



GENERAL TERMS AND CONDITIONS OF "TE-DJE ZIRAAT BANKASI - Sofia Branch" FOR PROVIDING CONSUMER/MORTGAGE LOANS TO INDIVIDUALS

I. GENERAL PROVISIONS

1. These General Terms and Conditions govern the terms and conditions under which "TE-DJE ZIRAAT BANKASI - SOFIA BRANCH" (hereinafter referred to as the "Bank") provides loans to consumers - the conditions for the utilization, use, securing and repayment of these loans, as well as the conditions under which loan agreements are concluded and are effective.
2. The granting of a loan under these General Terms and Conditions is subject to approval in accordance with internal bank rules. The presentation of this information does not oblige the Bank to grant a loan. The Bank agrees to provide the requested financing by submitting a written proposal in the form of a loan agreement, which specifies all the specific parameters and conditions under which the financing is approved.

II. CONCEPTS

3. The terms used in these General Terms and Conditions have the following meaning:
 - **A consumer** is any natural person who, when concluding a credit agreement, acts outside the scope of his commercial, business or professional activity.
 - **Credit** is the total amount of the amount provided by the Bank on the basis of a credit agreement for use, as well as the debt arising and formed from and in connection with the amounts utilized under the principal, including the interest, fees, commissions and other expenses due thereon in accordance with the terms of the credit agreement and these General Terms and Conditions.
 - **The total loan amount** is the maximum amount (limit) or the total amount provided under the loan agreement.
 - **Total amount** due on the loan – total amount of the loan (principal), together with the total costs of the loan to the consumer.
 - **Total loan costs** are all loan costs, according to the Consumer Real Estate Loans Act (ЗКНПП) and the Consumer Credit Act (ЗПК).
 - **The price of the loan is the annual individually agreed** interest rate applicable for the relevant interest period, charged on the utilized and outstanding amounts under the loan, which is due, payable and paid on the agreed maturity date: for loans repaid in annuity installments - with the annuity installment, part of the amount of which it is; for loans repaid in equal monthly installments for the principal - as a separate installment on the loan, together with the repayment installments for the principal; within the loan repayment period, when no repayment plan has been agreed.
 - **Annual interest rate (AIR)** is the remuneration interest expressed as a percentage on an annual basis, establishing the price of the regular and/or overdue loan for the term of its validity from the date of the loan agreement and for each subsequent period of its interest accrual.
 - **Annual percentage rate of charge (APRC)** is a percentage expression of the individually agreed annual cost of the loan, calculated according to the cost of the price established under the interest rate plan as of the date of conclusion of the loan agreement. The APRC during the term of the loan agreement increases/decreases in proportion to changes in the reference interest rate applicable under the loan agreement and objective changes in the amount of the loan costs, until the final repayment of the creditor's claims under the loan.



➤ **The loan can be repaid:**

- in annuity installments – equal monthly repayment installments, each of which includes the interest due at the time the loan installment is due and the amount of the principal on the loan, as established in the repayment plan;

- in equal monthly installments for the principal – in equal monthly installments for the principal and separate installments for the interest payments, established in the amount in the loan agreement and the repayment plan thereto.

➤ **A repayment plan** is the distribution of the loan installments due (annuity, principal and interest) for the relevant period of the loan agreement by size, number, and periodicity in relation to the agreed upon due dates (maturities) for each of them. The information contained in the repayment plan is valid only until the subsequent change in the value of the AIR or additional costs under the loan agreement. The consumer has the right at any time during the validity of the loan agreement upon request to receive a loan statement in the form of a repayment plan for the payments made and upcoming.

➤ **Interest plans** are periods within the term of the loan agreement, during which, upon conclusion of the agreement, the parties agree to pay a different amount of the loan price (remunerative interest).

➤ **Compensation for delay** with the legal effect of a penalty is the agreed compensatory (compensatory) interest for overdue payments, relative to their agreed due date, of each required installment on the loan (annuity, for principal, for compensatory interest). The compensation for delay is in the amount of the statutory interest per year on the entire unpaid (overdue) portion of the principal of the Loan.

➤ **Annual amount of statutory interest** for overdue monetary obligations – in the amount of the basic interest rate of the Bulgarian National Bank in force from the 1st day of the relevant month of the current year plus 10 percentage points. The daily amount of statutory interest for overdue monetary obligations is equal to 1/360 of the annual amount determined in accordance with the previous sentence.

