

1. Parties

- a. Within the scope of this Payment Services User Agreement ("Agreement"); In accordance with the Law No. 6493 on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and Payment Services User ("Customer") have agreed on the following matters.
- b. Within the scope of the Agreement, the Customer and TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will be jointly referred to as the "Parties" and individually as the "Side".

2. Definitions

- a. Recipient: The natural or legal person to whom the Fund subject to the payment and/or Electronic Money transaction is requested to reach,
- b. Electronic Money: The monetary value that is issued against the Fund accepted by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD., stored electronically, used to perform Payment Transactions defined in the Law and accepted by real and legal persons other than TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD.,
- c. Fund: Banknotes, coins, cash or electronic money,
- d. Sender: The natural or legal person who has placed a Payment Order from its own Payment Account or without a Payment Account,
- e. Sensitive Payment Data: Password, security question, certificate, encryption key and PIN, card number, expiration date, CVV2, CVC2 code used in issuing or authenticating the Payment Order, which can allow fraud or fraudulent transactions if it is seized or changed Personal security information regarding the Payment Instrument,
- f. Erroneous or Unauthorized Transaction: Payment Transaction carried out as a result of sending all or a part of the transfer order without the will and/or knowledge of the Customer, or by a third party who is not authorized to issue the transfer order, and/or in which the Customer does not receive the relevant goods or services,
- g. Law: Law No. 6493 on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions,
- h. Institution: Banking Regulation and Supervision Agency,
- i. Payment Service Provider of the Customer: The payment service provider company that has an agreement with TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. regarding the transfer of money, and which has an agreement with the Customer for the transfer of money,
- j. Payment Means: Cards, mobile phones, passwords and similar payment tools used by the customers to place the Payment Order,
- k. Payment Order: The instruction given by the Payment Service user for the purpose of performing the Payment Transaction,
- l. Payment Account: The account opened on behalf of the Payment Services user and used for the execution of Payment Transactions,
- m. Payment Services: Among the payment and electronic money services listed in Articles 12 and 18 of the Law, which will be offered to the Customer within the framework of the terms and conditions set forth in the Agreement, the services for which TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has obtained an operating license from the Agency,
- n. Payment Transaction: Fund depositing, transferring or withdrawing activity performed upon the instruction of the Customer or Merchant,

- o. Representative: Persons for whom TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. conducts Payment Services pursuant to Article 13 of the Regulation,
- p. Consumer: Real or legal person acting for commercial or non-professional purposes,
- q. Application: TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. 's "TravelWorldCard" application,
- r. Regulation: Regulation on Payment Services and Electronic Money Issuance and Payment Institutions and Electronic Money Institutions,
- s. means.

3. Subject of the Contract

- a. The subject of this Agreement is to determine the scope of the Payment Services to be provided by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. to the Customer and the rights and obligations of the Parties regarding these services. In this context, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. shall provide Payment Services to the Customer in person or through a Representative following the approval/signature date of the Agreement.

4. General Provisions Regarding Payment Services

- a. Payment Services subject to this Agreement will be provided in Turkish Lira.
- b. The Customer is entitled to accept this Agreement regarding the Payment Services, that he/she has completed the age of 12 (twelve) years as of the date of acceptance of this Agreement, that he/she is acting on his/her own behalf and on his/her own account, acting on behalf of someone else and/or Payment Account. In the event that the identity, communication and other identification information subject to change is changed by transferring the company to a third party, it will notify TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. in writing in accordance with the relevant legislation, including the Law No. 5549, and TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may request identification and/or obtain information based on this notification, agrees to use the services within the scope of this Agreement within the limits determined by the legislation, including the Law No. 5549. Otherwise, unauthorized, erroneous transactions, unfair and unlawful use of third parties, fraud, etc. shall not be liable for any transaction, including transactions, and shall have the right to terminate this Agreement unilaterally without compensation, to suspend the Customer 's account, Payment Account, Payment Services temporarily or permanently, in case of violation of this Agreement and in particular this article, including but not limited to the numbered issues.
- c. In order for TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. to perform the Payment Services, the Customer will be required to request the necessary transactions, such as credit card number, contact information, name-surname, title, address, bank, account and IBAN information of the Buyer, depending on the nature of the relevant Payment Transaction. accepts, declares and undertakes that it is obliged to provide all information.
- d. The customer accepts and declares that he will be responsible for all kinds of damage and responsibility arising from the inaccuracy of the information he has given or not being clear and understandable, not notifying the time period for the transaction in timed transactions, or incorrectly issuing the invoice.
- e. The Customer agrees that in order to benefit from the Payment Services, he/she must open an account with TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and/or proceed by creating an account with TEKRONOM BILISIM INTERNET

