SCHEDULE 1

FRAMEWORK AGREEMENT AND TRANSACTION RECEIPTS DEFINITIONS PAGE

This Schedule incorporates the explanations for the expressions and terms used in the Agreement and Transaction Receipts, which will be issued in connection with the Transaction to be entered into by and between the Parties hereto, and it shall serve as an inseparable part of the Agreement.

I. GENERAL DEFINITIONS REGARDING THE AGREEMENT and TRANSACTIONS:

Board **:** It refers to the Capital Markets Board of Türkiye;

Business Day : It refers to any day on which the banks in Istanbul or in any other city, which might be indicated on the respective Transaction Receipt, are open for business (other than Saturdays and Sundays).

Calculation Agent : It refers to the Party which is authorized and obliged to perform any and all kinds of calculations, to be performed under the terms and conditions of the respective Agreement in respect of the executed Transaction, in good will and in association with the commercially reasonable grounds. Unless otherwise specified under the Transaction Receipt, HSBC Bank A.S. has been granted with the authority to calculate hereunder.

Capital Market Instruments **:** It refers to the Securities and Derivative Instruments, investment contracts and such other capital market instruments that are determined to fall under such scope by the Board;

Capital Market Regulations **:** It refers to the whole of the Law, the communiqués, regulations, resolutions and such other similar statutory regulations which are adopted and promulgated as based on the said Law, and also the communiqués, regulations, resolutions and such other similar statutory regulations, which are promulgated during the period of effect of the repealed Capital Market Law No. 2499 as amended by the Law No. 3794 and the Law No. 4487, and which still remain in force in accordance with the provisions of the said Law and the applicable regulations thereto, and also the laws, communiqués, regulations, resolutions and such other similar statutory

regulations promulgated either by the other respective regulatory authorities with respect to the fields of business and services as specified hereunder;

Client ID Number : It refers to the identifier number, which is assigned to the Client by the Bank, and which pertains to the account through which any Transaction is executed.

Collateral Provider **:** It refers to any real or legal person who/which provides the Bank with and/or delivers the collaterals, including but not limited to the guarantees and/or sureties which are required to be provided for and on behalf of the Client if and when so required for the trading, to the Bank;

Derivative Instruments **:** It refers to the derivative instruments, which grant the right to purchase or sell or interchange the securities, other than those based on the share indices, and the derivatives, the value of which is based on the price or return of any security, or any rate of exchange or variance of any such rate, or any rate of interest or any variance of any such rate, or the price of any precious metal or precious stone or any variance of any such price, or price of any commodity or any variance of any such price, or the statistics issued by the organizations deemed appropriate by the Board, or any variance of any such statistics, or the derivative instruments based on any index level, which enable transfer of the credit risk and which has any measurement values such as the energy prices and climatic changes and which are composed of the foregoing, or on any changes at such levels, as well as the derivatives of such instruments, and also the derivatives that grant the right to interchange any and all kinds of financial instruments, established in connection with such instruments, and the underlying assets listed herein above, with each other;

Electronic Trading Platform **:** It refers to any and all kinds of non-printed electronic media, which is made available to the Client and which allows for transmission of Orders electronically by the Client by making use of the Internet, smart phones, computers, ATMs, interactive televisions, Bloomberg, Reuters, 360T, FXAll and such other similar devices and platforms;

Exchange	**:** It refers to Borsa Istanbul Anonim Sirketi and also such other stock exchanges which are established or will be established pursuant to the Law;
Exchange Contract	**:** It refers to any and all kinds of futures and option contracts and such other derivative instruments being traded on the Exchange;
Financial Assets	**:** It refers to the Capital Market Instruments, over-the-counter derivatives, money market instruments and transactions, cash, foreign currencies, deposits, participation accounts and such other assets and transactions deemed appropriate by the Capital Markets Board.
Gold	: Unless otherwise agreed in writing by and between the Parties hereto, it refers to the gold bars or ungraded gold as appropriate to the guidelines of the London Bullion Market Association, which might be amended from time to time, in respect of good delivery and grade of fineness.
Investment Institutions Communiqué	**:** It refers to the Communiqué Nr. III-39.1 on the Principles Regarding the Incorporation and Operation of the Investment Institutions, as promulgated by the Board.
Investment Transactions Agreement	**:** It refers to the Capital Market Transactions General Framework and Investment Transactions Agreement executed by and between the Parties hereto;
Law	**:** It refers to the Capital Market Law No. 6362;
Maturity Date/ Maturity End Date	: It refers to the date of maturity any Transaction, as specified under the Transaction Receipt. In the event that the Date specified thereon is not a Business Day, then the immediate next Business Day shall be deemed as the Maturity Date.
Minimum Transaction Amount	: It refers to the minimum amount constituting the subject matter of any Transaction.
Maximum Transaction	

Amount	: It refers to the maximum amount constituting the subject matter of any Transaction.
MKK	**:** It refers to Merkezi Kayit Kurulusu Anonim Sirketi;
Order	**:** It refers to the instruction for buying or selling received from the Client for the purpose of selling or buying the Capital Market Instruments and over-the-counter Derivative Instruments hereunder;
Over-the-Counter Transaction	: It refers to the transaction performed at the markets other than the exchanges and such other organized marketplaces;
Party	: It refers to the concerned parties which have executed the Transaction (shall, hereinafter, be referred to as the Parties collectively).
Securities	**:** It refers to the securities, other than the shares, as defined under Article 3 of the Law as well as such other capital market instruments that may be traded in accordance with the Law No. 1567 on Protection of the Value of Turkish Currency and the applicable regulations thereto;
Settlement Date	**:** It refers to the date or dates on which the Parties will make the respective payment to each other in respect of any Transaction.
Silver	**:** Unless otherwise agreed in writing by and between the Parties hereto, it refers to the silver bars or ungraded silver as appropriate to the guidelines of the London Bullion Market Association in effect from time to time in respect of good delivery and grade of fineness.
Spot Rate	**:** It refers to the rate which is used to perform one or multiple purchase/sale transactions for any Financial Asset under the Transaction Receipt, or which is determined on the rates or cross rates applicable on the Spot Market, to be determined by the Calculation Agent as defined hereunder, in accordance with the applicable banking practices.
Spot Market	**:** Unless otherwise agreed in writing by and between the Parties hereto, it refers to any national and international market which is open across any

financial market around the world, and on which Financial Assets can be traded, and which has the sufficient transaction depth as of 05:00, local time in Sydney on Monday of any week until 17:00, local time in New York on Friday of the same week.