III. CONSUMER LOANS TO INDIVIDUALS

4. The Bank provides its individual clients with consumer loans to meet current needs.
5. Recipients of consumer loans provided by the Bank can be all adult citizens with permanent residence in the country. A spouse or a direct relative can act as a co-debtor on the consumer loan.
6. Before being bound by an offer or a consumer credit agreement, the Bank shall provide the customer with the information necessary to make an informed decision to conclude a consumer credit agreement, in the form of a Standard European Information Form for the relevant type of consumer credit. Any additional information that the Bank wishes to provide to the customer shall be presented in a separate document, which may be attached to the Standard European Information Form.
7. The Bank shall make these terms and conditions available to interested parties in a prominent place in its customer service premises as accessible information in written form regarding the terms and conditions under which it provides consumer loans. The Bank shall also make available the applicable tariffs.
8. Upon request from the client, the Bank shall provide him in advance and free of charge with a copy of the draft loan agreement. If at the time of the request the Bank does not wish to proceed with the conclusion of a loan agreement, it may refuse to provide such a copy.
9. The consumer credit agreement is concluded in writing, on paper or another durable medium, in two copies - one for each of the parties to the agreement.
10. The minimum amount of consumer loans granted by the Bank is BGN 1,000. The Bank reserves the right to adjust the minimum threshold by decision of the competent internal body.
11. The minimum term of consumer loans granted by the Bank is 6 months. The Bank and the client may agree on a grace period for the consumer loan.
12. When, based on a check performed in the Central Credit Register or in another database used in the Republic of Bulgaria for assessing the creditworthiness of clients, the Bank refuses to provide credit, it



is obliged to notify the client immediately and free of charge of the result of the check performed and of the information about the client contained in the register, except when the provision of the relevant information is prohibited or contrary to the applicable legislation, the law of the European Union or public order and security.

13. As collateral for the consumer loan provided by the Bank, the client can provide:

a) **Guarantor** - the guarantors must be adult, capable individuals with permanent residence in the country. The guarantors undertake to be jointly and severally liable with the borrower client to the Bank for the entire obligation under the concluded loan agreement, including: the principal, interest, fees, commissions and all other expenses for collecting the receivable until the final repayment of all obligations, including when the Bank declares the loan to be early and fully due and payable and under all conditions of the loan agreement.

b) **Salary transfer** to a current account opened with the Bank;

b) **Deposit in the Bank**, blocked until the final payment of the principal, interest, fees and commissions due;

r) **Unsecured loan** – as a condition in these cases, with an unsecured loan, the Bank requires Life Insurance for the Borrower and/or Co-Debtor for the entire loan period.

14. The annual interest rate on the loan is formed in one of the following ways:

a) fixed interest rate on the principal. For loans with a fixed interest rate, the interest due will be calculated on a 360/360 days' basis;

b) variable interest rate, formed by a fixed rate (the fixed premium) plus a monthly/quarterly/six-monthly/annual market index EURIBOR/or other official interest benchmark determined by the BANK, with or without determining a minimum interest rate. In cases of a determined minimum interest rate, the amount of interest is the sum of the fixed rate plus the relevant market index, but not less than the determined minimum interest rate. In the case of loans with a variable interest rate, the interest due will be calculated on a 360/360 days' basis. The Bank does not have the right to unilaterally change the fixed premium for the entire term of the Loan Agreement.

The applicable market index is updated on the respective due dates of the monthly repayment installments with a value taken 2 (two) business days before these dates.

The value of the respective index is taken from the official website of the Bulgarian National Bank (<http://www.bnb.bg/>), and in case the information on this website is unavailable to the BANK for any reason, at the discretion of the BANK the value of the respective index is taken from the official website of the European Banking Federation (<https://www.ebf-fbe.eu/>), or the official website of Euribor rates.eu (<https://www.euribor-rates.eu/en/>), or the National Statistical Institute (<http://www.nsi.bg/>).

15. The Bank may not require or collect from the client any payment, including interest, fees, commissions or other costs related to the credit agreement, which are not provided for in the specific consumer credit agreement signed between the Bank and the client.

16. In case of delay in the due repayment installments, the Client owes Compensation for Delay for the period of delay on the overdue amounts in the amount of the legal interest per annum on the overdue part of the principal of the loan. In such cases, the Bank has the right to charge a fee for administering the overdue loan, if such is agreed in the consumer loan agreement.