DAN EGT. HIZ. PAZ. LTD. via Facebook, Twitter or any other identity matching mechanism. If the Customer logs into the Payment Services via Facebook, Twitter or any other authentication mechanism and/or pairs the Payment Account with his Facebook, Twitter or any other account, to access his account on Facebook, Twitter or the relevant authentication mechanism. accepts that he has given the necessary permissions and authorizations, and that he approves the publication, display and sharing of the movements and transactions of the Payment Services in the relevant social media account.

- f. The Customer accepts that he cannot perform any transaction over the transaction limit determined by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. within the scope of the Agreement. The transaction limit of one-time and monthly total transactions to be made within the scope of this Agreement will be determined by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and will be presented on the Website, and the limits can be revised at any time. If the Customer requests to increase the transaction limit, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may charge a fee to be specified on the Website in order to increase the transaction limit determined for one-time and/or monthly total transactions.
- g. The Customer may also give the Payment Order for the Payment Transaction and its approval through the Application, through the Payment Instrument or, if TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. accepts, through other permanent data storage devices (short message, e-mail and any similar tool or medium). The said Payment Order and the approval for the Payment Order may be given before or after the Payment Transaction takes place. The Customer's approval of the Payment Order can be either express (explicit) or implicit (to keep silent, not to object, to consent or otherwise).
- h. The moment the Payment Order is transmitted to TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will be considered as the moment the Payment Order is received, and if the Payment Transaction is decided to be executed on a certain day, the date agreed for the Payment Transaction is considered the receipt date. The Customer accepts and declares that the said Payment Order can be delivered until 24:00 (00:00) excluding holidays, and that any Payment Order received at a later time will be deemed to have been received by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. on the next business day. After the Customer authorizes TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. for the Payment Transaction, he will be able to withdraw the transaction until the said Payment Transaction is executed.
- i. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. Payment Order can be made on the payment date agreed with the Customer, provided that the Payment Order is given at the latest 1 (one) day before, and in cases where the payment date is not agreed with the Customer, at the latest 4 (from the date on which the Payment Order reaches TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD.) within four business days.
- j. If TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. refuses to fulfill a Payment Order, the reason for the refusal and how the errors causing the refusal can be corrected, if any, can be corrected in writing or from the GSM number, e-mail address or alternative channels (call center) specified by the Customer in this Agreement and its annexes. , internet, mobile, etc.) as soon as possible and in any case, by the end of the business day following the receipt of the Payment Order. If

the refusal is based on a just cause, the Customer acknowledges and declares that TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has the right to accrue a reasonable fee in accordance with the channel through which the notification will be made.

- k. Payment Services can be performed via a device such as a mobile phone, computer and/or Application, and the Customer accepts and declares that compliance with the technical and other specifications in the terms of use of the device/Application must be ensured.
- l. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. , by using the information stipulated by the Regulation regarding Payment Services, one of the Customer 's contact information such as e-mail address, GSM number, and/or the Application, immediately or at the latest one month periods after the transaction. performs as of.
- m. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is responsible to the Customer for the realization of the Payment Transaction in accordance with the Payment Order. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. transfers the payment transaction amount to the Buyer 's bank or payment service provider immediately from the date of receipt of the Payment Order, and in any case, by the end of the following business day at the latest; In case the Customer is the Buyer, he is obliged to make the Payment Transaction amount available to the Customer immediately. In the event that the payment amount is not sent to the Buyer 's bank or payment service provider within this period, or is sent incorrectly by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. , TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. shall return the undelivered or incorrectly realized amount to the Customer without delay, or restore the Customer 's account. In case the Customer requests from TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. the reason for the non-realization or erroneous realization of the transaction in question, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is obliged to inform the Customer the requested information. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is in no way responsible for the transactions of the Buyer 's bank or payment service provider. About Consumers: In case of defective services within the scope of this Agreement, the Customer is free to use one of the rights to see the Payment Service again, to remedy the defect resulting from the Payment Service, to request a discount at the defect rate or to withdraw from the Agreement.
- n. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will not issue any Payment Instruments connected to any payment account for the purpose of realizing the payment transaction arising from the purchase of goods or services that will not charge interest on the amounts collected within the scope of the Agreement and Electronic Money, which will not provide interest based on a period of time, and will not issue credit, installment, payment or payment for uncollectible amounts. will not carry out activities that constitute a guarantee.
- o. The customer accepts that TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may implement a loyalty program and other applications in accordance with its own terms and conditions, accepts the rules and conditions regarding the relevant applications in advance, and can use the points earned within the scope of the applications exclusively before the Recipients to be determined by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and within the periods to be determined by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. . it

does. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. reserves the right to cancel, cancel and delete the relevant points and campaigns without any reason.

