

ELEKSE PAYMENT COMPANY PRIVACY POLICY, MONEY TRANSFER SERVICE TERMS AND CONDITIONS

1. **ELEKSE PAYMENT COMPANY** received the operating license from the Banking Regulation and Supervision Agency (BDDK) on January 14, 2016 with the decision numbered 6663. Elekse Payment Company Inc. will be referred to as Elekse.
2. The website for the Elekse Payment Company is www.elekse.com. You can use the call center number **+90 212 235 66 00** to reach elekse customer service.
3. The maximum completion time of the money transfers of the Elekse payment institution is 15 minutes. There may be delays in processing time depending on transaction limits and additional checks that need to be done.
4. Money transfers can be received in cash or via a payment account according to the sender's preference. Depending on the buyer's choice, money transfers can be paid to the payment account or to the buyer in cash.
5. All money transfers are carried out according to the identification methods specified in the regulation on measures to prevent the laundering of criminal proceeds and the financing of terrorism. For this reason, they are required to provide valid documents regarding the identities of the sender who submitted via Elekse or the buyer who made the purchase through Elekse.
6. Generates a Reference Number for Elekse Transfer operations. The recipient must present ID to receive the transfer amount. The recipient can receive the payment by sharing the relevant reference number.
7. Elekse Payment Copmany Inc. is obliged to screen the matching of the persons who make the transfer through Elekse with the persons on the list of names (blacklist) shared by the Financial Crimes Investigation Board ("MASAK") in accordance with the Law on the Prevention of The Laundering of Proceeds of Crime. In the event of a possible match, Elekse will fulfill its legal obligations.
8. Written information regarding the fees to be applied to the sender for money transfer is shown to the sender prior to the completion of the payment order. Unless otherwise required by applicable law in the country where the money was sent, the sender will cover all fees arising from the money transfer.
9. Money transfer payments are usually made in the currency of the country where the money will be paid to the buyer. In addition to the transfer fee applicable to each transfer, if the currency given to its Representative is not the same as the currency to be received by the buyer, it will be exchanged at the current Central Bank exchange rate at that time.
10. In case of receipt of the transfer amount via Elekse, the Buyer is notified by SMS that the money transfer is ready.
11. If payment can be made to the buyer up to t+1 from the date of the transaction, the relevant amount is transferred by Elekse to the Protection Fund account. Within 60 days, the amount of the money transfer can be refunded to the sender in exchange for the sender's written request.
12. If the buyer receives the transfer amount exceeds 60 days, Elekse may deduct additional service fees.

BE CAREFUL WHEN SOMEONE YOU DO NOT KNOW ASKS TO SEND MONEY.

DO NOT SEND MONEY TO PEOPLE YOU DO NOT KNOW.

NEVER SHARE THE DETAILS OF THE TRANSFER (INCLUDING THE MONEY TRANSFER REFERENCE NUMBER) WITH A THIRD PARTY.

IF YOU EXPERIENCE A SUSPICIOUS SITUATION, immediately inform ELEKSE via the specified communication tools.

Transfer transaction information given to the Sender by Elekse should not be shared with anyone other than the Recipient. Elekse is not responsible in any way if the sender transmits processing information to other persons.

13. Elekse has the right to refuse to provide services to any person in the event of any suspicious transactions.

14. By signing the Form: If you choose to provide your phone number, mobile number and/or email, you expressly agree that you have your consent to receive these commercial notifications and/or to be informed about the transaction by the specified means (telephone/SMS/e-mail/MMS) and agree that you are obliged to pay the fees imposed on you by the relevant.

You expressly agree to the provision of the Money Transfer Service and the transmission of these terms and conditions for the purposes of processing the additional information specified in the Information Security section.

15. By signing the relevant form: I expressly agree to profiling activities and marketing communication. I confirm that the information I provide is accurate and that I have read the terms and conditions of service to Elekse. ELEKSE PAYMENT COMPANY KVKK PRIVACY POLICY and MONEY TRANSFER SERVICE TERMS AND CONDITIONS ARE STATED IN THIS FORM. YOU MUST READ AND UNDERSTAND THESE TERMS AND CONDITIONS, ESPECIALLY WHAT YOUR PAYMENT WILL BE DONE UNDER CERTAIN CONDITIONS, LIMITATION OF LIABILITY AND DATA SECURITY, WITHOUT SIGNING THIS FORM.

ELEKSE PAYMENT COMPANY INC. THE PRIVACY POLICY ON THE PROCESSING OF PERSONAL DATA

The Personal Data Protection Law No. 6698 was published in the Official Gazette dated 07.04.2016 and numbered 29677. The Law, which is prepared by taking into account international documents, comparative legal practices and the needs of our country, aims to process and protect personal data in contemporary standards. In this context, the purpose of the Law; to regulate the conditions of processing personal data, the protection of the fundamental rights and freedoms of individuals in the processing of personal data, and the procedures and principles to be followed by the obligations of real and legal persons who process personal data.

