company, default in the payment of interest and principal, bankruptcy, seizure of company assets by public authorities,

The Customer who purchases securities from the issues through the "Sale to Qualified Investors" method must sign the declaration form stating that they are not a qualified investor, and are obliged to notify the Bank immediately if any situation arises that may affect the classification to which the Customer is subject,

Debt instruments will be dematerialized on the basis of right holders at the CRA within the framework of the Capital Markets Legislation,

The Bank does not guarantee the payment of the principal, interest, dividend and other returns of the above-mentioned capital market instruments and does not make any commitment in this regard and that they have read and understood the above matters and has entered into this Agreement upon their free will.

13.4. The Customer shall make all notifications and orders to the Bank in a clear and unambiguous manner, specifying all characteristics of the capital market instruments. For any capital market instruments or precious metals purchase and sale orders to be considered valid, there must be sufficient capital market instruments, related assets, and/or cash in the Customer's investment account to cover the orders on the day they are placed. The Bank reserves the right, for justified reasons, to reject orders in whole or in part, provided that the Customer is notified within a reasonable period. The Customer accepts, declares, and undertakes not to claim any rights, receivables, or compensation in the event that the order is rejected by the Bank, the Exchange, or the over-the-counter market. The Customer, whose order is not executed by the Bank for any reason whatsoever, is obliged to renew his/her order if he/she still wants his/her order to be executed.

The execution of the Customer's purchase orders by the Bank on the Exchange is conditional upon the advance payment to the Bank of the price of the capital market instruments to be purchased, along with the commission, taxes, and other expenses related to the transactions. Similarly, the execution of the Customer's sell orders requires the delivery of the capital market instruments and precious metals, or the documents representing them, to the Bank, as well as the full payment of the commission, taxes, and all associated expenses.

13.5. The validity period of the order (date and session) must be specified in the trade order placed by the Customer.

Orders that are not executed within the specified period lose their validity, and no claims may be made against the Bank regarding such orders. If no validity period is specified, the order is deemed valid for

one session. Unless otherwise stated in the order, it is assumed that the order will be transmitted to BIST or other relevant exchanges where the capital market instrument is traded either as soon as the Bank receives the order or during the first session following receipt for out-of-session orders.

In customer orders, buy or sell prices can be specified as either "limited" or "market price."

If no price is specified in the Customer's orders, the Bank will treat the order as a market order. The Customer accepts, declares, and undertakes that the Bank is authorized to execute the order at the prevailing market price and shall not hold the Bank liable for any reason related to the execution of the transaction under these conditions. For limit orders, the Customer determines the maximum price for a buy order or the minimum price for a sell order at which the transaction will be executed.

13.6. In gram gold purchase and sale transactions, the purity level of gold will be 995/1000. Additionally, transactions can be conducted in full gold equivalents of 6.44 grams, half gold equivalents of 3.22 grams, and quarter gold equivalents of 1.61 grams.

13.7. If the customer places a regular gold purchase order, the specified purchase amount will be executed only if the customer has sufficient funds in their demand deposit account to cover the order. The transaction will be carried out at the sale price of gold announced by the Bank on the specified day of each month and at the time determined by the Bank. If the scheduled payment day falls on a holiday, the transaction will be executed on the first business day following the holiday.

13.8. The Customer is responsible for personally inquiring with the Bank about the execution status of their orders and cannot seek compensation from the Bank for any losses incurred due to failing to obtain or delaying in obtaining this information.

Executed transactions are promptly communicated to the Customer at the time of transactions. The Bank will generate a transaction confirmation form for each completed transaction, assign it a unique sequential number, and provide it to the Customer via email, through electronic platforms, or in person at the Bank.

The Customer's placement of any buy or sell order, completion of any collection or disbursement transaction, or making any deposit entry or exit to their account shall be considered a clear and conclusive indication that they are aware of and approve the previous transactions. After the execution of sell orders, the Bank will credit the amount remaining, after deducting commission, BITT, and other expenses, to the Customer's investment account on the settlement date. For executed purchase orders, the purchase price, commission, BITT, and other expenses will be debited from the Customer's investment account on the settlement date.

13.9. The custody commissions collected by BİAŞ from the Bank pursuant to its legislation will be calculated monthly based on the precious metal custody balances in the customer's account and deducted from the customer's investment or demand account on the first business day of the following month. The customer is responsible for maintaining sufficient funds in their accounts with the Bank to cover these commissions. In the event of insufficient funds, the Bank is authorized to sell or acquire, under its right of pledge, a sufficient portion of the customer's portfolio at a price determined by the Bank, without prior notice and outside of BİAŞ or the Stock Exchange, to settle the commission debt. If the customer sells their gold, the commission will be collected at the time of sale. Information regarding commission practices and any changes will be available on the BİAŞ and Bank websites.