5. Special Provisions Regarding Electronic Money

a. Provisions to be Applied in Cases where the Customer is the Sender

- i. Following the requested Electronic Money issuance request of the Customer through the methods specified on the Website, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will issue Electronic Money in the amount of the fund and will make this amount available to the Customer and the receipt showing the amount of funds received in return for the Electronic Money issued by the Customer. will forward it to
- ii. Unless otherwise stated in writing by the Customer, the beneficiary of the Electronic Money is considered the legal owner of the Payment Instrument. Otherwise, the Customer will have to inform TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. in writing, and TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may request that the necessary identification and information supply be completed within the scope of the Customer Identification procedure.
- iii. The Customer may request partial or complete conversion of the Electronic Money into funds through the Application. Unless TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has a right or obligation to the contrary in the legislation, upon this request of the Customer, all information including the IBAN number is transmitted to TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. in full and, if necessary, the legal obligations are fulfilled, within 1 (one) business day, in which the amount of funds equal to Electronic Money will be received. It will perform the transactions regarding the transfer to the account with the IBAN number transmitted by the customer.
- iv. In the conversion process, the IBAN information to be refunded will be required to belong to the Customer account owner. In this case, the Customer agrees that the conversion fee to a fund in the amount specified on the Website will be deducted from the total price to be communicated to him. He/she accepts that if the amount requested by the customer and/or the monthly balance and/or usage amount is above the limits stipulated by the applicable legislation, he/she will have to make an identification, otherwise he/she will not be refunded until this determination is completed.
- v. The responsibility for the loss, theft or seizure by third parties of Electronic Money products that have not been activated belongs exclusively to the person holding the property and TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is not responsible for any loss or damage in this case. During the activation process, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may request information from the Customer regarding the ID, Name, Surname, including but not limited to, identification information to be determined by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and/or required by the legislation, and may not complete the activation process if this information is not provided. Electronic money cannot be cashed, returned or changed without activation.

b. Provisions to be Applied in Cases where the Customer is the Buyer

- i. The Customer may issue Electronic Money in amounts equal to the amounts TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. receives from

Senders, that this Electronic Money can be used for purchases of goods and/or services to be made by the Customer, and that, in cases where Electronic Money is used, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will pay back from the commissions, payments and other deductions made over the Electronic Money. accepts and declares that the remaining Electronic Money will be transferred to the Customer 's payment account at TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. .

- ii. The Customer may request through the Application to convert the Electronic Money to be transferred to the Payment Account held with TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. , in part or in full, into the Fund in Turkish Lira at any time. Requests not sent through the application will be invalid. If TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. does not have an obligation to the contrary in accordance with the legislation, it converts the Electronic Money into the Fund in Turkish Lira within 1 (one) business day after receiving the relevant request and sends it to the Customer 's bank account.

6. Special Provisions Regarding Payment Services

- a. The Buyer is solely authorized to determine the fees for the goods and services provided using the Payment Services provided under this Agreement and the conditions for the collection of these fees, and the Customer accepts that TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is not responsible for the said matters between the Buyer and himself. In addition, the Customer accepts that the interests to be accrued by the Buyer in accordance with the legislation can also be paid through the Payment Services, and that the Customer 's payment account can be debited up to the relevant amount based on the Buyer 's instruction in this regard.

b. Incorrect/Unauthorized Transactions:

- i. Customer; Safely protecting the Payment Account, Payment Tool and password, Sensitive Payment Data and taking all measures to prevent the use of this information by others; In the event that an event that raises the suspicion of fraudulent and unauthorized use of the Payment Instrument occurs, the Payment Instrument is lost, stolen, and learns that the transaction has taken place against its will, it is obliged to immediately notify the TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. Call Center or to the support email address and close the Payment Instrument for use. In this Agreement, the Customer is entitled to any damages that may arise due to the use of the payment interface, Payment Instrument, Sensitive Payment Data, username and password by unauthorized persons, without any fault of TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD., and/or use other than the intended purpose. agrees to be responsible as specified.
- ii. If the determination of these situations is made by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD., TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is obliged to close the Payment Instrument ex officio and inform the Customer in writing or with the permanent data keeper of the reason for the closure. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. makes the Payment Tool available for use, or provides a new Payment Tool to the Customer upon request, if the Customer notifies itself that the reason for the closure of the Payment Tool is no longer available.

