

## **BPN DOMESTIC MONEY TRANSFER SERVICE IS PROVIDED UNDER THE FOLLOWING TERMS AND CONDITIONS**

BPN conducts both domestic money transfer transactions ("Domestic Money Transfer Transactions") and international money transfer transactions ("International Money Transfer Transactions") and electronic money transactions. The following terms and conditions will apply to Domestic Transfer Transactions processed by BPN. For International Transfer Transactions, please refer to the International Transfer Services Terms and Conditions.

### **GENERAL PROVISIONS**

BPN offers money transfer transactions through its agents/representatives ("BPN Representatives") authorized in accordance with the Regulation on Payment Services and Electronic Money Issuance and Payment Institutions and Electronic Money Institutions at the Point(s) of Sale approved in advance in writing by BPN. BPN customers may call the phone number below for information on the nearest BPN Representatives and their working hours for any money transfer transaction they wish to carry out. Domestic Money Transfers can usually be processed within minutes, depending on the working hours of BPN Representatives. BPN acts as a fully independent Payment Institution and does not act as an agent or representative of any bank and does not accept deposits on behalf of any bank. For Money Transfer transactions, funds must be available for cash payments. Depending on the type of payment, the sender and the recipient must provide valid information/documents verifying their identity in order to complete money transfer transactions. In addition, the MTCN number, amount, currency and IBAN of the recipient must be presented. For Domestic Money Transfers, the payment is made to the eligible recipient, who will be determined by the relevant BPN Representatives by examining the recipient's identity documents. Even if there are typographical errors in the information forms filled out by the recipient, the relevant BPN Representative is authorized to make the payment if he/she is convinced that the recipient is the person in the identity document presented. Information about the money transfer transaction, such as the MTCN code, must not be shared with third parties other than the recipient. Otherwise, BPN will not be liable for any payment made to a third party other than the recipient. BPN Representatives may require the recipient to present identification and/or answer the relevant security question in order for the recipient to receive the cash payment for the money transfer. For domestic money transfer transactions, in accordance with applicable laws, it may be prohibited to conduct money transfer transactions with certain individuals. In order to comply with the relevant legislation, BPN Representatives are obliged to investigate all money transfer transactions within the framework of the lists of names determined by the Financial Crimes Investigation Board ("MASAK") in accordance with the legislation on the Prevention of Laundering Proceeds of Crime and Financing of Terrorism. Where a possible match is identified, BPN Representatives may review the details of the transaction to determine whether the person is indeed the person on the relevant list. In these cases, customers will be asked to provide additional identification or information. Transactions may therefore be delayed. This is a legal requirement for all money transfer transactions conducted by BPN.

### **MONEY ORDER/TRANSFER FEE**

Written information on the charges applicable to the sender when making a money transfer will be prominently displayed at BPN Representatives or provided in writing to the customer prior to the execution of the money transfer transaction. All fees for money transfer transactions are borne by the sender. In certain circumstances, the fee applicable to money transfer transactions may be subject to additional taxes and deductions. Pursuant to Article 66/3 of the Regulation, in cases where the sender and recipient of the Domestic Transfer Transaction are residents of Turkey, BPN may only execute the Domestic Transfer Transaction in Turkish Lira

### **SPECIAL SERVICES**

For an additional fee, the recipient can be notified by phone or SMS that the money transfer is ready. These services may be provided by BPN Representatives. For more information on this subject, please call the phone number below.

### **RETURN**

If the recipient has not requested payment within 45 days from the date of the transaction, BPN will refund only the principal amount of the transfer at the sender's written request. BPN will refund the transfer fee if for any reason the transfer does not reach the recipient within the allotted time, including but not limited to the working hours of the relevant BPN Representative selected for the payment transaction or circumstances beyond the control of the BPN Representative, such as adverse weather conditions and communication failures. If the money transfer transaction is stopped at the request of the sender, the fee charged to the sender for the money transfer transaction will not be refunded. For some money transfers, payment may be delayed due to applicable law. If permitted by law, BPN may deduct fees from transfer payments not received within one year from the date of dispatch.

## **OBLIGATION**

BPN does not guarantee the provision or availability of any product or service for which payment is made via Domestic Money Transfer. The sender's transaction information is shared only with him/her. It is strongly recommended that the sender does not share transaction information with anyone other than the recipient and does not send money to people they do not know. In no event shall BPN or any of its representatives be liable for any disclosure of transaction information by the sender to anyone other than the recipient. For Domestic Money Transfer transactions, BPN is fully responsible for BPN's customers. Data Security Your personal information ("Information") is processed and stored by BPN in accordance with applicable laws. You authorize BPN to use your transaction or payment information, transaction and loyalty program details, transaction history, and marketing preferences (including for administrative purposes, customer service, payment confirmation, user consent, fraud protection, and product and business development). BPN may also use your information in connection with other services, products, satisfaction and/or rewards programs that you use through BPN or its affiliates. If you provide your optional telephone number, mobile phone number and/or e-mail information to BPN or BPN Representatives, you agree that you consent to be informed about the transaction by the specified means (telephone/SMS/email/MMS) and that if any fees are charged by service providers for SMS services, you accept that you are responsible for such fees. If you do not wish to receive marketing notifications, please contact BPN by calling the telephone number listed below. BPN will store and safeguard the information that the sender provides about the recipient of the money transfer or any other person ("Third Party Information") in order to process the transaction. The submission of your information and Third Party Information is voluntary and necessary for the execution and performance of the transaction. Without the relevant information and Third Party information, BPN will not be able to process the transfer or payment and/or provide other requested services. BPN may use your information and Third Party Information to perform the money transfer or payment service. In addition, BPN may use this information to improve its services and may share it with authorized service providers, agents and other third parties. By using BPN Money Transfer, you consent to such use or sharing of Information and Third Party Information. BPN may disclose your information to third parties when necessary for the detection and prevention of crime, prosecution of offenders, protection of national security, or where required by law. BPN retains the sender's information, marketing preferences, and transaction history data based on our record retention schedules for no longer than the period of time applicable to the purposes for which the data was collected and in accordance with applicable law. If the sender takes no further action during the data retention period, the sender information and marketing preferences will be deleted. You have the right to access and request a copy of your information. You may correct, delete or block incomplete, inaccurate or outdated information. If you wish to exercise these rights or if you no longer wish to receive commercial announcements from BPN, contact BPN during normal business hours at the number provided below

## **CUSTOMER RELATIONS**

If you are dissatisfied with the service provided by BPN, you can call the telephone number listed below. BPN will take your complaints and requests into consideration as soon as possible and will endeavor to resolve them as soon as possible.

Customer Service Number: +90 850 312 99 99