13.10. The Bank may transfer the assets in the Customer's investment account to another intermediary institution or bank, either on behalf of the Customer or third parties, based on the Customer's written instruction or transactions conducted through alternative distribution channels, such as electronic banking channels. Any potential losses arising from such transfers shall be fully borne by the Customer.

14. Transactions Conducted on behalf of the Customer through a Proxy/Attorney and/or Representative

14.1. Only individuals authorized by the Customer through a notarized power of attorney, or individuals designated by a legal entity Customer as authorized to act on its behalf, as evidenced by the submission of a signature circular issued in accordance with the internal directive of representation, are permitted to carry out transactions on behalf of the Customer.

14.2. If the Customer appoints a proxy, the Customer declares, accepts, and undertakes that the proxy, with the special authority granted in the power of attorney, shall have the right and authority to exercise all the account holder's rights arising from this Agreement in relation to the investment account. The Customer further agrees that all legal consequences of the transactions carried out or to be carried out by the proxy regarding the investment account shall be binding on the Customer as if performed by the Customer.

The Customer must appoint the proxy through a notarized power of attorney. All liability for any direct or indirect damages resulting from the unauthorized actions or incompetence of the Customer's proxy shall rest solely with the Customer.

The Customer accepts, declares, and undertakes that, unless the Bank is notified in writing by the Customer or, in the event of the Customer's death, by the Customer's heirs regarding the termination of the power of attorney (with documentation evidencing such termination), all transactions carried out by the attorney shall remain binding with respect to all legal consequences.

14.3. The Customer may appoint a representative or representatives for the transactions to be performed under this Agreement. For this purpose, the Customer is obliged to inform the Bank of the identity information of the appointed representative(s), signature specimens, copies of notarized power of attorney of such representative(s) and the scope and limits of the authorizations granted to the representative(s). The Bank reserves the right to request the submission of other documents required for the appointment of such representative(s) and to refuse to perform any transaction if the requested documents are not submitted.

If the Customer is a legal entity, only individuals authorized to act on behalf of the Customer and whose names, identities, and signature specimens have been provided to the Bank by the Customer shall be permitted to act on the Customer's behalf in signing this Agreement, the orders and Transaction Result Forms under this Agreement and its amendments, making and receiving payments, and performing all other transactions related to this Agreement. In the event of the withdrawal or change of representatives and/or their levels of authority, the legal entity Customer must promptly notify the Bank in writing. Even if the withdrawal or change of authority is published in the Turkish Trade Registry Gazette or any other publication medium alongside the required legal documentation, the existing authorities will remain valid before the Bank until written notification is received from the Customer. The Bank shall bear no liability for any direct or indirect damages arising from the Customer's failure or delay in notifying the Bank, with full liability for such damages resting solely with the legal entity Customer.

The Bank shall carefully and diligently verify the identity details and signature specimens of the Customer and/or the representatives authorized to act on behalf of the Customer, ensuring compliance with the "Know Your Customer" rule through the necessary inspections. However, the Bank shall not be liable for the consequences of signature similarities that are not immediately apparent or discernible, or for acts of fraud, error, deception, or falsification of documents or authorization documents, provided such issues cannot be attributed to the Bank. This exclusion of liability does not apply in cases directly resulting from the Bank's intent or gross negligence.

15. Opening and Operation of Investment Accounts

Before opening an investment account at the Bank, a demand deposit account must be opened, and a demand deposit account agreement must be signed.

Accordingly, the investment account opened at the Bank or electronically on behalf of the Customer, which is necessary for the proper and efficient execution of records related to the purchase/sale and brokerage transactions of capital market instruments and precious metals carried out by the Bank on behalf of or for the Customer, as well as the fulfillment of other services specified in this Agreement, forms an integral part of this Agreement.

Within the framework of this agreement, each customer is allocated a separate account number. The customer agrees to open more than one account under this number without signing a new agreement and to associate it with all kinds of transactions and sub-accounts.

Prior to securities transactions, the Bank is required to open an account with CRA on behalf of the customer.

16. Evaluation of Customer Account Balance

In the investment account opened under this Agreement, the amounts resulting from the Customer's purchase/sale orders related to capital market instruments, as well as the capital market instruments purchased or sold, will be monitored using the current account method. The account will not be considered a deposit, checks cannot be issued against it, and no interest will be accrued on the credit balances of the account.