- iii. If the relevant transaction fee has been transferred to the Buyer or the Buyer 's payment service provider as of the date of the notification, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. requests the refund of the relevant amounts from the Buyer or the Buyer 's payment service provider and transfers these amounts to the Customer.
- iv. The customer is obliged to notify TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and request a correction from the date on which he learned about the payment transaction that he did not authorize or that was made incorrectly. In any case, the correction request cannot exceed thirteen (13) months from the realization of the payment transaction. If it is determined that the transaction was performed without authorization or in error, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. immediately refunds the erroneous amount related to the transaction in question to the Customer or restores the Customer 's account. If the relevant transaction fee has been transferred to the Buyer or the Buyer 's payment service provider as of the date of the notification, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. requests the refund of the relevant amounts from the Buyer or the Buyer 's payment service provider and transfers these amounts to the Customer. The 13 (thirteen) month period specified in this article will be applied as 6 (six) months for Customers who do not qualify as Consumers.
- v. In case the payment instrument and/or password information is lost, stolen or used involuntarily, the Customer is limited to 150 Turkish Liras. Customer, 6.2.1. will not be responsible for any unauthorized payment transactions that occur after the notification made pursuant to the article. Customer 's fraudulent use of the Payment Instrument and 6.2.1. In the event that the Customer does not fulfill its obligations in the article intentionally or grossly negligently, the Customer is responsible for all of the damages arising from this reason, without being limited to any period and fee.
- vi. If the Buyer, Buyer 's Payment Service Provider or TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has a justified opinion regarding the existence of an unauthorized transaction, they may examine the Customer 's authorizations and reject the payment in case of suspected fraudulent transaction. In this case, the Customer will not be entitled to any claim.
- vii. In the event that the fee is withdrawn from the Buyer and/or the Buyer 's Payment Service Provider due to an erroneous and unauthorized transaction, the amount of TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD.'s loss arising from the transaction may be deducted from the recovered price without the need for any permission or notification.
- viii. Refund on transactions initiated by the buyer:
 - 1. Provided that the request is made within 2 (two) months from the date of the relevant payment transaction, the Customer, in the payment transaction authorized by the Buyer or initiated through the Buyer, does not specify the exact amount related to the payment transaction during the authorization and the amount of the actual payment transaction, expenditure history, contract terms and other relevant issues. If the amount exceeds the stipulated amount, it may request a refund of the amount of the payment transaction, provided that the relevant goods or services have not been consumed. In this case, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may

request the Customer to provide factual evidence regarding its request. However, in any case, the Customer cannot request any refund for the relevant payment transaction, provided that TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is given the approval for the payment transaction directly or the Customer is notified at least 1 (one) month before the payment is due. In cases where a refund request can be made pursuant to this article, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will make the payment within 10 (ten) business days or notify the Customer of the rejection decision, along with the reasons, showing the legal remedies that the Customer may apply.

7. Financial Provisions

- a. The fees to be paid by the Customer in return for the Payment Service are listed on the Website, classified according to service types.
- b. The fees, expenses and commissions specified on the Website may be updated unilaterally by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. , and the Customer accepts that the current service fee will be collected as stated above, as long as he/she uses the service, unless he/she terminates the Agreement due to the said change following the notification made to him/her in accordance with this Agreement.
- c. In addition to the notifications that TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has to make within the scope of the legislation, additional information, more frequent information or in case the information is requested to be transmitted by different methods than the one stipulated in this Agreement, the pricing schedule specified on the Website is applied.
- d. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. reserves the right to charge fees for the notification to be made to the Customer in case of rejection of the Payment Order for just cause, the request for the withdrawal of the Payment Order, the withdrawal of the Funds subject to the incorrect Payment Transaction, and other cases.
- e. Other transactions subject to fees to be performed within the scope of Payment Services may be subject to transaction fees determined by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. and specified on the Website.
- f. It is the Customer 's responsibility that the bank account reported to TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. is up-to-date, open and usable. If the notified bank account is not registered in the name of the Customer, no payment will be made by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. to this account.
- g. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may deduct its receivables from the Customer within the scope of this Agreement from the payments to be made to the Customer without any notice. The customer accepts, declares and undertakes in advance that he will not make any objections or demands in this regard.