Takasbank or Clearing House **:** It refers to Istanbul Takas ve Saklama Bankasi Anonim Sirketi;

Transaction Receipt : It refers to the receipt, which describes the economic conditions as agreed by and between the Parties of any Transaction, and which will be provided to the Client by the Bank and returned to the Bank by the Client upon execution of one counterpart thereof by the Client. The terms "**Transaction Receipt**", "**Transaction Result Form**" and "**Transaction Instruction**" shall have the same meanings under this Agreement and the schedules hereto, and shall constitute a schedule to and an integer part of this Agreement.

Transaction **:** It refers to purchase and sale transactions performed at the organized markets or over-the-counter markets under the Agreement.

Transaction Initiation Date **:** It refers to the date on which the Transaction will become effective, and it will be date indicated on the Transaction Receipt, or the Date of Transaction if no such date is indicated.

Transaction Date **:** It refers to the date on which the verbal or writing order or instruction has been accepted by the Bank for each transaction, and which is also indicated under the Transaction Receipt.

Transaction Amount **:** It refers to the amount constituting the subject matter of any Transaction.

II. DEFINITIONS REGARDING OPTION TRANSACTIONS:

Call Option **:** It refers to the trading whereby the Option Buyer is granted with the right to buy a certain amount of Financial Assets on the basis of a pre-determined Strike Price within or until a pre-determined maturity in return

for the Option Premium as paid before by the same, at its sole discretion, but which does not impose any obligation to buy on the same, and whereby the Option Seller is imposed with the obligation to sell a certain amount of Financial Assets on the basis of a pre-determined Strike Price within or until a pre-determined maturity in return for the Option Premium as collected before by the same, in case of any such demand by the Option Buyer.

Low-Band Rate **:** The term used to indicate the lowest level of Strike Price in case of more than one Option and Strike Price with respect to any Transaction.

Lower Barrier Level **:** It refers to the Barrier Level which is lower than the other Barrier Level with respect to any Transaction.

Gold Option **:** It refers to the transaction whereby the Option Buyer is granted with the right to buy or sell Gold or any foreign currency in exchange for Gold on the basis of a pre-determined Strike Price on the Transaction Date, or a pre-determined amount (Transaction Amount) under the pre-determined requirements, if any, within or after a pre-determined maturity in return for the Gold or any foreign currency.

American Option **:** It refers to the type of the option whereby the Option Buyer may exercise the Option Right until the Time of Final Notice within the period until the Maturity Date (Maturity Date included).

American Barrier **:** If American Barrier applies to any Transaction, the Spot Rate of the Financial Asset under the Transaction shall be observed as of the time of execution of the Transaction until the Time of Final Notice on the Date of Maturity. If the Spot Rate of the Financial Asset under the Transaction reaches or exceeds the American Barrier Level during the Barrier Observation Period, the Option Right shall either become Knock-In or Knock-Out.

European Option **:** It refers to the type of the option whereby the Option Buyer may exercise the Option Right only until the Time of Final Notice on the Maturity Date.

European Barrier **:** If European Barrier applies to any Option Transaction, the Fixing Level for the Financial Asset under the Transaction shall be observed on the Maturity Date. If the Fixing Level for the Financial Asset under the Option Transaction reaches or exceeds the European Barrier Level on the Option

Maturity Time at the Maturity Date, the Option Right shall either become Knock-In or Knock-Out.

Barrier Observation Period **:** It refers to the period (i) until the Time of Final Notice on the Maturity Date from the Transaction Date for American Barriers, and (ii) until the Window Barrier Observation Ending Date and Time from the Window Barrier Observation Starting Date and Time. It also refers to (iii) the time of announcement of the Fixing Level for Financial Assets on the Maturity Date for European Barriers.

Barrier Option **:** It refers to the type of option which becomes applicable on the condition that the Spot Rate of the Financial Asset under the Transaction (the Fixing Level of the Financial Asset on the Option Maturity Time on the Maturity Date shall apply instead of the Spot Rate in case of European Barrier) reaches/exceeds the Barrier Level (Knock-In) or fails to reach/exceed the Barrier Level (Knock-Out).

Barrier Level **:** It refers to the pre-determined level for the Spot Rate of the respective Financial Asset (the Fixing Level of the Financial Asset on the Option Maturity Time on the Maturity Date shall apply instead of the Spot Rate in case of European Barrier), as required to render the Option Right enforceable or unenforceable.

With respect to Dual Option Transaction; it shall also mean the level which is used to check that whether the Spot Rate of the Financial Asset under the Dual Option Transaction meets the requirements of rate as provided under the Transaction Receipt, or not, within the Dual Option Observation Period determined through the Dual Option Observation Type.

Barrier Form **:** Barriers are divided into two categories; namely Knock-In and Knock-Out, as specified under the definition of the Barrier Option.

Barrier Type **:** It refers to the type of Barrier Option. It is divided into three categories; namely American Barrier, European Barrier and Window Barrier.