The follow-up and evaluation of the receivable balance remaining in the investment account for any reason, such as redemption, sale, or non-realization of the purchase, is the sole responsibility of the Customer. The Bank bears no responsibility in this regard. The Customer declares and accepts that they have no right of objection or claim against the Bank concerning this matter.

The Customer acknowledges, declares, and agrees that if the investment account balance is designated in the account opening form for automatic liquid fund purchases or automatic repo, the Bank may convert the balance into an automatic repo/liquid fund investment without the need for any instruction from the Customer and any profit or loss arising from such transactions shall belong to the Customer.

17. Provisions Regarding the Implementation of Instructions Transmitted by Fax and/or Telephone

17.1 Situations for which the Bank is not responsible:

The following provisions outline the principles for the Customer to benefit from the convenience of transmitting instructions to the Bank via fax and/or telephone in order to carry out transactions under this Agreement. However, the existence of these provisions does not preclude the Customer from providing instructions and conducting transactions through other methods accepted by the Bank.

Except in cases of gross negligence by the Bank (intentional or grossly negligent), the Bank shall not be liable for any consequences arising from the addition of the signature at the bottom of the fax instruction through editing or other means without the Customer's consent, nor for the consequences of errors, fraud, or forgeries.

The Bank shall not be liable for any damages resulting from the inoperability or malfunctioning of the general or special communication channels it is connected to, or for any delays caused by such issues. Additionally, the Bank shall not be liable for any incorrect or inadequate information or instructions received via the fax system and/or telephone, or for any incorrect, altered, or incomplete transmissions. The Bank may not fulfill the instruction delivered by fax and/or telephone by exercising its right of refusal and notifying the customer immediately.

17.2 Duties and Responsibilities of the Customer:

The Customer accepts and assumes the responsibility for all direct and indirect consequences of the transactions to be carried out by the Bank upon the instructions given to the Bank by fax and/or telephone.

The Customer is obliged to fulfill the following requirements, unless otherwise stipulated by law.

a) The Customer shall take the necessary measures to ensure that fax instructions to the Bank are transmitted by authorized persons in the notarized signature circular notified to the Bank in advance.

b) All pages of the faxed instruction shall be signed by the customer's authorized signatories named in the signature circular referred to in paragraph (a) of this Article above.

c) The original copy of the instruction shall be sent to the Bank by registered mail immediately after faxing for confirmation. If the Customer wishes, they may deliver the original of the instruction to the Bank in person. In case of any discrepancy between the confirmation letter and the instruction, the customer agrees in advance that the fax instruction shall prevail.

d) The individuals who have been notified by the Bank as authorized by the Customer, by providing specimens of their signatures as mentioned in paragraph (a) above, shall be deemed authorized to transmit instructions by fax on behalf of the Customer. Any changes made to the authorizations of these individuals, as well as the names and signature specimens of newly authorized persons, shall not be valid for the Bank unless the Bank is notified in writing by the Customer via registered letter or notarized document, along with the relevant legal documents. Announcements made in the Turkish Trade Registry Gazette or any other publication medium shall not be binding on the Bank unless specifically notified to the Bank by the Customer, and unless otherwise required by law. The Customer shall not be able to claim against the Bank that there has been a change in the authorizations of such individuals or assert any claims arising therefrom.

e) The Bank shall verify and examine the identity of the Customer and its authorized representatives by comparing the signature specimens provided to it with the signatures on the facsimile instructions of the authorized signatories referred to in paragraph (a). The Bank shall conduct the signature comparison with reasonable care and shall not be held liable for any consequences arising from signature similarities that are not immediately apparent.

f) The Customer agrees, declares, and undertakes to send the fax instructions from the registered fax number provided to the Bank. The Bank has the sole discretion to decide whether or not to process instructions received from different fax numbers, and the Customer consents to this in advance. The Customer further undertakes to notify the Bank of any change in the fax number, and acknowledges that they will be personally liable for any damages arising from failure to notify.

To the extent permitted by applicable law, the Customer agrees that the Bank's records shall serve as the basis for the date and time of the instructions, and that the fax texts and confirmations generated from the Bank's fax device shall be valid and binding evidence.

18. Special Provisions Regarding Repo - Reverse Repo Transactions

18.1. Repo and reverse repo transactions to be carried out by the Bank with the Customer shall be subject to BRSA regulations and transactions shall be carried out in accordance with such regulations.

18.2. The Bank agrees and undertakes to sell the securities subject to the repo transaction to the customer on the transaction date in accordance with the content of the Repo Sale Transaction Result Form and to repurchase them by paying the amount determined at the end of the repo term.

