

## **Social Account Usage Agreement**

This agreement hereby sets forth the terms and conditions pertaining to the use of Social Account application that will be provided over İşcep Platform by T. İş Bankası A.Ş. The Customers hereby agree, declare and undertake to be subject to the provisions of this agreement and act in compliance with the agreement when they are using Social Account Application and consider this agreement as an annex to and an integral part of the Banking Services Contract (BHS) and Payment Transactions Framework Contract (OICS), and in the event that no relevant provisions are available in this agreement, the provisions of BHS and OICS shall be applicable.

**Social Account Application:** By means of the Social Account Application that you can use within the scope of İşcep Platform, you can register your friends, whose records are available in the contacts list of your phone, in a directory (Social Account Contact) that is specific to the Social Account Application to be able to send SMS and instant messages (push notifications) to your friends and request money transfers to be made to specified accounts with specified amounts for dinners, gifts and similar organizations for at most 50 people and up to an amount of TL 50,000. You can contribute by sending money from an account you designate in return for the requests relayed to you

After creating your organization, you may change any amount any time and add new participants.

As your organization continues, you can monitor the people joining on instant basis and observe how much of the specified sum is collected until then.

Prior to your first use of the account, you can choose the accounts that you will be using for money collection and sending. In case these accounts are closed or transferred, you will be required to re-determine the accounts you will be using for money sending and collection to be able to continue using the Social Account.

You can monitor the amount of the participation in the requests relayed to you from the details page of the requests relayed to you.

The name, surname and telephone numbers of the persons you register in the directory of the Social Account along with those you send requests to; will be recorded in the system of our Bank. The subject matter information shall only be used for notifications that are required to be made within the flow of the Social Account Application and to determine whether the respective person is a customer of our Bank or not. The subject matter information shall not be shared with the organizer or other participants.

I hereby accept, declare and undertake that I have read and agree to the following conditions applicable to the use of the Social Account Application:

- I hereby agree and undertake not to use this service for deposit, aid, donation collection, etc. transactions and if I do so, I would reimburse the Bank in cash and immediately, upon first written request of the same without any need for issuance of official notices or procurement of court orders, any losses, damages and expenses

incurred by the Bank as a result of the requests posed to it by third parties in any way or form and/or the fines that the Bank may be subjected to by competent authorities.

- I understand that the names, surnames and contact information of the persons I will be recording to the directory that I will be creating specific to this application will be registered in the system of the bank and used in sending SMS and instant messages to provide information linked to the subject matter service,
- I hereby give my consent for my name, surname and account information to be shared via SMS or instant messages with the participants in the requests created by me, and I hereby agree and undertake to reimburse the Bank in cash and at once, upon first written request of the same without any need for issuance of official notices or procurement of court orders, any losses, damages and expenses incurred by the Bank as a result of the requests posed to it by third parties in any way or form and/or the fines that the Bank may be subjected to by competent authorities.
- In requests where I am a participant, I accept, declare and undertake that:
  - I will be receiving SMS or instant messages from the bank due to the requests sent,
  - I will be responsible for any losses that the Bank or 3<sup>rd</sup> parties may suffer as a result of failure of SMS or instant messages sent by the Bank within the scope of Social Account Application in reaching the participants and myself or the failure to inform the Bank of any changes in the contact information or any faults that may occur in the process;
  - I will immediately inform the Bank in writing of any changes in the contact information registered in the systems of the Bank, or any loss or theft of the cell phone, PC and similar devices that are used by the Social Account Application, and I shall be responsible for any losses that may be incurred otherwise;
  - I will not share any information (a password related to the bank, cell phone number, identity information, etc.) that may affect or reduce the security and security level of the Social Account Application either directly or indirectly, with 3<sup>rd</sup> parties and that I will refrain from any action that could result in such, and I shall be responsible for any losses that may be incurred otherwise;
  - The Bank shall under no condition be party to any disputes that may occur between the Customer/User and third parties due to the messages sent by third parties by using/via the Social Account Application;
  - I will use the Social Account Application only over the platforms provided by the Bank on the basis of the instructions provided on the said platforms;