Base Foreign Currency Type/Amount **:** It refers to the foreign currency type/amount for which the right to buy or sell is granted through any Transaction.

Variable Strike Price **:** It refers to the Strike Price provided on the respective Product Information Form with respect to the Seagull Forward and Leveraged

Seagull products. It is found by subtracting the difference between the Base Rate and Strike Price from the Spot Rate applicable on the Maturity Date.

Digital Option **:** It refers to the type of option which enables the Digital Option Buyer to collect any Option Payment on the Maturity Date in return for the Option Premium as paid before by the same, on the condition that the Fixing Level for the Financial Asset under the Digital Option Transaction meets the requirements of rate as provided under the Transaction Receipt. It refers to the type of option which requires the Digital Option Seller to make any Option Payment on the Maturity Date in return for the Option Premium as collected before by the same, on the condition that the Fixing Level for the Financial Asset under the Digital Option Transaction meets the requirements of rate as provided under the Transaction Receipt. The Calculation Agent shall decide on that whether the requirements of rate have been met on the Maturity Date, or not, considering the Strike Price, option type and transaction direction of the respective Digital Option.

Digital Call Option **:** It refers to the type of option which enables the Party, which has bought the Option Right in consideration of a certain amount of premium, to collect the agreed Option Payment from the Digital Option Seller on the condition that the Fixing Level for the Financial Asset under the Digital Option Transaction is equal to or above the Strike Price on the Maturity Date as specified under the Transaction Receipt.

Digital Put Option **:** It refers to the type of option which enables the Party, which has bought the Option Right in consideration of a certain amount of premium, to collect the agreed Option Payment from the Digital Option Seller on the condition that the Fixing Level for the Financial Asset under the Digital Option Transaction is equal to or below the Strike Price on the Maturity Date as specified under the Transaction Receipt.

Digital Option Buyer **:** It refers to the Party buying the Digital Option among the Parties which have executed any Transaction.

Digital Option Transaction **:** It refers to any Transaction involving Digital Options.

Digital Option Seller **:** It refers to the Party selling the Digital Option among the Parties which have executed any Transaction.

Double One Touch	**:**It refers to the type of Binary Option for which the Option Payment, specified under the Transaction Receipt, is made to the Binary Option Buyer by the Binary Option Seller if the Spot Rate of the Financial Asset under the Binary Option Transaction reaches any of the pre-determined American Barrier Levels under the Transaction Receipt.
Double No Touch	**:** It refers to the type of Binary Option for which the Option Payment, specified under the Transaction Receipt, is made to the Binary Option Buyer by the Binary Option Seller if the Spot Rate of the Financial Asset under the Binary Option Transaction fails to reach any of the pre-determined American Barrier Levels under the Transaction Receipt.
Down and In	**:** With respect to any Transaction involving Barrier Options, it refers to the type of option which becomes applicable if the Option Right reaches or falls below the Barrier Level during the Barrier Observation Period monitored depending on the Barrier Type of the Spot Rate (the Fixing Level of the Financial Asset on the Maturity Date shall apply instead of the Spot Rate in case of European Barrier) of the Financial Asset under the Transaction Receipt. In such case, the Barrier Form is Knock-In.
Down and In Level	**:** It refers to the Barrier Level which renders the Down and In option form to be applicable. It remains below the Spot Rate at the time of the transaction.
Down and Out	**:** With respect to any Transaction involving Barrier Options, it refers to the type of option which becomes non-applicable if the Option Right reaches or falls below the Barrier Level during the Barrier Observation Period monitored depending on the Barrier Type of the Spot Rate (the Fixing Level of the Financial Asset on the Maturity Date shall apply instead of the Spot Rate in case of European Barrier) of the Financial Asset under the Transaction Receipt. In such case, the Barrier Form is Knock-Out.
Down and Out Level	**:** It refers to the Barrier Level which renders the Down and In option form to be non-applicable. It remains below the Spot Rate at the time of the transaction.
Foreign Currency	**:** It refers to the currencies, which are announced to be of "convertible" nature by the Central Bank of the Republic of Türkiye in accordance with the Decree Nr. 32 on Protection of the Value of Turkish Currency, and which are determined to be used in transaction processes.

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Exchange Rate : It refers to the Foreign Currency's conversion rate used for calculation of the Foreign Exchange Amount and Type payable by the Parties.

Currency Amount and Type : It refers to the Currency amount and type, payable by either of the parties, and constituting the subject matter of the transaction or the payment obligation of the respective Party.

Financial Assets Fixing Level : It refers to the fixing level used to be able to decide that whether the requirements of rate, as determined by means of the Barrier, have been realized or not with respect to any Transaction involving Barrier Option and Digital Option. With respect to Foreign Currency transactions with a leg in Turkish Lira; it refers to (i) the fixing level of the respective Foreign Currency in Turkish Lira, as seen at 12:00, local time in London, on the respective Maturity Date under the title "Mid" on the Reuters WMRSPOT page. With respect to any Foreign Currency transactions among any other foreign currencies than Turkish Liras; it refers to (ii) the fixing level at 15:00 in Tokyo time which is seen as the value of the respective Foreign Currency in any other Foreign Currency under the title "Mid" on the BFIX Bloomberg page on the respective Maturity Date, and (iii) the fixing level which has been agreed on the time of mutual agreement on the Trading/Transaction, and which is specified under the Transaction Receipt. In case of unavailability of the Exchange Rate, specified under this definition, for any reason whatsoever, it refers to the level determined by the Calculation Agent which acts in good will and in a commercially reasonable manner.