The Customer, on the other hand, agrees and undertakes to purchase the securities subject to the repo transaction on the transaction date in accordance with the content of the form and to resell and deliver the securities to the Bank at the agreed amount on the repo maturity date.

18.3. The Bank agrees and undertakes to purchase the securities subject to the reverse repo transaction from the customer on the transaction date and to resell them at the agreed amount on the reverse repo maturity date and to deliver the securities to the customer.

The Customer agrees and undertakes to sell the securities subject to the reverse repo transaction to the Bank on the transaction date and to repurchase the securities from the Bank by paying the agreed amount on the reverse repo maturity date.

18.4. In repo and reverse repo transactions, the interest rate is freely determined between the Bank and the customer. Repo and reverse repo maturities can be freely determined, provided they do not exceed the redemption dates of the securities subject to the transactions and that the maturity date falls on a business day.

The maturity date cannot be changed without the mutual consent of both parties. If the Customer wishes to terminate the transaction, in whole or in part, before the maturity date, it is subject to an agreement between the Customer and the Bank. The Bank reserves the right to decline such a request. If the Bank accepts the request, it may cancel the entire transaction. No interest will be paid on the amount for the period between the sale date and the termination date of the repo. In such cases, the Customer waives any right to claim against the Bank.

18.5. Once the interest rate and maturity are agreed upon, the repo transaction starts when the customer deposits the repo amount to the Bank.

The ownership of the securities passes to the customer until the repo maturity. However, all kinds of returns of the securities subject to repo within the repo term belong to the Bank.

The reverse repo transaction starts when the customer delivers the securities held by the customer to the Bank's accounts at Takasbank.

The ownership of the securities passes to the Bank until the maturity of the reverse repo. However, the returns of the securities subject to reverse repo at maturity belong to the customer.

18.6. Securities subject to repo and reverse repo transactions shall be held in accordance with the principles established by Takasbank or the custodian authorized under the relevant legislation.

18.7. Securities subject to repo/reverse repo are not physically delivered to the buyer. Transactions are carried out on a book-entry basis.

18.8. The Bank takes the securities subject to the repo transaction into custody at Takasbank on behalf of the customer. The Bank may not use the securities in custody for any other purpose, or pledge or assign the same.

18.9. In a reverse repo transaction, the customer takes the securities subject to the transaction into custody at Takasbank on behalf of the Bank. Customer may not use, pledge or transfer the securities taken into custody for any other purpose.

18.10. Securities that are purchased through reverse repo can be re-sold through a repo transaction provided that such transaction takes place between the transaction date and the due date and the due date is not beyond the reselling expiration date.

In this case, the customer cannot make any request from the Bank other than the agreed amount.

19. Electronic Warehouse Receipt Transactions

19.1. The records related to Electronic Warehouse Receipts and the rights related thereto are monitored in the accounts opened in the name of the Customer with the Bank in the CRA system.

19.2. The investment account opened in the name of the Customer at the Bank in relation to Electronic Warehouse Receipts and the rights related thereto shall be associated/matched with the trading account opened in the name of the Customer by the Product Market Intermediaries and in the event of any attachment, injunction, pledge, imprisonment right or blockage for any other reason on the said investment account, the Bank shall notify the CRA.

19.3. Pursuant to the Cooperation Agreement between the Bank and ÜPAK, the Customer accepts, declares, and undertakes to authorize the Bank to collect the brokerage commission fees arising from their business and transactions, payable to ÜPAK, from their accounts and transfer them to ÜPAK's account, that the Bank shall not be liable for any direct or indirect damages incurred by the Customer or third parties due to any business or transaction performed by ÜPAK. Regarding orders transmitted by ÜPAK on its behalf, the Customer agrees not to provide any further updates or instructions to the Bank regarding the same order, provided that the legal regulations are complied with after the date of the agreement, concerning the transactions and dealings related to the Product Market Instruments owned by the Customer between the Bank and ÜPAK. The Customer also acknowledges that electronic reconciliation will be provided at least once a year and that ÜPAK is responsible for fully and accurately transmitting all order books, transaction books, and commission books from TÜRİB to the Bank to ensure proper transaction reconciliation. The Bank shall not be held liable for any damages arising from ÜPAK's failure to transmit transaction result documents via email or Registered Email or for any delays in executing the order transmissions. Finally, ÜPAK shall be responsible for any damages caused by incorrect or untimely execution of the order transmission, and the Bank shall not be held liable in this regard.

