CUSTOMER FEEDBACK MANAGEMENT POLICY

As İşbank, making our customers' trust in our Bank durable by delivering seamless customer experiences is one of our strategic priorities. All positive and negative feedback, requests, and complaints we receive from our customers regarding our physical or digital services are considered important opportunities to continually improve these experiences in line with our customers' expectations.

Our mission to provide impeccable experiences to our customers also includes making the process of sharing their opinions, requests and complaints about our services with the Bank simple and frictionless.

In this context, we present our feedback management policy, which is of a guiding nature for customers whose views we value, to all our stakeholders.

Submitting Feedback

Our customers can choose any of the contact channels below to communicate their opinions, requests and complaints to the Bank.

- By filling in the Contact Form on our official website,
- By calling our Solution Center at 0850 724 0 724,
- Through our branches,
- In writing to the postal address of our Head Office listed below

Company Name: T. İş Bankası A.Ş.

Head Office Address: İş Kuleleri 34330 Levent Beşiktaş-İstanbul

Electronic Communication Addresses: musteri.iliskileri@isbank.com.tr & Contact Form

Phone: 0850 724 0 724

KEP address for notification: isbankasi@hs02.kep.tr

MERSIS Number: 0481005859000909

Service Provider: Türkiye İş Bankası A.Ş. (Service Provider Document No: 944)

Feedback Content

If feedback includes the documents and information given in the examples below, it will help us to review our customers' requests and complaints more deeply and resolve them much faster:

- Any type of transaction document such as sales receipts, receipt slips, invoices, etc. related to purchases made using our payment methods
- A screenshot of a transaction made through our applications (İşCep, Internet Branch, ATM, etc.) or initiated through these channels but not completed, together with error codes, etc.
- Credit card number, account number, credit number, etc., which will enable us to separate the transacted products by customer and review them in more detail

Processing and Responding to Feedback

Our Bank is subject to the provisions of the Communiqué on the Establishment, Principles and Procedures of the Individual Customer Arbitration Board.

In accordance with these provisions, when a feedback is submitted to the Bank, for our customers:

- If they submit in writing at our branches, a Complaint Application Receipt Form (one copy for the Bank, one copy to be given to the customer) is provided.
- If they submit through other channels, the “Application Received Message” is sent to the registered and verified email addresses and mobile phone numbers by email and SMS.

To enable customers to track their applications, a reference number is provided at the time of application. Using this reference number, customers have the right to contact the Bank to obtain information on the status of their feedback.

In the legal framework applicable to our Bank, the response-time limits are shown in the table below.

Feedback Subject	Legal Response Time
Requests for cancellation of commercial e-message authorization (1)	3 business days
Credit and credit card cancellation requests and credit card limit reduction requests (2)	7 days
Complaints and objections from card and supplementary card holders regarding card usage (3)	20 days
Other	30 days (4)

(1) Communiqué on Commercial Communications and Commercial Electronic Messages

(2) Regulation on Bank Cards and Credit Cards

(3) Article 11 of the Law on Bank Cards and Credit Cards

(4) If it is considered appropriate to refer the matter to internal audit units, the period to complete the necessary investigation may be extended by 10 days. (Article 9 of the Communiqué on the Establishment, Principles and Procedures of the Individual Customer Arbitration Board)

Although legal provisions provide a much longer time period, the Bank's customer satisfaction-focused approach is to target a **maximum response time of 5 business days** for customer feedback. However, if the resolution period needs to be extended due to the content of the feedback, an interim update message is sent to customers' registered and verified email addresses and mobile phone numbers by email and SMS.

In responses communicated to our customers' feedback, we include the following:

a) Full name of the applicant,

b) The application registration/reference number,

c) The response date,

d) In responses provided by letter, the names of bank officials or the relevant department name,

e) The result of the application assessment,

f) If the assessment result is partially or fully negative, information explaining customers' legal rights

After Feedback Response

If our customers are not satisfied with the response provided by the Bank or if their requests are assessed negatively, they have the right to apply to the legal authorities.

The matters related to applying to the legal authorities are detailed below:

- For disputes arising from capital market activities <u>other than stock exchange transactions</u>, our customers have the right to apply to the Türkiye Capital Markets Association Customer Disputes Arbitration Board within sixty (60) days after the date the Bank's response is notified to them.
- For topics outside the capital market activities above, our customers have the right to apply, within sixty (60) days after the date our response is notified to them, to the Türkiye Banks Association Arbitration Board through written communication channels or via the e-Devlet Kapısı application.

We emphasize that our primary aim is for our customers to receive flawless service without needing to contact us again, and we wish our Feedback Management Policy to make it easier for all stakeholders, especially our valued customers.