17. When repaying the principal under a consumer credit agreement, the customer has the right to receive, upon request and free of charge, at any time during the performance of the agreement, a repayment plan for the payments made and to be made under the consumer credit agreement. Where the interest rate is not fixed or where the additional costs may be changed under the credit agreement, the repayment plan shall clearly state that the information contained in the plan is valid only until a subsequent change in the interest rate or the additional costs under the credit agreement.

18. The loan is repaid according to a Repayment Plan containing information about the amount, number, frequency and payment dates of the repayment installments, as well as the components forming the amount of each installment.



19. The Client has the right, without owing compensation or penalty and without giving a reason, to withdraw from the consumer credit agreement within 14 days from the date of its conclusion. The Client is obliged to notify the Bank in writing of the withdrawal by appearing in person at an office of the Bank or sending a notification to the Bank by registered letter with return receipt, by courier service with receipt, or in another manner that can be proven in accordance with the current legislation, to the address specified in the consumer credit agreement, before the expiry of the deadline under the previous sentence.
20. In case the client exercises his right of withdrawal, he is obliged to pay to the Bank the principal of the loan in the amount agreed in the loan agreement, as well as the interest due for the period from the date of loan disbursement to the date of return of the principal, within a period not later than 30 calendar days from the date of sending the notification to the Bank. When exercising the right of withdrawal, the client owes to the Bank within the period under the previous sentence the expenses incurred by the Bank to public administrative bodies, which are not subject to reimbursement.
21. The client has the right at any time to repay in full or in part his obligations under the loan agreement. The Bank may not refuse to accept the early repayment of the loan agreement. In case of partial early repayment of the loan, the Bank offers the client two options to choose from - reducing the final repayment term of the loan while maintaining the amount of the monthly installment or reducing the amount of the repayment installments under the loan, according to a new repayment plan while maintaining the final term.
22. In the case of a consumer loan granted with a fixed interest rate, in the event of early repayment of the loan, the CLIENT owes the BANK compensation in the amount of 1% (one percent) of the early repayment amount of the loan, when the remaining period of the Loan Agreement is greater than one year, and 0.5% (zero point five percent) of the amount of the early repayment loan, when the remaining period of the Loan Agreement is less than one year, but not more than the interest due for the period covering the early repayment of the loan and the agreed date for termination of the Loan Agreement. The Bank may also seek greater compensation if it proves that it has suffered a loss from the early repayment of the loan exceeding the amount under the previous sentence.
23. The Client has the right to submit a written objection to the Bank regarding the fulfillment of the obligations of the parties under the consumer credit agreement and/or to refer his objection to the Consumer Protection Commission, as well as to the conciliation commissions under Art. 182-184 of the Consumer Protection Act. The address of the Consumer Protection Commission is: Sofia 1000, 1 Vrabcha St., floors 3, 4 and 5.

IV. MORTGAGE LOANS TO INDIVIDUALS

24. The Bank provides its individual clients with mortgage loans for the following purposes:
- a) Purchase of residential and non-residential (at the Bank's discretion) properties - finished or under construction; or of regulated land properties (plots) intended for residential or villa development;
 - b) Construction and completion of real estate;
 - b) Real estate repairs and improvements;
 - r) Providing mortgage loans to citizens to repay a debt under a mortgage loan from another bank, provided to an individual;
 - d) Providing mortgage loans to citizens to meet current needs and/or to repay a debt on consumer loan(s) used from another bank.
25. Recipients of mortgage loans provided by the Bank can be all adult citizens with permanent residence in the country. In case the client - an individual applying for a mortgage loan is married, the constitution of a spouse as a joint debtor is mandatory.
26. When, based on a check performed in the Central Credit Register or in another database used in the Republic of Bulgaria for assessing the creditworthiness of clients, the Bank refuses to provide credit, it is obliged to notify the client immediately and free of charge of the result of the check performed and of the information about the client contained in the register, except when the provision of the relevant



information is prohibited or contrary to the applicable legislation, the law of the European Union or public order and security.

27. The minimum amount of mortgage loans granted by the Bank to individuals is EUR 2,000 or the equivalent in another currency, and the maximum amount is EUR 250,000 or the equivalent in another currency. The Bank reserves the right to adjust the minimum and maximum thresholds by decision of the competent internal body.