19.4. In the absence of any provision in this Agreement in relation to Electronic Warehouse Receipt, the provisions of the relevant laws, regulations and other regulations that include provisions on Electronic Warehouse Receipts shall apply.

20. Special Provisions on Custody Services

20.1. The Bank provides custody services in accordance with the Capital Market Legislation and the provisions of this Agreement with respect to the capital market instruments that are deposited or delivered to it in dematerialized or physical form in relation to capital market activities, in the capacity of custodian, for administration, as security or under any name whatsoever.

20.2. The Bank monitors the assets in the Customer accounts for which it provides custody services separately from the Bank's assets.

20.3. Assets in customer accounts cannot be seized, included in the bankruptcy estate, or subjected to interim injunction, even for public receivables due to the Bank's debts.

20.4. Capital market instruments of the Customer are kept at the CRA or a similar domestic/foreign authorized central custodian securities depository.

20.5. In precious metals transactions, the precious metals taken into the investment accounts of the customers will be stored at BİAŞ, and will not be physically delivered.

20.6. The Customer can obtain information about investor blockage applications on their accounts, blockage applications for general assembly meetings, or details about their accounts by using the registration and password credentials provided by MKK through one of the following options: Alo-MKK (444 0 655), MKK-Web (www.mkk.com.tr), Call Center, or SMS. The Customer provides a written instruction authorizing the Bank to share this information with the specified institutions to align the confidential information required for opening an account with the CRA and the Investment Services and Activities performed by the Customer with the system of the CRA or, where applicable, a similar authorized domestic or foreign central securities depository (custodian).

20.7. The Bank, within the scope of the custody service, is required to keep all records related to the Customer accounts in such a way that the capital market instruments and cash of the Customer can be distinguished at any time from the account of another customer or from its own assets, and fully and accurately reflect the right holders and their rights and the Bank's obligations to each customer.

20.8. The records kept by the Bank during the provision of custody services to non-resident customers must be monitored on a beneficiary basis, except for cash. The Bank works with Euroclear Bank, an international securities clearing and custody institution, for the clearing and custody of securities abroad. All securities in the Euroclear System are held on a pro rata basis, whereby all securities that have been assigned a code are considered identical and interchangeable and the securities are held collectively in a single pool account for all our customers, rather than in separate accounts for each of our customers in the system.

21. Expenses and Commissions

The Bank is authorized to impose fees, commissions, charges, expenses, account operating fees, and similar costs at rates and/or amounts determined by the Bank for transactions involving all products and services covered under this Agreement.

The Customer declares and undertakes to pay the fees and other receivables arising from this agreement and the Banking and Insurance Transactions Tax (BITT) related to the Investment Account at the tariff to be determined and announced by the Bank, and that the Bank is authorized to debit this due receivable to the Customer's account(s) with the Bank in advance or to settle and/or offset the receivable from the account(s) or receivables with the Bank in accordance with Article 139 of the Turkish Code of Obligations. The Customer agrees to pay the fees and all kinds of taxes (account opening fee, transaction fee, transfer fee, physical delivery fee, stamp duty, default interest, BITT, etc.) related to the investment account over the tariff to be determined and announced by the Bank and the relevant institutions (CRA, CMB, BİAŞ, Takasbank, TÜRİB, ÜPAK, etc.) without the need for further information and instruction.

All taxes imposed and to be imposed on all transactions to be made in the investment account shall be borne by the Customer.

The fees to be paid by the Customer for the payment service to be provided by the Bank are available on our Bank's website <https://www.ziraatbank.com.tr/tr/urun-ve-hizmet-ucretleri>

22. Customer Default and Liability

The liability arising from the prohibited and defective physical capital market instruments deposited by the customer to the Bank shall be borne by the customer in accordance with the CMB legislation.

If the parties fail to fulfill one or more of their obligations arising from this agreement within the periods set forth in this agreement or in the relevant legislation of the CMB, Central Clearing and Custody Institutions, CBRT, etc., the party that fails to fulfill its obligation shall be in default without the need for any verbal/written notice and warning. In addition, the customer accepts and declares that they will not make any objection in these matters.

The Customer agrees that any amounts demanded or compensated by stock exchanges, central custodians, clearing institutions, the CBRT, or other authorized persons and institutions, for any reason or under any name, arising from the performance of Investment Services and Activities under this Agreement, shall be debited to their account with the Bank without the need for any additional verbal or written instruction from the Customer.

