

GLOSSARY OF TERMS

No. crt.	Category of services / significant services*	Significant services (trade name practiced by Garanti Bank SA)	Definition*
1.	Account administration	Administration Current account	The account provider manages the account for the customer's use.
2.	Provision of a debit card	Issuing and renewing the Bonus Debit Card debit card	The account provider provides a payment card associated with the customer's account. The amount of each transaction made by card is taken in whole or in part from the customer's account.
3.	Providing a credit card	Credit card issuance (Bonus Card)	The account provider provides a payment card linked to the customer's payment account. The total amount of card transactions during an agreed period is taken in whole or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether the customer must pay interest on the loan.
4.	Account overdraft	Account overdraft (Overdraft)	The account provider and the customer agree in advance that the customer can borrow money when there is no money left in the account. The agreement sets out the maximum amount that can be borrowed and whether there are any fees and interest payable by the customer.
5.	Credit Transfer	Payments in favor of clients of Garanti Bank SA / another bank	The account provider transfers money, based on an instruction given by the customer, from the customer's account to another account.
6.	Scheduled payment order	Scheduled payment order	The account provider makes regular transfers, based on an instruction given by the customer, of a fixed amount of money from the customer's account to another account.
7.	Direct debit	Direct Debit	The customer authorizes another person (the recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers the money to the recipient on a date or dates agreed by the customer and the recipient. That amount may vary.
8.	Cash withdrawals	Cash withdrawal	The customer withdraws cash from his personal account or from the account of a customer, for which he has the power of attorney.
9.	Cash deposits	Cash deposit	Cash deposit in the personal account or in the account of another client, for which he may or may not be authorized.

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10.	Collection of amounts from the account opened with another service provider	Receipts in the current account	The provider collects money for a client of the bank from an account opened with another payment service provider, based on the latter's instructions.
11.	Internet Banking	Internet Banking (Garanti BBVA Online)	The provider offers a service with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc. through the internet.
12.	Mobile Banking	Garanti BBVA Mobile	The provider offers a service, through the personal phone, with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc.
13.	Device token replacement	Reactivation of Internet Banking (<i>in case of loss/theft of the device</i>)	Provider's provision of a token device in the event of loss/destruction/theft of the original token device.

*) the names and definitions of the services are taken from HG 39/30.01.2019 for the approval of the List of the most representative services related to a payment account.