

## Privacy Notice

### FACTS

### WHAT DOES VAKIFBANK (A.K.A. TURKIYE VAKIFLAR BANKASI T.A.O., NEW YORK BRANCH) DO WITH YOUR PERSONAL INFORMATION?

<b>WHY?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account balances and Transactions</li> <li>• Credit scores and Payment histories</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>HOW?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons VakifBank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does VakifBank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you.	No	We Don't Share
<b>For joint marketing with other financial companies.</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences.	No	We Don't Share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness.	No	We Don't Share
<b>For our affiliates to market to you.</b>	No	We Don't Share
<b>For non-affiliates to market to you.</b>	No	We Don't Share

<b>Questions?</b>	Call (212) 621-9400
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Who we are	
Who is providing this notice?	VakifBank
What we do	
How does VakifBank protects my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does VakifBank collects my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• apply for a loan or provide account information</li> <li>• Enter into an investment advisory contract</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul>
Definition	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include companies that provide services necessary to effect, administer, or enforce a transaction that you request or authorize; credit bureaus; law enforcement officers and government agencies and courts; and marketing firms.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.