Observation Time : In cases where the Party granted with the Option Right has not made any Notice of Exercise during the period from the Time of Initial Notice until the Time of Final Notice, and the Option Exercise Requirement has been fulfilled, it refers to (i) 12:00, local time in London, with respect to Foreign Currency transactions with a leg in Turkish Lira, and (ii) 15:00, local time in Tokyo, with respect to Foreign Currency transactions in any other currencies than Turkish Lira, and (iii) 14:30, local time in London, for Gold, and (iv) at any other time as agreed before with respect to the Transaction when the Spot Rate is observed, on the Maturity Date, as used by the Calculation Agent to determine the Transaction to be Executed on Each Settlement Date.

Transaction to be

Executed on Each Settlement Date **:** It refers to the transaction to be performed on the respective Settlement Date of any option Transaction based on the conditions to arise on the Maturity Date.

Binary Option **:** It refers to the type of option which enables the Binary Option Buyer to collect any Option Payment from the Binary Option Seller in return for the Option Premium as paid before by the same, on the condition that the Spot Rate of the Financial Asset under the Binary Option Transaction meets the requirements of rate as provided under the Transaction Receipt during the Binary Option Observation Period as determined by means of the Binary Option Observation Type, and which also requires the Binary Option Seller to make any Option Payment to the Binary Option Buyer in return for the Option Premium as collected before by the same, on the condition that the Spot Rate of the Financial Asset under the Binary Option Transaction meets the requirements of rate as provided under the Transaction Receipt during the Binary Option Observation Period as determined by means of the Binary Option Observation Type.

The Calculation Agent shall decide on that whether the requirements of rate have been met, or not, considering that whether the Spot Rate of the Financial Asset under the Binary Option Transaction has reached the American Barrier Level or the Barrier Levels provided under the Binary Option Trading, or not.

Binary Option Buyer **:** It refers to the Party buying the Binary Option among the Parties which have executed any Transaction.

Binary Option Transaction **:** It refers to any Transaction involving Binary Options.

Binary Option Seller **:** It refers to the Party selling the Binary Option among the Parties which have executed any Transaction.

Binary Option Observation Period Starting Date and Time/Binary Option Observation Period Ending Date and Time: It refers to the date and time interval when it will be monitored that whether the requirements of rate under the Option Payment are realized,

or not, in the event that the Binary Option Observation Type is specified as Window Type under the Transaction Receipt.

Binary Option Observation Period **:** It refers to the period elapsing until the Time of Final Notice on the Maturity Date from the Transaction Date in case of American Observation specified as the Binary Option Observation Type, and the period elapsing until the Binary Option Observation Period Ending Date and Time from the Binary Option Observation Period Starting Date and Time in case of Window Type Observation specified as the Binary Option Observation Type. The Fixing Level for the Financial Asset at the Time of Final Notice on the Maturity Date shall be considered in case of European Observation Type.

Dual Option Observation Type **:** It refers to the Binary Option observation type specified as the European Observation, American Observation or Window Type Observation under the Transaction Receipt.

Initial Notice Time **:** It refers to the earliest time of providing Notice for Exercise of Options. Unless otherwise specified under the Transaction Receipt, it corresponds to 08:30, local time in Türkiye.

Transaction Amount 1/ Transaction Amount 2: They refer to the expressions used to determine the highest and lowest amounts under the Transaction in case of multiple amounts under the Transaction.

Tracker Margin **:** It refers to the difference between the Strike Price of the Tracker Forward product and any other Strike Price which might be lower or higher than such Strike Price depending on the direction of the respective Transaction.

Strike **:** It refers to the conversion rate or parity at which the right to buy or sell of the Financial Asset under any Option Transaction can be used. It also refers to the rate or parity used to check that whether the Spot Rate of any Financial Asset meets the requirements of rate as provided under the Transaction Receipt, or not, on the Maturity Date in any Digital Option Transaction.

Strike 1 / Strike 2 **:** The terms used to indicate different Strikes in case of more than one Option and Strike with respect to any Option Transaction.

Notice of Exercise **:** It refers to notification, made either in writing or verbally until the Time of Final Notice, to the Option Seller by the Option Buyer with respect to the fact that any right(s) in relation to the Option Transaction will be exercised by the same in accordance with the notification conditions set forth in Article 12 of the Agreement. In cases where no Notice of Exercise is made to the Option Seller by the Option Buyer until the Time of Final Notice, if it is determined by the Calculation Agent that the Requirements for Exercise of Option have been fulfilled for any Option Transaction in accordance with the provisions hereunder, it shall be deemed that a valid Notice of Exercise has been made to the Option Seller by the Option Buyer; and if it is determined by the Calculation Agent that the Requirements for Exercise of Option have not been fulfilled, the Option Right under the respective Option Transaction shall become invalid, and the Parties shall be relieved of their rights and obligations under the Option Transaction, except for any unpaid Option Premium, if any. If it is determined by the Calculation Agent that the requirements of rate have been fulfilled for any Option Payment, as defined under the Transaction Receipt, for Digital Options, it shall be deemed that a valid Notice of Exercise has been made to the Digital Option Seller by the Digital Option Buyer. If it is determined by the Calculation Agent that the requirements of rate have been fulfilled for any Option Payment, as defined under the Transaction Receipt, for Dual Options, it shall be deemed that a valid Notice of Exercise has been made to the Dual Option Seller by the Dual Option Buyer.

No Touch **:** It refers to the type of Binary Option for which the Option Payment, specified under the Transaction Receipt, is made to the Binary Option Buyer by the Binary Option Seller if the Spot Rate of the Financial Asset under the Binary Option Transaction fails to reach the American Barrier Level which has been determined for the Transaction. This Binary Option type is divided into two categories; namely No Touch Up and No Touch Down.