The Customer declares, accepts, and undertakes to pay default interest from the date the debt balance arises until the date of default, and thereafter to pay default interest at a rate twice the average overnight repo interest rate in the BİAŞ repo market for the applicable date. The Customer also agrees to pay all taxes related to such interest and any legal obligations deemed necessary by official institutions if legal remedies are pursued. Late payment interest shall be determined in the same manner as default interest. The Customer agrees and undertakes that if an amount is credited to their investment account without proper basis, or if it is a duplicate, excessive, or inadvertent credit due to transactions under this Agreement, the Bank may reverse it ex officio without any verbal or written notice. In such cases, the capital market instruments or cash may be collected, and if the Customer has disposed of them, they will return the amount. The Customer further agrees to compensate any loss incurred by the counterparty in capital market instruments under market conditions during the period until the return transaction and to pay the Bank, along with interest and other legal deductions, based on the repo-reverse repo rate applied to the Bank's customers from the date of credit registration until the date of return.

The Bank shall deposit the amounts in the Customer's account to the account of the authorized central clearing and settlement institution on behalf of the Customer without requiring any further verbal or written instruction from the Customer, in order to enable the Customer to fulfill their clearing and settlement obligations. In the event that the TRY-denominated cash assets in the Customer's account are insufficient to meet the settlement obligations, the foreign currency and capital market instruments in the account will be converted into TRY at the exchange rates and/or pricing deemed appropriate by the Bank and deposited into the account of the authorized central clearing and settlement institution. The conversion of capital market instruments into cash will begin with the most liquid assets. The Customer agrees, declares, and undertakes not to object to the selection of capital market instruments and the exchange rates/pricing used in the cash conversion transactions conducted under this article.

In order to enable the Customer to fulfill its clearing and settlement obligations in transactions where the Bank acts as an intermediary for order transmission, the amounts in the Customer's account with the Bank will be sent to the account of the institution in whose favor the order transmission is made on behalf of the Customer without any further verbal/written instruction from the Customer.

23. Pledge and Lien Rights of the Bank

The Customer agrees, declares and undertakes that all expenses incurred by the Bank, as well as any direct or indirect losses suffered by the Bank due to transactions related to capital market instruments, precious metals trading, repo and reverse repo, custody services, and investment accounts, shall be borne by the Customer, and agrees to pay these expenses within 10 calendar days following notification of the relevant notice and that the Bank shall have a right of lien over the balance of this account, as well as over all receivables arising or to arise from this account, capital market instruments, other negotiable instruments, and collateral belonging to the Customer and held by the Bank or in custody and that these assets are pledged to the Bank to secure any unpaid expenses and other receivables of the Bank arising from this agreement, that the Bank has the right to offset and clear such receivables in accordance with Article 139 of the Turkish Code of Obligations and that the Bank is authorized to sell these assets on the stock exchange or externally, in line with its duty of care, and to collect their value through clearing and offsetting, including adding interest, default interest, RUSF deductions, and BITT to its receivables.

In addition, pursuant to Article 139 of the Turkish Code of Obligations, the customer has the right to exchange its receivables from the Bank for its debts.

24. Acceptance of Electronic Buy and Sell Orders

In order to use the electronic banking service, the Customer shall sign a separate agreement (Electronic Banking Agreement) with the Bank. The provisions of this Agreement shall apply to all matters related to the Investment Service and Activity.

Pursuant to the provisions and principles set forth in the Capital Markets Legislation and related communiqués, the Bank may accept the execution of purchase and sale orders from its customers in an electronic environment. It is the Bank's responsibility to transmit these orders to the Stock Exchange in a secure environment and to block the customer's account in the event that the customer loses their password, upon receipt of the customer's written declaration.

25. Informing the Customer

The Bank shall make monthly notifications to the Customer in accordance with the principles set out in the document and record regulations within the scope of the CMB Legislation regarding the Customer's capital market instruments and cash held in custody with the Bank.

The Bank sends account statements to the customer by registered mail and/or e-mail within 7 business days following the relevant period on a monthly basis in relation to investment services and activities and ancillary services, or allows customers to access their statements electronically.

The monthly account statement is sent to the e-mail address specified by the Customer or access to it is be enabled electronically. The account statement of the Customer who does not want their statements to be sent to their e-mail address or who does not have access to the electronic banking channels is sent to the address declared to the Bank and the postal costs are charged to their account. The customer who has not received their account statement is obligated to inquire about their debts and obligations from the Bank in person. They are also required to promptly notify the Bank of any errors, as well as any changes to their address and contact information, including the non-receipt of their account statement. In the event that the Customer is classified as a "professional customer" in accordance with the CMB Legislation, the Customer agrees that the Bank will not make a monthly notification to the Customer, except for the account information provided to the Customer electronically.

