

INTERNATIONAL MONEY TRANSFER SERVICE IS PROVIDED BY BPN IN COOPERATION WITH WESTERN UNION® ON THE FOLLOWING TERMS AND CONDITIONS

1. International Money Transfer Service is offered by BPN Ödeme Kuruluşu A.Ş. ("BPN"), a Western Union partner (as described below) and a payment institution holding license no 6412 dated August 6, 2015 issued by the Banking Regulation and Supervision Authority. It is offered in cooperation with Western Union Network France SAS. BPN offers the International Money Transfer Service based on payment institution license in its own name and on its own behalf in cooperation with Western Union and under a license to use the Western Union® brand. International Money Transfer transactions can be sent and picked up at most locations of Western Union agents, partners or representatives (collectively "Partners") worldwide. Some locations are open 24 hours.

2. Regular money transfers are usually available within minutes for pick up by the receiver, subject to the opening hours of the receiving Partner location. The maximum completion time for regular money transfers is 15 minutes subject to the provisions of Clauses 3 and 5 below. The Next Day/2 Day and account-based money transfer services are available upon request to limited countries. The maximum completion time for the Next Day/2 Day money transfer service is 24 and 48 hours respectively subject to the provisions of Clauses 3 and 5 below. Account-based transfers generally take 3 business days maximum subject to the provisions of Clauses 3 and 5 below. The maximum completion time for transfers to mobile wallets is 15 minutes subject to the provisions of Clauses 3 and 5 below.

3. Exceeding amount limitations, regulatory restrictions or other restrictions in certain countries may delay the transaction. BPN, Western Union and its Partners do not act as representatives of any bank for any purpose and do not accept deposits on behalf of any bank. For details please call the number indicated in Clause 16 below.

4. Money transfers will normally be paid in cash, but some Partners will pay by cheque or a combination of cash and cheque or may offer or the receiver may choose other ways to receive funds and some money transfers may be paid to accounts. All cash payments are subject to availability, receivers showing documentary evidence of their identity and providing to Partners all details about the money transfer required by Western Union, including sender's and receiver's names, country of origin, money transfer control number (MTCN), approximate sum and any other conditions or requirements applicable at the Partner location. The sender authorizes BPN, Western Union and its Partners to honor the receiver's choice of method to receive funds even if it differs from the sender's. Cash money transfers shall be paid to the person that Partners deem entitled to receive the transaction after verification of identity often through examination of identification documents in accordance with the applicable law. Such payment can be made even when the form filled out by the receiver contains errors. Neither BPN, nor Western Union nor its Partners carry out a comparison of the "To Send Money" form against the "To Receive Money" form to verify the address given for the receiver. The receiver will be required to provide identification to receive funds in cash. Senders may have the option to ask a test question in which case the receiver may also be required to provide a test answer. A test question and answer are mandatory for all money transfers to South Africa. Test questions are not an additional security feature and cannot be used to time or delay the payment of a transaction and are prohibited in certain countries.

5. Applicable law prohibits money transmitters from doing business with certain individuals and countries. BPN, Western Union and its Partners are required to screen all transactions against lists of names provided by the governments and official authorities of the countries in which Western Union does business, including The Financial Crimes Investigation Board ("MASAK") in accordance with Turkish legislation on Prevention of Laundering Proceeds of Crime and Financing of Terrorism, the US Treasury Department's Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, BPN, Western Union and its Partners research the transaction to determine if the name matched is the individual on the relevant list. On occasion, customers are required to provide additional identification or information, delaying transactions compared to the maximum completion time indicated in Clause 2 above. This is a legal requirement for all BPN, Western Union and Partners transactions (inclusive of transfers that originate and terminate outside of the US).

6. **TRANSFER FEES** - Written information explaining all charges to the sender for making a money transfer will be shown to the sender prior to completion of the payment order. Unless applicable law in the destination country requires otherwise, the sender will bear all fees for the money transfer. In some destinations, payment of a money transfer may be subject to local taxes and service charges.

7. **FOREIGN EXCHANGE** - Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in U.S. dollars or other alternate currency). In addition to the transfer fee applicable to each transfer and if the currency which the sender presents to a Partner is not the currency to be received by the receiver, all currency is converted at Western Union's then current rate of exchange. The currency will be

converted at the time of transfer and the receiver will receive the foreign currency amount shown on this form. In a few countries local regulations require the currency to be converted at the time the receiver is paid, in which case the exchange rate and any amounts shown on this form may be subject to exchange rate fluctuations between the time of transfer and the time the receiver collects the funds. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most rates of exchange are adjusted several times daily in line with the relevant closing rate of global financial markets. The exchange rate applied may be less favorable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the currency exchange rate offered to customers and the currency exchange rate received by Western Union will be kept by Western Union (and, in some instances, its Partners) in addition to the transfer fees. Additional information about exchange rates for specific destination countries can be obtained by calling the number indicated in Clause 16 below or Western Union website at www.westernunion.com.tr.

