

TÜRKİYE HALK BANKASI A.Ş. POLICY ON BENEFICIARIES

Beneficiaries:

Beneficiaries are described as any person, institution or interest group involved in the activities of the corporation and helps to achieve its aims. In this regard, our beneficiaries are our shareholders, employees, customers, correspondent banks, institutions from which credit is obtained, public institutions, suppliers and other bodies with which we have relations.

Protection of Beneficiaries

In the case of an infringement of beneficiaries' rights, which are protected by laws and regulations and by contracts, an opportunity for efficient and quick compensation is provided. The Bank provides the necessary convenience for the use of mechanisms such as compensation offered to beneficiaries by law and regulations. In cases where beneficiaries' rights are not regulated by laws and regulations, beneficiaries' interests are protected within the framework of principles of goodwill and to the extent of the Bank's facilities, with regards to the Bank's reputation. The Bank plays a leading role in the resolution of disputes that may occur between the Bank and the beneficiaries. If a conflict of interest occurs between beneficiaries, or a beneficiary is involved in more than one interest group, a balanced policy is followed with respect to the protection of rights and with the aim of protecting each right independent from others.

Preserving the Company's Value

Members of the board and executives shall not make dispositions that may result in a decrease of assets with the intent of damaging beneficiaries.

The Bank sets as an important principle, combatting with the laundering of money due to crimes, corruption and similar crimes and it actively cooperates with other institutions and corporations and authorities regarding such matter within the framework of international norms and the provisions of national laws and regulations.

The Bank takes every precaution to prevent the use of insider information.

All information and documents relating to customers are kept confidential and carefully stored except for persons and authorities who are explicitly authorized to request such information and documents by laws and regulations.

Disclosure to Beneficiaries

During the process of disclosure to the Bank's beneficiaries and other beneficiaries, our Bank adopts the policy of disclosing information within the framework of principles of equality, accuracy, impartiality, consistency and timing.

As part of this policy, we endeavour to make our announcements and statements in a timely, accurate, complete, comprehensible, analysable and easily accessible manner, taking into account the Bank's rights and interests.

Beneficiaries are informed by means of minutes of General Assembly meetings, disclosure of material events, press releases, annual reports, the Bank's website, electronic mail and similar means/channels.

Moreover, the information is made accessible at every level through the Corporate Portal established as the internal sharing system for personnel and the journal Halkbank'ta Beraber, published for the purpose of internal promotion and information.

The general functioning of our disclosure activities is carried out within the framework of Türkiye Halk Bankası A.Ş.'s Disclosure Policy and the Bank's Disclosure Policy can be viewed on our website (www.halkbank.com.tr).

Participation of Beneficiaries in Management

Shareholders:

The protection of shareholders' rights of participation in management is ensured within the framework of relevant laws and regulations, and articles of association.

Personnel:

The effective participation of personnel in the decision-making process is ensured with the quality suggestion system. Through this system, personnel's suggestions for improving work processes are evaluated and those deemed feasible are implemented. The maker of the suggestion is awarded when necessary, taking his/her contribution to work processes into consideration.

Customers:

We ensure that all problems, suggestions, requests, opinions, proposals, and complaints from our customers are resolved and/or conveyed to the relevant units of the Bank via the Satisfied Customer Center. Opinions, suggestions and complaints about products and services are relayed through telephone, fax, mail, Internet, General Directorate units as well as social media and BİMER (Communications Center of Prime Ministry) which are independent channels. The address and telephone number of the persons to whom such requests or complaints are to be made will be provided on the website.

Human Resources Policy

The rights and obligations, working conditions, and other personal rights of Bank personnel are set out in the Human Resources Policy agreed upon in the Board of Directors resolution. The Bank's Human Resources Policy can be viewed on our website (www.halkbank.com.tr).

Personnel's relationship with the Bank and its Customers

Our main strategy is an understanding of customer oriented, high-quality service and our aim is to ensure customer satisfaction by providing the highest quality and fastest level of service in the sector for all work processes. In our Bank's new performance process, we have begun to respond to the needs of all existing customers on site. Within the framework of this new process, we determine the needs of our customers, develop different products for the sector and make systemic arrangements regarding our customers' credit requests. Bank employees are provided with marketing, sales and technical training to increase the quality of service provided to our customers.

Halkbank customers can obtain information about all of our banking services and products, carry out banking transactions, and provide feedback through the Satisfied Customer Line and other channels on 24/7 basis.

Our customers can provide comments or make complaints to a customer representative at the 444 0 400 Dialog phone line, via the website at www.halkbank.com.tr , or to Internet Branch of Halkbank, Halkbank Mobile Portal, Halkbank Mobile Branch, or in written form to the Satisfied Customer Center (fax number 0 212 340 0999 or PK 37 34388 Mecidiyeköy/Istanbul mailing address).

The Bank's Ethical Principles are set out in the Human Resources Policy to prevent disagreements and conflicts of interest that may arise between employees, customers and the Bank. Our activities and customer relations are executed in line with these ethical principles. The Bank's ethical principles can be viewed on our website (www.halkbank.com.tr).