The Customer agrees that if there is no movement in their investment account, the Bank shall not be obliged to notify them for the period in which there is no transaction movement.

The Bank may use electronic media to transmit the General Risk Disclosure Form for Investment Services and Activities to the Customer, provide additional explanations regarding the risks of the capital market instruments involved in the transaction, make necessary notifications in case of any changes in the described conditions, receive a declaration from the Customer confirming receipt of the forms, explanations, and notifications, and inform the Customer about their classification as a professional or general customer, the provisions of the relevant legislation, and their rights to request a change in their classification.

The Customer acknowledges and declares that they are aware of their ability to access introductory information about the Bank, details regarding investment services and activities, the order execution policy, provisions of the relevant legislation that Professional Customers are not entitled to benefit from, and the required disclosures on the website in accordance with applicable regulations.

26. Bank's Books and Records Constitute Evidence

In all transactions related to the investment account under this agreement, in the event of disputes between the parties regarding the existence of an order in instructions not given in writing by the customer, the Bank's records, fax, ATM records, all written orders, reconciliations such as records entered through the computer network, audio and video recordings, and all other types of evidence or written documentation, if verifiable, will be considered as the basis. The reports and records produced by TÜRİB shall be exclusively accepted as valid and binding evidence in resolving disputes arising from transactions in the Product Market. Additionally, in the execution of this agreement, the Customer (whether a natural person or, if a legal entity, their partners, authorized individuals, and representatives) declares, accepts, and undertakes that all personal data held or to be collected by the Bank will be processed, stored, and transferred to legally authorized authorities, and that they have explicitly consented to the sharing of customer confidential information with the Ministry of Commerce, BİAŞ, YTM, CRA, TÜRİB, TAKASBANK, ÜPAK. They also agree to the destruction of this data once the conditions for data processing expire and the legal retention period concludes, in accordance with the Banking Law and the Law on the Protection of Personal Data.

27. Prescription of Deposits and Receivables in Investment Accounts:

Pursuant to Article 83 of the Capital Markets Law, any and all deposits and receivables arising from investment services and activities or ancillary services, as well as interest, dividends and other returns related thereto, prescribe if they are not claimed and collected within ten years starting from the date of the last request, transaction or written instruction given by the account holder in any way, and are transferred to the Investor Compensation Center in trust in accordance with the provisions of the legislation on the Investor Compensation Center.

28. Investor Compensation Center:

In the event that it is determined by the CMB within the framework of Article 82 of the Capital Markets Law No. 6362 that the Bank cannot fulfill its obligations to pay cash or deliver capital market instruments arising from the Investment Services and Activities provided within the framework of this Agreement or that it will not be able to fulfill such obligations in a short period of time and a decision for indemnification is taken by the CMB, the investors may, within 1 (one) year from the announcement of the decision, submit a written request for indemnification to the Investor Compensation Center established for the indemnification of investors in accordance with Article 83 of the Capital Markets Law.

The current maximum compensation amount to be paid to each eligible investor, regardless of the number, type and currency of the account, and the application principles will be announced on the website www.ziraatbank.com.tr.

29. Right of Withdrawal

There is no right of withdrawal for capital market instruments subject to trading.

30. Miscellaneous

It is not possible for another person to join an existing account as a partner. In such cases, a new "joint account" will be opened in the names of the new account holders. Similarly, it is not possible for one of the joint account holders to withdraw from the account ownership at their own request. In this case, the account will be closed, and a separate account will be opened in the name of the new beneficiary.

For joint accounts, if the account is a joint account with succession, it is required that all account holders have signed this Agreement and declared that they have received a copy of the Risk Notification Form in order to make investment transactions. The Appropriateness Test is required to be applied to only one of the account holders. However, in the case of a joint account without succession, the Appropriateness Test must be applied to all account holders.

Joint account holders agree that they cannot perform their transactions related to Investment Services and Activities that they want to perform through their joint accounts and for which the CMB requires a Appropriateness Test to be performed via Internet Banking.

For the matters not covered in this article, the provisions of the Joint Account Agreement with and without succession to be signed between the Bank and the Customer shall apply.

31. Amendments to the Agreement

In the event that mandatory and/or necessary changes are made to the Agreement in order to adapt to changes in the legislation or changes in the provision of the service offered under this Agreement, these changes will be notified to the Customer in writing or electronically and the changes will enter into force upon notification. If no objection is raised to the changes within 7 calendar days, the changes in the Agreement shall be deemed to have been accepted by the Customer.