No Touch Down **:** It refers to the No Touch type where the American Barrier Level under the No Touch is at a lower level than the Spot Rate on the Transaction Date.

No Touch Up **:** It refers to the No Touch type where the American Barrier Level under the No Touch is at a higher level than the Spot Rate on the Transaction Date.

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One Touch	**:** It refers to the type of Binary Option for which the Option Payment, specified under the Transaction Receipt, is made to the Binary Option Buyer by the Binary Option Seller if the Spot Rate of the Financial Asset under the Binary Option Transaction reaches the American Barrier Level which has been determined for the Transaction. This Binary Option type is divided into two categories; namely One Touch Up and One Touch Down.
One Touch Down	**:** It refers to the One Touch type where the American Barrier Level under the One Touch is at a lower level than the Spot Rate on the Transaction Date.
One Touch Up	**:** It refers to the One Touch type where the American Barrier Level under the One Touch is at a higher level than the Spot Rate on the Transaction Date.
Option Buyer	**:** It refers to the Party which buys the right to sell or buy any Financial Asset under any Option Transaction from the Option Seller in return for the Option Premium as paid before by the same, and on the basis of the Strike Price, on the pre-determined Settlement Date.
Option Right	**:** It refers to the Call Option or the Put Option.
Option Transaction	**:** The transaction whereby the Option Buyer is granted with the right to purchase or sell any Financial Asset within or after a certain maturity in return for the Option Premium as paid before by the same on the basis of the Strike Price determined at the Transaction Date. The transaction whereby the Option Seller is imposed with the obligation to purchase or sell any Financial Asset within or after a certain maturity in return for the Option Premium as collected before by the same on the basis of the Strike Price determined at the Transaction Date.
Strike Event	**:** It refers to the case **(i)** where the Spot Rate is equal to or above the Strike Price at the Time of Observation with respect to the Call Option, and **(ii)** where the Spot Rate (the Fixing Level of the Financial Asset shall apply instead of the Spot Rate in case of European Barrier) is below the Up and Out Level and equal to or below the Down and In Level during the Barrier Observation Period which varies depending on the Barrier Type with respect to any Call Option Transaction involving any Barrier Option, and **(iii)** where the Spot Rate is equal to or below the Strike Price at the Time

of Observation with respect to the Put Option, and **(iv)** where the Spot Rate (the Fixing Level of the Financial Asset shall apply instead of the Spot Rate in case of European Barrier) is equal to or above the Up and In Level and above the Down and Out Level during the Barrier Observation Period which varies depending on the Barrier Type with respect to any Put Option Transaction involving any Barrier Option.

Option Strike Period **:** It refers to the period between the Time of Initial Notice and the Time of Final Notice on the Maturity Date with respect to European Options, and the period between the Time of Initial Notice and the Time of Final Notice on any Business Day between the Transaction Date and Maturity Date with respect to American Options.

Option Payout **:** With respect to Binary Option Transaction; it refers to the amount paid to the Binary Option Buyer by the Binary Option Seller on the condition that the Spot Rate of the Financial Asset under the Binary Option Transaction meets the requirements of rate as provided under the Transaction Receipt, within the Binary Option Observation Period determined through the Binary Option Observation Type.

With respect to Digital Option Transaction; it refers to the amount paid to the Digital Option Buyer by the Digital Option Seller on the condition that the Fixing Level of the Financial Asset under the Digital Option Transaction meets the requirements of rate as provided under the Transaction Receipt, on the Maturity Date.

Option Premium **:** With respect to any Call Option or Put Option (including Digital Call option, Digital Put Option, Binary Option Transaction and Structures Option Trading); it refers to the amount of buying the Option Right payable to the Option Seller by the Option Buyer, as agreed by the Parties under the respective Transaction Receipt. Option Buyer shall be obliged to pay the Option Premium to the Option Seller on the Option Premium Payment Date in order to be entitled to enjoy the Option Right.

The obligation to pay the Option Premium is independent from exercise of the Option Right; and unless specified under the Transaction Receipt, Option Premium shall not be refunded in cases where the Option Right is not exercised or where the Option Right granted under the Option Transaction becomes invalid hereunder.

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Option Seller : It refers to the Party which sells the right to buy or sell any Financial Asset under any Option Transaction to the Option Buyer in return for the Option Premium as collected before by the same, and on the basis of the Strike Price on the pre-determined Settlement Date.

Average Forward Rate : It refers to the rate to be found based on the weighted average of the Forward Transaction to be executed on the same Maturity Dates as the ones for the Option Transaction, as provided by the Bank to the Clients only for information purposes with respect to any Option Transaction (including Binary Option Transaction, Digital Option Transaction and Structured Option Transaction).

Premium Payment Date : With respect to any Option Transaction (including Binary Option Transaction, Digital Option Transaction and Structured Option Transaction); it refers to the date on which the Option Premium, agreed to be paid at the time of Option Transaction, becomes due and payable as specified under the Transaction Receipt.

Reference Information : It refers to the information on the Spot Rate and Average Forward Rate, as provided by the Bank to the Client for information purposes only, with respect to any Transaction executed.

Put Option : It refers to the Transaction whereby the Option Buyer is granted with the right to sell a certain amount of Financial Assets on the basis of a pre-determined price within or until a pre-determined maturity in return for the Option Premium as paid before by the same, at its sole discretion, but which does not impose any obligation therefor on the same, and whereby the Option Seller is imposed with the obligation to buy a certain amount of Financial Assets on the basis of a pre-determined price within or until a pre-determined maturity in return for the Option Premium as collected before by the same, in case of any such demand by the Option Buyer.

Base Rate : It refers to the rate level which might be lower or higher than the Strike Price depending on the trading/transaction direction in the Option Transaction and which might lead to limitation of any potential profits or losses of the Client in consequence of the Option Transaction.

