

Stamp Place

■ Debit Card issuing services

1. Persons opening short term and/or current bank accounts will be provided with two confidential passwords in a closed envelope in addition to their debit card. The card holder, by his/her card and first password is allowed to conduct financial operation by ATMs and POS, and by his/ her second password he/ she is permitted to purchase from internet sales services websites correspondent to "Interbank Information Exchange Network" member banks.
2. For joint account holders, issuing a debit card is permitted only when owners of the account are authorized to individually withdraw the whole balance from their joint account.
3. In case of opening multiple accounts, the customer may be provided with a debit card for each account.
4. If interested and completed a debit card application form, the customer could access to multiple accounts through ATMs of the Middle East Bank using one of his/her debit cards.
5. It is allowed to issue a debit card on the short-term deposits opened in the name of children. Such debit cards will be issued in the name of the owner of the deposit (i.e. child) and will be provided to the account opening person as a withdrawal tool.
6. In case of opening a deposit by the guardian and or parents in the name of a child and receiving the debit card, the guardian or parents undertake not to use the debit card until the child reaches the legal age and or receipt of competent authorities' confirmation of child's capacity, and must disburse any damage occurred.
7. Should debit card or its password has been lost and or stolen, the customer shall block the card by following one of these methods; personally refer to one of the branches of the bank and or make a call to the bank contact center and/or block its card by referring to Middle East Bank internet banking (if a subscription is available). Customer is responsible for the probable loss and damage in the interval between the lost or stolen card/password and notification of the bank.
8. Should debit card has been blocked because of being lost or stolen, after receiving the application for issuing a new debit card and receiving the fees of card reissuance, the bank will issue and deliver to the customer a new debit card/ with a new password.
9. The right of determining and changing the number of daily transactions and or determining the limit for using the card is reserved for the bank.
10. Bank is not responsible for any dispute between POS and debit card holders, nor is it responsible for the card holder's objection in this respect.
11. All information, calculations and records kept with the bank is attributable in the bank's and card holder's relations and it is accepted and indisputable by card holder.
12. Customer may transfer funds to/ from his/ her debit card held with the Middle East Bank and other banks maximum to the ceiling as determined in the regulations of Central Bank and or internal regulations of the Middle East bank.

■ E-Banking services

1. E-banking services include provision of telephone banking, internet banking, mobile banking and SMS banking for accessing the banking information and conducting banking operation by the customer on their account.
2. For using telephone banking, internet banking and mobile banking services, the bank will provide the customer with a password for safety of which the customer is responsible.
3. Joint account holders can only access withdrawal services individually when it is explicitly stated in the agreement for the joint account that each individual may access the account on its own; otherwise, (by right of joint withdrawal), each account holder on its own will only have read only access
4. Should there be any mistake in the e-banking operation of the customer; the bank may rectify the issue at its discretion.
5. In case of customer's mobile SIM card being sold, lost, or stolen, the customer must notify the bank immediately; otherwise, the bank will not accept any liability against any probable losses and damage during the interval between loss, stolen and or sold SIM Card and the notification of the bank.
6. Should, for any reason, the relation between bank and customers be discontinued, this agreement will be unilaterally terminated by the bank and the customer waives from any right of objection.
7. Should the bank be informed by a written notice of the death and or bankruptcy of the holder of e-banking subscription and in cases that it has received a letter of attachment from legal qualified authorities that are permitted to withdraw the properties of persons, bank will deactivate above mentioned services of related party.
8. Legal persons may nominate a signatory representative to receive the password for the account whom will have an authorized signature according to the Articles of Association as well as latest official gazette of the company. The Company is responsible for maintaining the password and its effects and bank has no responsibility for. Until the time when new signatories of legal customers haven't been introduced to the bank, previous managers of the legal persons are responsible for all affairs of the company and bank does not accept any responsibility.
9. Bank cannot provide e-banking services including internet banking, mobile banking and telephone banking to children who have not reached their legal age... it must be said that parents, grandparents and/or guardians when having subscription for internet banking, telephone banking and or mobile banking... may conduct legal banking operation and informed from the situation of bank account of their child.

■ Terms and conditions of issuing bank cards and using bank services were read and accepted Date:

Customer' name and signature:

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Customer' name and signature:

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Customer' name and signature:

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