

## QARZ (FUND COLLECTION) CONTRACT CUSTOMER INFORMATION FORM

This form was issued for the purpose of providing information to the client under the scope of the communiqué<sup>1</sup> of Banking Regulation and Supervision Agency (BRSA).

**1. Contract Type:** Qarz (Consumption Loan)

**2. Definition and Basic Features of the Contract and Contractual Rights and Obligations of the Parties:**

“The Special Current Account” is based on the qarz contract.

Qarz is a consumption loan. It is referred to lending money or a similar good without demanding any surplus or mark-up.

With the qarz contract, the creditor (customer) can demand the loan it has given at any time.

It is not appropriate for the borrower (bank) to offer an additional property or any other benefit other than the amount borrowed from the creditor within the specified period due to the qarz it has received.

**3. Compliance of the Product or Service with the Principles and Standards of Interest-Free Banking:**

The legitimacy of the qarz contract is based on the basic principles of Islamic law. The transactions made by the participation banks under this scope comply with the principles and standards of interest-free banking.

**4. The Capacity of the Customer under the Scope of the Contract:**

In special current account transactions, the customer is the creditor (consumption loan) and the participation bank is the borrower.

**5. Process and Functioning:**

A contract regarding the special current account is concluded between the customer and the participation bank. The customer deposits its funds in the participation bank. The customer has the right to partially or completely withdraw the funds deposited in his private current account at any time.

**6. Corporate Website through Which the Customer May Obtain More Comprehensive Information about the Products and Services:**

You may have access to more comprehensive information about our products and services and permission (ijazah) certificates through the website of our Bank at [www.ziraatkatilim.com.tr](http://www.ziraatkatilim.com.tr).

**Information Form Delivery Date:** ..... /..... /.....

**Name/Surname/Title of the Customer** : .....

**Turkish ID Number/Tax ID Number** : .....

Ziraat Katılım Bankası A.Ş. Trade Registration Number: 962000	Headquarters Address: Finanskent Mah. Finans Cad. B Blok No: 44B İç Kapı No: 29 PK: 34760 Ümraniye/İSTANBUL Central Registration System No: 0998-0793-1170-0015 Internet Address: <a href="http://www.ziraatkatilim.com.tr">www.ziraatkatilim.com.tr</a>
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(Information may be provided face-to-face and remotely through remote means of communication/in electronic environment/from a distance, and while providing information face-to-face, the expression **“I was provided verbal and written information and my declaration of intent has been received”** must be inserted and undersigned on the information form with your handwriting.)

**Seal/Signature:**

<sup>1</sup> *Communique on the Principles and Procedures Concerning Providing Information to the Customers & Public under the scope of the Principles & Standards of Interest-Free Banking Published by Banking Regulation and Supervision Agency (BRSA) in the Official Gazette on November 30, 2021.*

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