

Terms of Business for International Money Transfers (individuals only)

These terms and conditions apply to our cash remittance service. They contain important information about the service and form the contract between you and us. Read them carefully and retain them for your records.

Definitions

In these terms and conditions:

“We, us, our, the Bank” means Turkiye Is Bankasi A.S. London Branch

“You, your” means you, the sender.

Your Contact Details

For regulatory reasons, you must complete details of your name, date of birth, current address and in certain circumstances the source of funds.

We may contact you at the address/telephone number on the remittance form attached. You must ensure that the details given are up to date.

Limitations

Only individuals aged 18 or over may use the Service. Remittances may not exceed the limits displayed in our Branch.

Acceptance/Refusal of Instructions

We will only act on instructions given on the remittance form with your original signature. We may refuse to accept or process any remittance at any time at our sole discretion without prior notice and without giving reasons.

Charges

Our fees are as set out in the current tariff of charges from time to time displayed in our branch. The applicable fees may either be deducted from the remittance, paid separately or debited from your account with us.

Liability

THE FOLLOWING PROVISIONS LIMIT OR EXCLUDE OUR LIABILITY IN CERTAIN CIRCUMSTANCES. PLEASE READ THEM CAREFULLY.

We aim to credit remittances to the recipient's bank account if held with Turkiye Is Bankasi within 1 working day provided that banks both in the UK and in Turkey/TRNC are open for business during this period but we cannot guarantee to do so.

In the event of delay, we shall use reasonable efforts to speed up the transfer and we shall inform you of progress.

We accept no liability for any loss suffered either by you or by the intended recipient where any delay is caused by circumstances outside our control, is attributable to a third party, or is due to your own error in completing the remittance form.

To the extent permitted by law we do not accept any liability to compensate either you or the intended recipient of the funds for any direct or indirect losses in the event of delay or non-payment of the remittance but we may at our sole discretion agree to refund our charges to you.

If a remittance fails altogether and you do not wish to re-transmit the monies, you may reclaim the sterling value of the remittance in full. To do so you must apply in writing to the address below.

If any provision in this section '**liability**' is held in whole or in part to be illegal or unenforceable, then that provision, or the relevant part, shall be deemed not to form part of the contract between us and the enforceability of the other provisions of this contract shall not be affected.

Compliance

In order to comply with the laws against money-laundering, we may ask you at any time for photographic identification, proof of address and documentary evidence of the source of funds used and the purpose of the remittance.

Third Party Rights

No person who is not a party to the contract between us shall have any right to enforce or benefit from any of its terms.

Data Protection

By completing the remittance form you consent to the transfer and retention of your data outside the European Economic Area. If you want details of the data held by us, please contact us the address below.

Applicable Law and Jurisdiction

These terms and conditions are subject to English law and we each agree to submit to the exclusive jurisdiction of the English courts.

Our Contact Details

Turkiye Is Bankasi A.S. 8 Princes Street, London, EC2R 8HL Tel: 0207 606 7151

Complaints

The Bank operates a complaints procedure. If you wish to obtain a copy of this policy, please ask a member of staff when you visit the Branch or write to the Operations Manager or contact www.isbank.co.uk