8. Term of Contract and Termination

- a. The Agreement enters into force on the date it is signed by the Parties and remains in effect until terminated.
- b. This Agreement may be terminated at any time by mutual written agreement of the Parties.

- c. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. , at any time, with a written notification 2 (two) months in advance; The Customer, on the other hand, will be able to terminate the Agreement without any compensation, with a written notice to be made 1 (one) month in advance. If the Customer terminates this Agreement within 1 (one) year from the date of signing the Agreement, he/she shall pay the termination fee to TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. in the amount specified on the Website.
- d. If it is determined that Payment Services are used for purposes contrary to legislation and morality and/or for the supply of goods and services that are contrary to legislation and morality, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may terminate this Agreement immediately.
- e. In the event that the license obtained by TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. from the Authority is canceled or expires, this Agreement will automatically terminate without any indemnity obligation.
- f. If the Customer uses the Payment Services in channels that TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. deemed unsafe and/or suspicious under the contract, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. may suspend the services offered to the Customer in cases where fraudulent or unauthorized use is suspected and similar situations, and the Payment Account and/or Payment Instrument will be able to temporarily or indefinitely disable the . In this case, TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will inform the Customer, unless there are regulations preventing the provision of information in the legislation or the existence of objective reasons that threaten security, and will make the services and Payment Instrument available to the Customer again when the reason for suspension disappears.

9. Miscellaneous Provisions

- a. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has the right to unilaterally change and update the terms of Payment Services, the contents of the Website and the Application, the Agreement and its annexes. If such amendments or changes to be made within the scope of the obligations determined by the legislation and the agreements concluded with the third parties, which is the Payment Service Provider, with which TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. has an agreement for the provision of Payment Services, or changes to be made within the scope of the provisions of this agreement, will cause a change in the terms of this Agreement, the Customer 30 (thirty) days prior to the effective date of the relevant change, a notification will be made containing the scope of the change, the effective date and the information that the Customer may terminate the Agreement without paying any fee. In this case, the Customer who does not want to accept the change may terminate the Agreement. If the Customer does not give notice of termination within 30 (thirty) days following notification, the relevant amendment will be deemed to have been accepted. In the event that a period of less than 30 (thirty) days is given in the relevant legislation for any change required within the scope of the legislation, this matter will be specified in the notification to be sent to the Customer and the period stipulated by the legislation will be applied instead of the period specified in this article.
- b. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. answers the Customer 's complaints and objections regarding the Payment Service within 20 (twenty) days following the application date, in accordance with the application method, in a reasoned manner.

- c. Istanbul Central (Çağlayan) Courts and Enforcement Offices are authorized in disputes arising from this Agreement. About Consumers: Consumers have the right to apply to authorized consumer arbitration committees and consumer courts in case of conflict.
- d. In cases where the Customer purchases the services covered by this Agreement for professional and commercial purposes, the provisions of this Agreement regarding consumers shall not be applied to the Customer, even if the Customer has approved the Agreement.
- e. State of emergency, mobilization, earthquake, strike-lockout, absence of fuel, transportation, equipment or other goods and services, natural disasters, infectious diseases, export or import restrictions, fire, explosion, accidents, sabotage, public riots, temporary cancellation etc. The Parties cannot be held responsible for delays arising from force majeure. The Party exposed to force majeure immediately notifies the other Party in writing and the performances of the Parties are suspended during the force majeure period. When force majeure disappears, the contract continues from where it left off. The obligations of the Party whose rights are not exercised during the force majeure period will also be suspended. If the force majeure event lasts for more than [7] days, the Party whose rights are violated may terminate the Contract without compensation.
- f. Unless otherwise stated in the contract or applicable legislation, all notices to be made pursuant to the Contract may be submitted in writing or electronically. TEKRONOM BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD. will make notifications to the Customer within the scope of this Agreement via email sent to the Customer 's address specified in the signature field at the times specified in the Agreement.
- g. The addresses specified within the scope of this Agreement are the legal notification addresses of the Parties, and unless any address change is notified in writing to the other party, the notifications made to these addresses will be deemed valid.
- h. The Customer will be able to access a copy of this Agreement free of charge from the Application and/or Website. Upon the Customer 's request, a copy of the Agreement and its annexes and documents regarding the transactions are provided for the fees specified on the Website.

This Agreement, consisting of 9 (nine) articles, has been accepted by the Parties.

BILISIM INTERNET DAN EGT. HIZ. PAZ. LTD.