Time of Final Notice

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(Option Maturity Time) **:** It refers to the latest time of providing Notice for Exercise of Options. It corresponds to (i) 12:00, local time in London, for any trading/transaction in foreign currencies with a leg in Turkish Lira, (ii) 09:00, local time in Türkiye, for any trading/transaction in foreign currencies between any other currencies than Turkish Lira, and (iii) 14:30, local time in London, for Gold transaction or (iv) any other time as agreed at the time of Transaction, on the Maturity Date. As Notice of Exercise of Options can be provided before the Maturity Date only in American Options; in this type of options, Notice of Exercise of Options can be provided until 17:00, local time in Türkiye on any Business Day before the Maturity Date, starting from the Transaction Date.

Settlement Method **:** It refers to the method of settlement to be utilized on the Settlement Date of any Option Transaction. It is divided into two categories; namely Physical Delivery and Cash Settlement. Physical Delivery is defined as fulfillment of any and all obligations, arising from the Option Transaction, physically on the Settlement Date while Cash Settlement is defined as completion of the Transaction upon calculation and settlement of the money, received for their own benefits, by the Parties in consequence of the Option Transaction.

Theoretical Average Market Price **:** It refers to the theoretical price of any Transaction which is not at a Tradable level, and it is provided to the Client for information purposes. Theoretical Average Market Price does not include loan costs/expenses, profits, transaction costs/expenses, funding, liquidity costs/expenses or any other costs/expenses.

Up and In **:** With respect to any Transaction involving Barrier Options, it refers to the type of option which becomes applicable if the Option Right reaches or exceeds the Barrier Level during the Barrier Observation Period monitored depending on the Barrier Type of the Spot Rate (the Fixing Level of the Financial Asset on the Maturity Date shall apply instead of the Spot Rate in case of European Barrier) of the Financial Asset under the Transaction Receipt. In such case, the Barrier Form is Knock-In.

Up and In Level **:** It refers to the Barrier Level which renders the Up and In option form to be applicable. It remains above the Spot Rate at the time of the transaction.

Up and Out **:** With respect to any Transaction involving Barrier Options, it refers to the type of option which becomes non-applicable if the Option Right reaches or exceeds the Barrier Level during the Barrier Observation Period monitored depending on the Barrier Type of the Spot Rate (the Fixing Level of the Financial Asset on the Maturity Date shall apply instead of the Spot Rate in case of European Barrier) of the Financial Asset under the Transaction Receipt. In such case, the Barrier Form is Knock-Out.

Up and Out Level **:** It refers to the Barrier Level which renders the Up and In option form to be non-applicable. It remains above the Spot Rate at the time of the transaction.

Higher Barrier Level **:** It refers to the Barrier Level which is higher than the other Barrier Level under any Option Transaction or any Binary Option Transaction.

High-Band Rate **:** The term used to indicate the highest level of Strike Price in case of more than one Option and Strike Price with respect to any Option Transaction.

Window Type Barrier Option **:** It refers to the type of Barrier Option which is granted on the condition that whether the price of any Financial Asset under any Option Transaction reaches the Barrier price/level within the Barrier Observation Period, or not.

Window Type Barrier Observation Period Starting Date and Time / Window Type Barrier Observation Period Ending Date and Time: It refers to the starting and ending dates and times of the Barrier Observation Period with respect to any transaction involving Window Type Barrier Options.

Structured Option Transactions **:** Parties may enter into more than one Option Transaction at the same time in order to create some option strategies ("**Structured Option**

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Transaction"). In any such case, a single Transaction Receipt including the details of each Option Transaction may be issued under the Structured Option Transaction, and the Option Premium obligations, arising for the benefit of the Parties, may be settled and set-off.

III. DEFINITIONS REGARDING CURRENCY SWAP AND FORWARD TRANSACTIONS:

Swap Transaction **:** The transaction whereby the parties swap two different Currency Amounts or Gold and a currency on the Settlement Date at the price and amounts agreed previously by and between them, and whereby the parties re-swap such currencies and Gold on the Maturity Date of the Transaction at the rate and conditions as agreed by and between them.

Second Leg **:** It refers to the settlement period during which the transaction performed at the First Leg is reversed, in respect of the Currency Swap Transactions.

First Leg **:** It refers to the period during which the first settlement transaction is performed, in respect of the Currency Swap transactions.

Forward **:** It refers to transactions entered into by and between the Parties hereunder, and requiring them to buy or sell a certain amount of Financial Asset on the basis of a certain price at a certain date.

IV. DEFINITIONS REGARDING CROSS CURRENCY SWAP AND INTEREST RATE SWAP TRANSACTIONS:

Interim Exchange **:** With respect to Cross Currency Swap and Structured Cross Currency Swap; it refers to the Exchange executed by and between the Parties in the periods except for the initial and final periods of any Transaction.

Interim Exchange Date **:** With respect to Cross Currency Swap and Structured Cross Currency Swap; it refers to the date of the Exchange executed by and between the Parties in the periods except for the initial and final periods of any Transaction.

Initial Exchange : With respect to Cross Currency Swap and Structured Cross Currency Swap; it refers to the Exchange executed by and between the Parties in the initial period of any Transaction.

Initial Exchange Date: With respect to Cross Currency Swap and Structured Cross Currency Swap; it refers to the date of the Exchange executed by and between the Parties in the initial period of any Transaction.

Cross Currency Swap : It refers to the transaction which is executed by the parties for conversion of their principals and/or interest flows into another currency with respect to any asset or obligation in a certain foreign currency, and which enables them to swap the amounts, calculated on the basis of different currencies, periodically on each settlement date. Interest flows may be turned into from variable rate to fixed rate, or from variable rate to variable rate, or from fixed rate to variable rate, or from fixed rate to fixed rate.