8. Sending and receiving in countries that provide payment in multiple currencies: Senders must select the currency of payment at the time the send money transaction is made. The transfer fee and the money Western Union (or its Partners, mobile phone or account provider) makes when it changes the funds into foreign currency may vary based upon the payment currency selected. In some countries it is possible to decide to receive the funds in a currency different from the one that the sender selected. Western Union (or its Partners, mobile phone or account provider) may make additional money when your funds are converted into the currency selected by the receiver.

9. SPECIAL SERVICES

9.1. TELEPHONE NOTIFICATION to the receiver that the money transfer is available for pick up is offered in most countries for an additional fee. MESSENGER DELIVERY of a cheque or a bank draft is available in some countries to selected destinations for an additional fee. SUPPLEMENTAL MESSAGES may be included for an additional fee with money transfers sent to most countries.

9.2. SMS – Where available, Western Union offers free SMS notification to indicate that the transaction has been collected by the receiver (for the sender) or that funds are available for collection (for the receiver). Charges applied by the service provider are the exclusive responsibility of the sender or receiver. To the extent permitted by applicable law, the SMS will be sent to the sender's and/or receiver's mobile number provided on this form. Western Union will send SMS messages to a third party gateway for delivery. To the extent permitted by applicable law, Western Union is not responsible for undelivered SMS or technical malfunctions that occur outside of its proprietary systems.

9.3. ACCOUNT BASED TRANSFERS – MOBILE MONEY TRANSFER (MMT) Where available, the receiver may incur additional fees for receiving the sender's funds through a mobile telephone or to a bank or other account. Transfers should be sent to a local (receiver) currency account, otherwise the receiving institution may convert the funds at its own exchange rate or reject the transaction. The receiver's agreement with its mobile phone service, mWallet, bank or other account provider governs the account and determines their rights, liability, fees, funds availability and account limitations. In the event of an inconsistency between the account number (including mobile phone numbers for mobile accounts) and name of thereceiver, the transfer will be credited to the account number provided by the sender. Western Union may make money from fees associated with use of an account. To the extent permitted by applicable law, BPN, Western Union and its Partners accept no responsibility to the sender nor to any account holder for any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers.

10. **REFUND** - The principal amount of a money transfer (at the applicable exchange rate described herein in effect at the time the refund is made) can be refunded to the sender upon the written request of the sender if payment to the receiver is not made or credited within 45 days. Transfer fee refunds are made upon sender's written request if the money transfer is not available to the receiver within the time specified for the selected service, subject to the business hours of, and availability of funds at, the location selected for payment and other conditions, including, without limitation, conditions beyond the control of BPN, Western Union or its Partners, such as inclement weather or telecommunications failure. Transfer fees are not refunded if the transfer is stopped at the sender's request. Payment of some money transfers may be delayed as a result of the application of United States or other applicable laws. To the extent allowed by law, BPN and Western Union may deduct an administrative charge from money transfers that are not picked up within one year of the send date.

11. **LIABILITY** – BPN, Western Union or their partners do not guarantee the delivery or suitability of any goods or services paid for by means of the international money transfer. The sender's transaction data (including mtcn) is confidential to him and should not be shared with any other person other than his receiver. The sender is cautioned

against sending money to any person he does not know. In no event shall BPN, Western Union or any of their partners be liable if the sender communicates transactional data to any person other than his receiver. BPN is fully liable to customers for the international money transfer service offered by it, which starts at home and ends abroad. To the extent permitted by applicable law, in no event shall BPN be liable for damages for delay, nonpayment or underpayment of this money transfer, or non-delivery of any supplemental message, whether caused by negligence on the part of their employees or representatives or otherwise, beyond the sum equivalent to us\$500 (in addition to refunding the principal amount of the money transfer and the transfer fee). To the extent permitted by applicable law, in no event will BPN be liable for any indirect, special, incidental, or consequential damages. The foregoing disclaimer shall not limit BPN's liability for damages resulting from BPN's gross negligence or intentional misconduct.

12. When a Partner accepts a cheque draft, credit or debit card or other non-cash form of payment, neither Western Union nor the Partner assumes any obligation to process or pay the money transfer if the form of payment is uncollectible, nor do they assume any liability for damages resulting from nonpayment of the money transfer by reason of such uncollectibility. To the extent permitted by the applicable law, these terms and conditions or the offered service can be changed without notice. BPN, Western Union and its Partners may refuse to provide service to any person, in case there is a justified reason.