28. The minimum term of mortgage loans granted by the Bank to individuals is 2 years, and the maximum term is 10 years.

29. Before being bound by an offer or a mortgage loan agreement, the Bank shall provide the client with information – in a Standard European Information Form – necessary for making an informed decision to conclude a mortgage loan agreement. Any additional information that the Bank wishes to provide to the client shall be presented in a separate document, which may be attached to the form referred to in the previous sentence.

30. The Bank shall make these terms and conditions available to interested parties in a prominent place in its customer service premises as accessible information in written form regarding the terms and conditions under which it provides mortgage loans. The Bank shall also make available the applicable tariffs.

31. Collateral for the mortgage loan provided by the Bank can be:

a) **Established mortgage on real estate** – object of financing with the bank loan or other real estate acceptable to the bank, owned by the Client or third parties. The Client undertakes to conclude property insurance in favor of the Bank, with an insurance company and insurance risks approved by it, covering the value of the real estate accepted as collateral, and to maintain it for the entire term of the loan, according to the requirements of the Bank;

b) **Pledge of funds** in favor of the Bank.

32. The annual interest rate on the loan is formed in one of the following ways:

a) fixed interest rate on the principal. For loans with a fixed interest rate, the interest due will be calculated on a 360/360 days' basis;

b) variable interest rate, formed by a fixed rate (the fixed premium) plus a monthly/quarterly/six-monthly/annual market index EURIBOR / other official interest benchmark determined by the BANK, with or without determining a minimum interest rate. In cases of a determined minimum interest rate, the amount of interest is the sum of the fixed rate plus the relevant market index, but not less than the determined minimum interest rate. In the case of loans with a variable interest rate, the interest due will be calculated on a 360/360 days' basis. The Bank does not have the right to unilaterally change the fixed premium for the entire term of the Loan Agreement.

The relevant index applied is updated on the relevant basis with a value taken 2 (two) business days before the start date of each new period - calendar month/calendar quarter/calendar six months/calendar year and is valid until the end of the relevant period to which it applies. The value of the relevant index is taken from the official website of the Bulgarian National Bank (<http://www.bnb.bg/>), and in case the information on this page is unavailable to the BANK, for any reason, at the discretion of the BANK, the value of the relevant index is taken from or the official website of Euribor rates.eu (<https://www.euribor-rates.eu/en/>) or from the official website of the European Banking Federation (<https://www.ebf-fbe.eu/>) or of the National Statistical Institute (<http://www.nsi.bg/>).

33. In case of delay in the due repayment installments, the Client owes Compensation for Delay for the period of delay on the overdue amounts in the amount of the legal interest per annum on the overdue part of the principal of the Loan. In such cases, the Bank has the right to charge a fee for administering the overdue loan, if such is agreed in the loan agreement.

34. The loan is repaid according to a Repayment Plan containing information about the amount, number, frequency and payment dates of the repayment installments, as well as the components forming the amount of each installment.



The amount of the fees is specified in the Tariff of Interest, Fees and Commissions of the Bank. The fees for examining documents and preparing a market valuation of the proposed collateral are not subject to reimbursement in the event of the Bank's refusal to provide credit or in the event of the client's refusal to use the credit.

35. The client has the right at any time to repay in full or in part his obligations under the loan agreement. The Bank may not refuse to accept the early repayment of the loan agreement. In case of partial early repayment of the loan, the Bank offers the client two options to choose from - reducing the final repayment term of the loan while maintaining the amount of the monthly installment or reducing the amount of the repayment installments under the loan, according to a new repayment plan while maintaining the final term.

36. In the case of a mortgage loan granted, regardless of the interest rate, in the event of early repayment of the loan, the Client owes the Bank compensation in the amount of 1% (one percent) of the early repayment amount of the loan, when the loan is repaid before the payment of 12 (twelve) monthly repayment installments, starting from the date of its disbursement.