Floating Interest Amount : It refers to the amount payable by the Floating-Rate Payer.

Floating-Rate Interest Margin : It refers to the rate, which will be added on the Reference Interest Rate and which is used for calculation of the Variable Amount Payable Periodically.

Floating Interest Rate : It refers to the interest rate used to calculate the Variable Interest Amount Payable Periodically. It is calculated upon addition of Floating Interest Rate to Periodical Reference Interest Rate.

Floating Rate Payer : It refers to the Party which is obliged to pay the Variable Interest Amount Payable Periodically to the other Party for each period.

Floating Interest Reference : It refers to the interest rate used for determining the Periodic Reference Interest Rate for the period indicated on the Transaction Receipt and/or for a Settlement Date.

Period Starting Date : It refers to the starting date or dates of each period ending as of the Settlement Date. Unless otherwise specified, the Period Starting Date for the initial period shall be the Transaction Date.

Number of Period Days : It refers to the number of days calculated based on the Days between the Period Starting Date and the Period Ending Date.

Period Ending Date : It refers to the ending date or dates of each period ending as of the Settlement Date.

Periodic Principal Option Maturity Date : It is used to determine the Maturity Dates of Currency Options executed on the basis of the Periodic Principal Amount Payable Periodically of the Parties with respect to the Structured Cross Currency Swap Transactions.

Periodic Principal Option Settlement Date : It refers to the Settlement Date of Currency Options executed on the basis of the Periodic Principal Amount Payable Periodically of the Parties with respect to the Structured Cross Currency Swap Transactions.

Principal Amount Payable Periodically : With respect to Cross Currency Swap and Structured Cross Currency Swap transactions; it refers to the Principal Amount to be swapped in each period of such transactions.

Floating Interest Amount Payable Periodically : It refers to the amount which is payable to the other party by one of the parties and which will be calculated as based on the formula given herein below. [Floating Interest Amount Payable Periodically = Principal Amount under Floating Interest * (Periodical Reference Interest Rate + Floating Interest Margin) * Multiplier of the Number of Days].

Fixed Interest Amount Payable Periodically : It refers to the amount which is payable to the other party by one of the parties and which will be calculated as based on the formula given herein below. [Floating Interest Amount Payable Periodically = Principal Amount under Fixed Interest * (Fixed Interest Rate) * Multiplier of the Number of Days].

Periodic Reference Interest Rate : It refers to the interest rate, which is used for calculation of the Variable Amount Payable Periodically, and which will be indicated for each period

and be announced as the Floating Interest Rate Reference on the Reference Date.

Interest Rate Swap (IRS) Transaction **:** It refers to the type of the Swap where the interest payment schedule of the assets or liabilities only in the same Currency is swapped but the principal amount remains the same. It includes swapping floating interest rate obligation with fixed interest rate obligation, or fixed interest rate obligation with floating interest rate obligation.

Principal Amount under Interest **:** It refers to the Principal Amount to be used in calculation of the Interest Amount Payable Periodically for each Period.

Basis of Days **:** It refers to the method of counting the Number of Period Days used in calculation of the interest amounts payable periodically. If the Basis of Days is indicated as A or ACT under the Product Information Form or Transaction Receipt, it shall correspond to the actual number of days between the Period Starting Date and the Period Ending Date, and if it is indicated as 30 days, a 30-day period shall be taken as the basis other than the actual difference between the Period Starting Date and the Period Ending Date.

Multiplier of the Number of Days **:** It refers to the multiplier calculated by dividing the Number of Period Days into the Basis of Year, and indicated in the fractional form. In cases where the Basis of Year is indicated as A or ACT, and a portion of the interest calculation period corresponds to a leap year while the remaining portion thereof corresponds to a regular year, the Multiplier of the Number of Days shall be calculated separately for such different portions, and they shall be summed subsequently.

Initial Floating Interest Rate **:** It refers to the interest rate to be used for calculation of the initial Floating Interest Amount Payable Periodically, if indicated in the Transaction Receipt, or the Periodic Reference Interest Rate which is effective until the initial Reference Date, if not indicated.

Date of Payment	**:** It refers to the date when the Periodical Interest Principals become due and payable with respect to Cross Currency Swap and Structured Cross Currency Swap Transactions, unless agreed otherwise.
Reference Date (Fixing Date)	**:** It refers to the date or dates at which the announced Periodic Reference Interest Rate payment will be determined and which is determined for each period.
Fixed Interest Amount	**:** It refers to the amount which is payable to the other party by one of the parties and which will be calculated as based on the formula given herein below. [Floating Interest Amount Payable Periodically = Periodical Principal Amount under Fixed Interest * Fixed Interest Rate * Multiplier of the Number of Days].
Fixed Interest Rate	**:** It refers to the interest rate used to calculate the Fixed Interest Amount Payable Periodically.
Fixed Rate Payer	**:** It refers to the Party which is obliged to pay the Fixed Interest Amount Payable Periodically to the other Party for each period.
Final Exchange	**:** With respect to Cross Currency Swap and Structured Cross Currency Swap; it refers to the Exchange executed by and between the Parties in the final period of any Transaction.
Final Exchange Date	**:** With respect to Cross Currency Swap and Structured Cross Currency Swap; it refers to the date of the Exchange executed by and between the Parties in the final period of any Transaction.
Structured Cross Currency Swap	**:** It refers to the transaction whereby the principal flows are executed by the Parties under some certain circumstances, differently from the Cross Currency Swap transaction.
Basis of Year	**:** It refers to the number of days in a year used in calculation of the interest amounts payable periodically. If it is indicated as A or ACT under the Product Information Form or Transaction Slip, the actual number of days in the respective year shall be used in order to calculate the interest amount, and if it is indicated as 360 or 365, then such specific number shall be used for such purpose.