13. **DATA PROTECTION** – Your personal information is processed under the applicable laws and is controlled by BPN, Western Union and its Partners (see additional details provided at the outset of this document). BPN, Western Union and its Partners use personal information you provide when using our products and services, as well as other information that is collected or generated during our relationship with you. This includes information from other services like money transfers, bill payments, loyalty or membership program details, previous use of our services history, and marketing choices. This information is used to provide you with the services you have asked for and for activities such as administration, customer service, anti-money laundering, compliance and legal duties, validate your details, to help us understand our customers by doing analysis and research of the information we hold, to help prevent and detect fraud, debt and theft, to help us improve our products, services and operations, and, subject to your choices, send you commercial communications by email, telephone, post, SMS and by any other relevant channel. BPN, Western Union and its Partners may use, collect from and share with other businesses that work with us, information from other products and services and convenience and/or rewards programs, for which you have registered. This information may be used for any of these purposes in this section. We will hold and retain the information that you give us about another person including the details of the receiver of our services in order to execute the transaction. Prior to providing this information you are obliged to notify and secure authorization from the other person on our use of this information as set out in this section. The provision of this information is optional information, but needed to execute the transaction and provide these services to you. Without it, BPN, Western Union and its Partners are unable to provide the money transfer, facilitate convenience activities or other requested services. BPN, Western Union and its Partners may provide the information we hold to parties located in countries other than the country in which the information was originally collected or created, including to affiliates in the USA, for the purpose set out in this statement. The categories of data transferred include personally identifiable information, contact details and information relating to the money transfer, transaction history, and any other information supplied by you. BPN, Western Union and its Partners may also provide the information to other organizations, including those that help us run our business, if there is a reasonable need to do so, to carry out or aide the money transfer, future services, or for any of the reasons or uses set out in this section. We may add to information you provide with information from other businesses or individuals, including information to validate the accuracy of your information provided by you. BPN, Western Union, its affiliates and its Partners worldwide may disclose your personal information, including without limitation your name, customer ID number, address and bank account information, (i) if we are required to do so by domestic or foreign law or legal process or (ii) to law enforcement authorities or other government officials (including those in this country, the United States or elsewhere) for purposes such as detecting, investigating, prosecuting and preventing crimes, including money laundering and related criminal activity, and the recipients may further disclose the information for these and other related purposes. The information we hold may be accessed by BPN, Western Union, its affiliates and its Partners including any authorized third party service providers for any of the reasons set out in this section or for other purposes to which you have agreed. You have a right to ask us to see and get a copy of your information, for which we may charge a small fee. You can also correct, erase or limit our use of the information which is incomplete, inaccurate or out-of-date. And you may object at any time on legitimate reasons to the use of your information, where the processing is not required to complete the service, or required by law or regulation. If you wish to exercise these rights or no longer wish

to receive commercial communications, please call the number indicated in Clause 16 below during regular business hours or alternatively contact BPN or Western Union via our websites www.bpn.com.tr or www.westernunion.com.tr

14. If you choose to provide details of your telephone number, mobile and/or your email in the optional entries above you also expressly consent to receipt of such commercial communications and/or being notified of transfer collection in the indicated medium (phone/SMS/email/MMS), and agree that any charges imposed by relevant service providers are your sole responsibility. If you do not wish to receive marketing communications, please call the number indicated in Clause 16 below during regular business hours.

15. **CUSTOMER RELATIONS** - If you are not satisfied with the service you should telephone the number indicated in Clause 16 below during regular business hours. BPN, through its Customer Service will investigate your concerns fairly and will endeavor to do so speedily.

16. Any questions regarding the International Money Transfer Service can be addressed to the following number of BPN's customer hotline during regular business hours: +90850 312 99 99. Copyright 2015 WESTERN UNION HOLDINGS, INC. All Rights Reserved Data Privacy If you choose to provide details of your landline/mobile phone and/or your e-mail in the optional entries above you also expressly consent to receipt of such commercial communications in the indicated medium (telephone/SMS/MMS/e-mail), to being notified of transfer collection by SMS and agree that any charges imposed by the provider of such services are your sole responsibility. By signing this form, I : 1) Expressly consent to the transfer of my personal data entered above to BPN and WU Affiliates located in countries such as the U.S., for the purpose of providing the International Money Transfer Service to me and undertaking the additional data processing activities specified in the Data Protection section of the terms and conditions. I have the right to withdraw my consent at any time by calling the number indicated in Clause 16 of the Terms and Conditions. 2) Expressly consent to the carrying out of profiling activities and marketing communications. 3) Confirm that the information I have provided is correct and that I have read and accepted the terms and conditions of the service below and the loyalty program terms if applicable.

IMPORTANT NOTICE: THE TERMS AND CONDITIONS ON WHICH THE INTERNATIONAL MONEY TRANSFER SERVICE IS PROVIDED ARE SET OUT IN THIS FORM. YOU ARE REQUIRED TO READ AND UNDERSTAND THESE TERMS AND CONDITIONS, ESPECIALLY THOSE DESCRIBING CONDITIONS FOR PAY_OUT, RESTRICTING LIABILITY AND DATA PROTECTION, BEFORE SIGNING THIS FORM. IN ADDITION TO THE TRANSFER FEE, WESTERN UNION AND ITS PARTNERS ALSO MAKE MONEY FROM THE EXCHANGE OF CURRENCIES. PLEASE SEE FURTHER IMPORTANT INFORMATION REGARDING CURRENCY EXCHANGE AND LEGAL RESTRICTIONS THAT MAY DELAY THE TRANSACTION SET FORTH BELOW. PROTECT YOURSELF FROM CONSUMER FRAUD. BE CAREFUL WHEN A STRANGER ASKS YOU TO SEND MONEY (IN PARTICULAR, FOR AN ONLINE PURCHASE TRANSACTION). DO NOT DIVULGE THE DETAILS OF THIS TRANSFER (INCLUDING MTCN) TO A THIRD PARTY.