V. RIGHTS AND OBLIGATIONS OF THE CLIENT

37. The client undertakes:

- a) to use the authorized credit only for the purposes provided for in the Agreement;
- б) undertakes to ensure a sufficient balance on his current account on each due date in accordance with the Repayment Plan - Appendix No. 2 to the loan agreement, or to deposit the amount due in cash at the counters of the Bank's offices, within the working hours on the due date. When the due date of the repayment installments is a non-working day, the Client undertakes to ensure on his current account or to deposit in cash the funds necessary for the repayment on the working day preceding the due date.
- в) to provide the Bank with reliable and up-to-date information about its financial condition, creditworthiness and the collateral provided, and any additional documentation in connection with its activities for the purposes of banking control;
- г) to allow checks to be carried out by Bank employees regarding the intended use of the loan, the availability and condition of the collateral under it, and to provide them with the necessary assistance for this;
- д) to submit a declaration of economic connection (according to the template) and immediately notify the Bank in writing of any change in the circumstances declared therein;
- е) to notify the Bank within 5 (five) business days upon the occurrence of circumstances that are grounds for termination, serving a notice of termination or upon termination of his employment/service relationship, regardless of the basis for its occurrence, his civil contract or his management contract, as well as upon the occurrence of events that create an objective impossibility or cast doubt in any way on his ability to fulfill his obligations under the Contract;
- ж) not to pledge the receivables on his accounts with the Bank in favor of third parties without the Bank's consent;
- з) to reimburse the Bank for all collection costs incurred by it.

38. The Client undertakes to notify the Bank in writing within 5 (five) business days in the event of any changes in the data declared by him to the Bank.

VI. OFFICIAL COLLECTION OF DEBT

39. By accepting these General Terms and Conditions, the Client gives his unconditional, irrevocable and explicit written consent (including in compliance with all requirements for consent to direct debit pursuant to Art. 17 and Art. 20 and for the prior consent pursuant to Art. 21 of Ordinance No. 3 of the Bulgarian National Bank of April 18, 2018 on the terms and conditions for opening payment accounts,



for executing payment transactions and for using payment instruments) for the Bank to collect in advance maturity, when this is necessary, on the day of their maturity or thereafter, all its receivables arising from and in connection with the Credit Agreement by ex officio charging all the Client's accounts (current, deposit, etc.) with the Bank in national or foreign currency, without the need to obtain an executive or other judicial title or comply with any other formal procedure. In these cases, the Bank has the right to perform an ex officio currency exchange at the rate announced by it on the day of the operation, as well as unilaterally, without prior notice or notification, to terminate the terms of the Client's deposit agreements with the Bank, without owing any compensation for any inconvenience caused, damages suffered and/or lost profits to the Client.

40. In the case of the previous article, the Bank shall notify the Client of the reason, amount and value date of the amount collected ex officio from his account with the account statement.

VII. ENFORCED PREMATURETY ON PERSONAL LOANS

41. THE BANK has law unilaterally, through written invitation to The client yes announcements the loan for ahead of schedule due in full size, like this one case all due amounts (including the accrued interest) becomes immediately required from the date on premature due date, and yes attacks to forcibly collection on the whole debt, in the following cases:

a/ In case of failure to pay on time three consecutive repayment installments on the loan (principal and/or interest);

b/ The Client does not submit valid documents proving the intended use of funds from the loan granted and/or does not use the Loan granted to him by the Bank for the purpose for which it was granted;

c/ If the Client fails to fulfill his obligations under other credit agreements concluded with the BANK;

d/ The Client has provided and/or provided false information;

e/ In case of failure to fulfill obligations under the loan agreement or other agreements concluded with the Bank

f/ at seizure on receivables by banking accounts on The Client and/ or undertaken actions, including directed forcibly execution against the Client, including on his/her property and/ or on the collateral / collateral provided under credit agreement;

g/ if occur whatever was status changes of the Client, appearing is from meaning for the BANK, including related to circumstances affecting influence on solvency on The Client. In these cases, Bank there is law yes reconsider the assessment on solvency on The Client;

h/ If The client no completed any of the obligations you or violation and any of the clauses on Credit agreement or on related to it documents.

42. In the case of Article 41, letter "a", the date of early repayment is the date on which the additional period for repayment of the due repayment installments expires, and in other cases - the date of receipt of the invitation.

43. Upon declaring the Loan as early due, the Bank shall notify the Client in writing of the date of the declaration of early due and the amount of the bank receivable, by sending an invitation with a 7 (seven) day period for voluntary repayment of the entire amount of the receivable, counting from the date of receipt of the invitation. The notification shall be made to the addresses specified at the beginning of the Agreement.