The Customer accepts, declares and undertakes that they authorize and consent the Bank to make changes electronically within the scope of this Agreement.

32. Termination of the Agreement

The provisions of the Deposit Account Agreement shall apply to the termination of the Agreement.

33. Notices

The Customer hereby accepts and undertakes that, for the fulfillment of the matters contained in this Agreement and all notifications and notices to be made by the Bank, the contact addresses and place of residence specified in the account opening form and the place of residence address registered in the address registration system are the legally valid notification addresses in accordance with the provisions of the Notification Law. Any notification made using the address and contact information specified in this Agreement will be deemed legally valid and have legal consequences unless the Customer notifies the Bank in writing of any changes to the address and contact information.

The Customer also accepts and declares that if they have a registered electronic mail address suitable for notification, the notifications to be made by the Bank to this address shall also be deemed as valid notifications.

34. Term and Implementation of the Agreement

This "Investment Services and Activities Framework Agreement" has entered into force on the date of signature between the parties for an indefinite period.

The Customer accepts, declares, and undertakes that they act in their own name and on their own account in all investment accounts they have opened and will open with the Bank, that they do not act on behalf of anyone else, and that if they act on behalf of someone else, they will inform the Bank in writing, in accordance with Law No. 5549 on the Prevention of Laundering Proceeds of Crime, providing the identity information of the person they represent before the transaction is made. The Parties shall comply with the provisions of the Capital Market Law, Communiques of SPK, Principle Decisions, regulations of Borsa İstanbul A.Ş., Central Registry Agency and Takasbank A.Ş. and all relevant legislation during the execution of this Agreement. Provisions of this Agreement contrary to the Capital Markets legislation and other relevant legislation shall not be applicable. In cases where there are no provisions in the Agreement, the relevant provisions of other framework agreements signed by the Customer and CMB and BİAŞ regulations shall apply.

The customer who has signed this agreement acknowledges and agrees that they have read and understood the above provisions, that it is not necessary to sign each page, that they have freely and knowingly entered into this agreement, and that they have received a copy of the agreement.

"Regarding the copy of the agreement delivered to you, we kindly ask you to write the statement 'A copy of this agreement and its annexes was delivered to me on.../.../...' in your own handwriting and sign below.

**Customer's
Name - Surname:**

**Proxy's
Name - Surname:**

Signature

Signature

**T.C. ZİRAAT BANKASI A.Ş.
..... BRANCH**

Annex: 1- Securities and Precious Metals Product Information Form (2 pages)

ACCOUNT OPENING FORM

AGREEMENT NUMBER:/.../20..
CUSTOMER NUMBER:
ACCOUNT HOLDER
NAME & SURNAME:
TR ID NO.:
TRADE NAME:
TAX OFFICE AND NO.:
RESIDENCE ADDRESS:
NOTIFICATION ADDRESS:
WORK PHONE:
HOME PHONE:
FAX NUMBER:
E-MAIL ADDRESS:
PLACE AND DATE OF BIRTH:
FATHER'S NAME:
CHAMBER OF COMMERCE AND REGISTRATION NUMBER:
OCCUPATION:
CONTACT PERSON:
PROXY
NAME & SURNAME:
ADDRESS:
TELEPHONE NUMBER:
PLACE AND NUMBER OF POWER OF ATTORNEY:

SPECIAL INSTRUCTIONS

MONTHLY STATEMENT DELIVERY

- E-MAIL ADDRESS (e-mail: _____ @)**
 REGISTERED MAIL
 ACCESS THROUGH ELECTRONIC MEDIA (SMS, internet, ATM, etc.)
 I CONSENT TO RECEIVING SMS NOTIFICATIONS FOR DEPRECIATION TRANSACTIONS.

REGARDING THE REMAINING BALANCE IN MY INVESTMENT ACCOUNT:

- SELL ONLY AUTOMATIC MONEY MARKET FUNDS**
 SELL AUTOMATIC MONEY MARKET FUND, INITIATE A REPO IF THE MONEY MARKET FUND IS EXHAUSTED
 ONLY AUTOMATIC REPO
 NONE
 TRANSFER GOVERNMENT DEBT SECURITY REDEMPTION FEES TO MY CHECKING ACCOUNT
 TRANSFER THE REMAINING BALANCE IN MY INVESTMENT ACCOUNT TO MY CHECKING ACCOUNT

SIGNATURE OF THE ACCOUNT HOLDER

SIGNATURE OF THE PROXY

T.C. ZİRAAT BANKASI A.Ş.

..... BRANCH