PRELIMINARY INFORMATION FORM FOR GENERAL LOAN AGREEMENT

The general loan agreement, a copy of which was provided to you as attachment hereto, contains important terms against you in person/your company. For this reason, we recommend you to review the general loan agreement in details. Some of the adverse effects of the agreement terms are explained briefly in the attachment. In respect of agreement terms and performance thereof, you may always have certain rights against our bank, on grounds of abuse of a right, mistake and other similar situations. So, we strictly recommend you to receive support of an expert counsel before you decide signing the agreement.

**Default Event**

: If the document, to be signed by you as you borrow in connection with a loan transaction or any transaction that is considered a loan with our bank under the agreement (as in repayment plan for cash loans or leasing agreements' payment plan), you will have fallen under default upon your failure to pay your debt by the specified payment date, or by the date when the debt becomes due (as in commissions, premiums and any such debt that accrue periodically) or the debt is converted into cash (as in performance letters, counter guarantees, letter of credit and any such non-cash credits) where an express payment date was not or could not be specified. Event of default is described in details in the loan usage clause of the agreement. Any event of default is subject to delay penalty as stated in the loan usage clause and article 17 of the agreement.

**Acceleration Clause**

: According to the agreement, our Bank will become entitled to accelerate all outstanding loans from your company/you in person, including the undue amounts, if i) You fall under default in making any payment ii) You become subject to execution proceedings or it is found after initiation of the proceedings iii) You or anyone else demand restructuring your debts through postponement of your bankruptcy, grant of time for composition of debt with the creditors or settlement and any such decision about you is rendered iv) Ratio of your total assets to your total liabilities, by execution of the agreement, decreases significantly, falls below the acceptable level, fails to be increased to acceptable level within the granted time or fails to be strengthened by providing a security v) Value of a security of your loan decreases significantly or does not function as security anymore and the deficient security is not covered within the granted time; in this event our Bank may demand liquidation of its receivables. This is handled in articles 19, 20, 21 and 27 aside from article 17, the common clause.

**Converting Non-cash Loans Into Cash**

: Where our Bank demands compensation of the non-cash loans, it will be entitled to convert the non-cash loan into cash upon the first demand, without being obliged to determine validity of the legal relationship between the creditor and you in person/your company, the compensation documentations, letter of credit documentation or other documents, if there is no apparent problem with the documents. Our Bank is also entitled to extend the term upon receipt of any demand for extension of non-cash loans. These matters are explained in details in articles 32, 34 and 35 of the agreement.

**Expenses and Taxes Under the Loan:** Any profit, commission, tax (e.g. RUSF, BITT, exchange difference BITT), funds and expenses that may arise in relation to the loan relation until full collection of the loan, will be borne by you. (See articles 16 and 18),

**Insurance Premiums:** Your assets pledged in favor of the Bank will be insured by our Bank ex-officio, but not mandatorily. In that event, the insurance premiums will be borne by you and will be entered as debt into your account. (See article 19),

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Demand For Additional Security or Reposit: Our Bank may, depending on the conditions, require new and additional security (mortgage, pledge, assignment of receivable, customer's checks-bills etc.) or demand reposet of amounts equal to non-cash loans. (See article 20/1),

Our Bank’s Pledge and Lien Rights: Our Bank holds the right to create pledge, lien and set-off right over the securities, commodity paper, bills of lading, current/participation account and transfer or EFT and is entitled to enforce those rights. (See article 20/2, 20/3)

Address Change Notification Requirement: Notifications to the address, specified in the agreement shall be deemed to have been given to you unless new address is notified. (See article 26)

Bank’s Disclaimer For Tracking Any Security: Our Bank is not obliged to track the negotiable instruments, on which it holds pledge or lien right or which were assigned to the bank. Terms of these documents and the length of time to exercise the relevant rights will be subject to your knowledge and tracking. Our Bank shall not be held liable for its non-initiation of executive proceedings or non-continuance of initiated executive proceedings, where they are not taken back as a result of non-payment. If our Bank starts executive proceedings, it will be entitled to enter it as debt into your account. (See article 20.3)

Yours respectfully,

ASYA KATILIM BANKASI A.Ş.

I hereby announce that I understand the agreement terms and possible adverse effects of the terms against me, whose content is explained in this preliminary information form for the agreement. I further declare that I received a copy of the general loan agreement delivered by Asya Katılım Bankası A.Ş. for my review, and acknowledge that I will have reviewed the agreement articles and its adverse effects as a result of my execution of the general loan agreement. .../.../...

Customer's Name/Surname :

Signature :

ATTACHMENT

Unfilled General Loan Agreement