Our company is obliged to comply with the Law No. 6698 on the Protection of Personal Data and all personal data processed in the activity processes are within the scope of this law.

As Elekse Payment Company Inc., we act as data controllers and take the necessary measures regarding the protection of personal data..

General Principles for Processing Personal Data

Our company acts in accordance with the general principles set forth by law no. 6698 in the processing of personal data. Our general principles for the processing of personal data are as follows;

- 1) Compliance with the law and the rules of honesty,
- 2) Being accurate and up-to-date when necessary
- 3) Processing for specific, explicit and legitimate purposes,
- 4) Being connected, limited and measured for the purpose for which they are processed,
- 5) Maintaining for as long as is stipulated in the relevant legislation or necessary for the purpose for which they are processed.

Your personal data provided by our company, service, product or commercial activity, although this will vary depending on, automatic or non-automatic methods, our company and our business member offices, branches, dealers, call center, website, social media channels, mobile applications. It can be collected verbally, in writing or electronically.

In addition, your personal data may be processed when you call our call center, visit our website, attend training, seminars, organizations and meetings organized by our company with the intention of using our company's services.

Legal Reason for Personal Data Collection

Your personal data any oral, written or electronic environment in the Implementation of the products and services we provide for the above purposes can be presented to designated in the legal framework and in this context, our company arising from the contract and the law in a manner to fulfill the purpose of the liability is obtained with complete and accurate. Your personal data collected for this legal reason 5. and 6. it can also be processed and transferred for the purposes specified in this text within the scope of the terms and purposes of personal data processing specified in the articles.

Personal data, by our company;

- Improving the services offered, developing new services and informing about them,
- Commercial electronic message approval for existing customers and prospective customers; promotion and marketing of campaigns and services,
- Solving customer problems and complaints,

- Statistical evaluations and market researches,
- Determining and implementing the commercial and business strategies of the company,
- Managing relationships with member workplaces and business partners,
- Follow-up of accounting and payment transactions,
- Legal processes and regulatory compliance,
- Answering information requests from administrative and judicial authorities,
- Planning of internal reporting and business development activities
- Carrying out financial checks and reporting and carrying out legal notifications,
- Management of internal control and audit activities,
- Ensuring information and transaction security and preventing malicious use,
- It is used to make the necessary arrangements and to carry out activities related to all these processes in order to ensure that the processed data is up-to-date and accurate.

Transfer of Processed Personal Data

Our company collects your personal data with our domestic and foreign business partners, member businesses, banks, financial institutions, independent audit institutions, etc. Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions Law and other legislative provisions permitted by individuals and institutions. The stored data is provided under Section 8 and 9 of the KVK Act. The personal data specified in the articles can be transferred within the framework of the processing conditions and purposes.

If you request the deletion of your personal data, your request may be fulfilled until the end of the period determined by the legal regulations, and in this process your personal data will not be processed and shared with third parties, except for the obligations arising from the legal regulations.

The Rights of Personal Data Owner enumerated in Article 11 of the KVK Law are as follows;

As personal data owners, if you submit your requests regarding your rights to our Company using the methods set out below in this privacy policy, our Company will finalize the request within thirty days at the latest without any charge. However, if a fee is stipulated by the Personal Data Protection Board, the fee in the tariff determined by our Company will be charged. In this context, personal data holders;

- To find out if personal data has been processed,
- Requesting information about personal data if it has been processed,

- To learn the purpose of processing personal data and whether they are used in accordance with their purpose,
- To know the third parties to whom personal data is transferred in the domestic or abroad, to request correction of personal data in case of incomplete or incorrect processing and to request notification of the transaction made within this scope to third parties to whom personal data are transferred,
- Request the deletion or destruction of personal data in the event that the reasons requiring its processing disappear, even though it has been processed in accordance with the provisions of the KVK Law and other relevant laws, and to request that the transaction carried out within this scope be notified to the third parties to whom the personal data are transferred,
- Objecting to the emergence of a result against the person himself by analyzing the processed data exclusively through automated systems,
- It has the right to request compensation for damages in case of damages due to unlawful processing of personal data.

In accordance with paragraph 13 of the KVK Law, you may submit your request to our Company regarding exercising your rights mentioned above, in writing or by other means determined by the Personal Data Protection Board. Since the Personal Data Protection Board has not determined any methods at this stage, you must submit your application to our Company in writing in accordance with the KVK Law. Within this framework, the channels and procedures you will submit your application in writing to our company within the scope of Article 11 of the KVK Law are explained below.

In order to exercise your rights mentioned above, you must provide the necessary information and other information requested to identify you and the 11th amendment of the KVK Law. By filling out the form at <https://elekse.com/kvkk-aydinlatmametni.doc>, which contains your explanations about the rights you have requested to exercise in article 10, you can personally hand-deliver a signed copy of the form to "Merkez Avenue Ayazma Street No:37/91 Kağıthane-Istanbul" with identifying documents, transmit it by registered mail, send it via notary or other methods specified in the KVK Law, or send the relevant form to the elekse@hs02.kep.tr address with a secure electronic signature.