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V. DEFINITIONS REGARDING FIXED INCOME SECURITIES

Price : It refers to the dirty price of the Fixed Income Securities.

Currency Code : It refers to the currency in which the Fixed Income Security is issued.

Transaction Type : It is used to indicate the direction of the Transaction with respect to Fixed Income Securities, and it is divided into two categories; namely Outright Sales to Clients or Outright Purchase from Clients.

ISIN : It is the short form of the International Securities Identification Number and refers to the identifier code of securities.

Issuer : It refers to the entity issuing the Fixed Income Securities.

Type of Securities : It refers to the type of the Fixed Income Securities. It is divided into three categories; namely Eurobond, Government Bond and Corporate Bond (CB).

Dirty Price : It refers to the price arising upon addition of the accumulated interest amount to the clean price of any Fixed Income Security.

Nominal : It refers to the value of any Fixed Income Security at the Maturity Date.

Fixed Income Securities : They refer to any debt instrument which grants the right to get receivables, and represents a certain amount, is yielding periodically, and is of fungible nature, and issued in series, and bears the same inscription, and is being used as an investment instrument.

Withholding Amount : It refers to the withholding amount arising from purchase or sales of any Fixed Income Security.

Branch Code : It refers to the branch which is used for money swap with respect to purchase or sales of any Fixed Income Security, and with which the Client's account is held.

Clean Price : It refers to the price from which the accumulated interest amount is subtracted from the Dirty Price of any Fixed Income Security.

Amount : It refers to the amount to be paid on the Value Date in case of purchase or sales of any Fixed Income Security.

Amount in TRY **:** It refers to the amount in TRY to be paid on the Value Date in case of purchase or sales of any Fixed Income Security.

Maturity Date **:** It refers to the date of redemption for the Fixed Income Securities.

Term to Maturity **:** It refers to the number of days between the Value Date and Maturity Date of any Fixed Income Security.

Value Date **:** It refers to the date on which money swap occurs with respect to purchase or sales of any Fixed Income Security.

VI. DEFINITIONS AND SPECIAL PROVISIONS REGARDING INVESTMENT FUND TRANSACTIONS

1) Definitions:

Participation Certificate **:** It refers to the dematerialized Capital Market Instrument which bears the rights owned by the Client and represents the Client's participation to the Investment Fund.

TEFAS **:** It refers to Turkish Electronic Fund Trading Platform which enables the sale and repurchase of the Investment Fund Participation Certificates in a central platform by the founders of funds through distribution institutions which are in the platform, to conduct settlement and custody operations in full automation, in an integrated way with Takasbank and MKK systems.

Investment Fund **:** It refers to the asset which is established by portfolio management companies under the legislations in conformity with the fiduciary ownership principles on the account of the savers, with money in exchange of Participation Certificates or other assets gathered from savers pursuant to the provisions of the Law in return for fund units in order to operate the portfolio or portfolios consisting of assets and transactions specified in Communiqué on Investment Funds number III-52.1 and which does not have a legal entity.

2) Special Provisions:

2.1) All sale and purchase Transactions of Investment Funds registered to TEFAS are executed in TEFAS. Transactions of Investment Funds registered to TEFAS are conducted within the scope of the intermediation services for execution of orders and for dealing on own account offered by the Bank. In sale and purchase Transactions related to Investment Funds that are not registered to TEFAS, the Bank acts as a fund distributor and transmits the submitted Orders to the fund founder. In this case, the execution of the Orders, the completion of execution of settlement transactions and other transactions shall be carried out in accordance with the principles specified in the prospectus of the relevant Investment Fund.

2.2) Orders submitted by the Customer before 13.30 in a Business Day shall be put inro operation on the same day. Orders submitted after 13.30 shall be put into operation with value date as the following day. In addition, detailed information regarding the Investment Fund Transaction hours can be found in the Transaction Instructions and on the website of the Bank or related fund founders.

2.3) In funds other than money market funds and short-term debt instruments funds, Orders are executed at the share price to be calculated in the first calculation following the submission of the Order. In money market funds and short-term debt instruments funds, Orders are executed with the latest announced unit share price. However, by stating in relevant information documents, the Participation Certificate purchase and sale transactions of money market funds and short-term debt funds can be executed at different unit share prices. On the date of the Order, the Client's account is blocked as much as the purchase amount of the related Investment Fund Participation Certificate.

2.4) As long as there is not a problem stemming from Takasbank, the amount of Participation Certificate that will be transferred to the Client's account after the purchase Transaction of HSBC Investment Funds traded in TEFAS; the cash amount that will be transferred to the Customer's account after the sale Transactions will be reflected to the Customer's account in the afternoon (14:00-17:30) on the value date. In case Takasbank-related problems occur, these periods may be extended.

2.5) The management fee may be reflected to the Investment Fund in which the Participation Certificate is purchased, by the fund portfolio manager and/or the founder within the limits specified in the Capital Market Legislation. Detailed information on fees and commissions related to Investment Fund Transactions is provided in the prospectus of the respective Investmet Fund.

2.6) The principles of accretion relating to the amounts to be collected in exchange of the Participation Certificate are given in the prospectus of the respective Investment Fund. In addition, in case the necessary technical infrastructure exists for the relevant

Investment Fund and its founder, the amount collected shall not be made subject to accretion if the Client submits a request or submits written instruction. Participation Certificate of short term debt securities funds and money market funds are not subject to investor blockage with MKK in order to restrict transactions that are not within the scope of investors' own knowledge and/or approval.