44. If any of the prerequisites for declaring the loan due early are met, the Bank's obligation, if any, to provide unutilized amounts from the loan shall be extinguished and the Bank shall proceed to immediately collect its receivables in accordance with the provisions of the loan agreement, including by obtaining an order for immediate execution and a writ of execution.



45. In the event of late payments and possible actions taken by the Bank to satisfy its claims in court and/or out of court, the Client's obligations will increase, both with the accrued surcharge representing Compensation for delay /possibly the legal interest upon receipt of a writ of execution/, and with all additional costs and expenses in connection with the actions taken, including court and notary fees, fees to bailiffs and others.

VIII. DECLARATIONS

46. By accepting these General Terms and Conditions, the Client declares that:

- a) the information and documents provided by him in connection with the conclusion and execution of the Credit Agreement are true, correct and comprehensive;
- b) is not a party to any legal, arbitration or administrative proceedings, and is not aware of any pending or possible property claims of third parties that could have a material adverse effect on its ability to perform its obligations under the Contract;
- b) agrees that the Bank may transfer its receivables from it, arising from the Agreement, to third parties;
- r) has been notified by the Bank prior to the conclusion of the Agreement and is familiar with all the terms and conditions of the consumer credit agreement, as well as the consequences in the event of overdue payments of amounts due.

47. The Client declares that he is aware that declaring false or incomplete facts and circumstances is grounds for:

- a) seeking financial responsibility;
- b) declaring the loan fully and early due and
- b) inclusion of the Client in the BNB register of defaulting debtors.

IX. JURISDICTION AND DISPUTES

48. The loan agreement is governed by and interpreted in accordance with Bulgarian law, with the place of jurisdiction being the Republic of Bulgaria.

49. The invalidity of individual clauses of the Credit Agreement and/or other acts of the Bank does not lead to the invalidity of the Agreement as a whole, but only to the invalidity of the relevant clauses or parts thereof. All disputes regarding the interpretation, application and performance of the Credit Agreement shall be resolved through negotiations, and in the absence of agreement, the dispute shall be referred for resolution by the competent court in Sofia in accordance with the Civil Procedure Code.

50. The loan will be managed according to the provisions of the Loan Agreement. For issues not settled by the Loan Agreement, the provisions of these General Terms and Conditions, the General Terms and Conditions for Customer Service under the Public Sector Insurance Act, the Tariff and other acts of the Bank will apply, and in cases not settled therein - the current legislation in the Republic of Bulgaria, the customs in practice and the rules of good faith. In case of differences between the provisions of the General Terms and Conditions and the loan agreement and/or the collateral agreement, the clauses of the respective agreement shall apply.

51. Disputes regarding the interpretation and implementation of a Credit Agreement shall be resolved by agreement between the parties. Within 30 (thirty) days from the filing of a duly received objection in relation to a Credit Agreement, the Bank shall be obliged to issue a decision thereon in accordance with the Procedure for Filing Objections, Resolving Disputes and Determining Compensation, as well as to notify the submitter of the objection in writing of the decision. In the event that the Bank fails to issue a decision within the period specified in the preceding sentence or when its decision does not satisfy the Client, the Client may refer the matter to the Conciliation Commission of the Consumer Protection Commission in accordance with Article 40 of the Civil Procedure Code and Chapter Nine, Section III of the Consumer Protection Act.



52. The Client has the right to file complaints related to the Consumer Credit Agreement with the Consumer Protection Commission, with the address: Sofia 1000, 1 Vrabcha Str., floors 3, 4 and 5.

X. OTHER CONDITIONS

53. All statements and notifications under the Credit Agreement shall be made in writing and shall be deemed to have been received if they are received by fax, by personal delivery or by mail with return receipt requested at one of the addresses specified in the Credit Agreement. The Parties agree that the Bank shall not be liable if the notification or communication reaching the above-mentioned addresses has not been received by the Client and in such case the same shall be deemed in their relations to have been duly served and received by the Client. In the event of a change in the addresses specified in the Credit Agreement, the Client shall immediately notify the Bank in writing.

54. The Bank has the right to unilaterally change these General Terms and Conditions by notifying its clients through announcements in the bank offices and publication on the Bank's website within 30 days before the change enters into force.

These General Terms and Conditions have been accepted by the Regional Management of "TE-DJE ZIRAAT BANKASI - SOFIA BRANCH"