



ACQUISITION & EQUITY RELEASE

REPAYMENT

Initial Term : Between 7 and 20 years
Min loan amount: €50,000

ACQUISITION	LOAN TO VALUE	INTEREST RATES 1ST PERIOD**	INTEREST RATES 2ND PERIOD***	Margin on the index 2nd period	MAIN CHARACTERISTICS
3 MONTH STANDARD VARIABLE RATE Fixed interest rate during the first 3 months of repayment, thereafter variable interest rate indexed to Euribor 3 months + margin.	≤70%	4,80%	4,62%	3,40%	Early redemption fee: - Repayment: No penalty as long as the loan remains variable.
1 YEAR STANDARD VARIABLE RATE Fixed interest rate during the first 12 months of repayment, thereafter variable interest rate indexed to Euribor 12 months	≤70%	5,70%	5,01%	3,40%	
SPECIAL 2 YEAR FIXED RATE Fixed interest rate for the first 2 years of the loan, thereafter variable interest rate indexed to Euribor 3 months + margin.	≤70%	6,10%	4,62%	3,40%	
SPECIAL 5 YEAR FIXED RATE Fixed interest rate for the first 5 years of the loan Thereafter variable interest rate indexed to Euribor 3 months + margin.	≤70%	6,60%	4,62%	3,40%	

EQUITY RELEASE	3 MONTH STANDARD VARIABLE RATE	≤60%	5,10%	4,92%	3,70%	Only available to salaried and retired people (not available for retired and self-employed people) Early redemption fee: - Repayment: No penalty as long as the loan remains variable.					
							1 YEAR STANDARD VARIABLE RATE Fixed interest rate during the first 12 months of repayment, thereafter variable interest rate indexed to Euribor 12 months	≤60%	6,00%	5,31%	3,70%
							SPECIAL 2 YEAR FIXED RATE Fixed interest rate for the first 2 years of the loan, thereafter variable interest rate indexed to Euribor 3 months + margin, for the remaining repayment period.	≤60%	6,40%	4,92%	3,70%
							SPECIAL 5 YEAR FIXED RATE Fixed interest rate for the first 5 years of the loan Thereafter variable interest rate indexed to Euribor 3 months + margin.	≤60%	7,00%	4,92%	3,70%

ARRANGEMENT FEE 1.5% of the amount borrowed (mini €1,500 – max €2,500)

SPECIAL DEFERRED PAYMENT MORTGAGE
2 months Capital & interest deferred payment.

Deferred payment:
Every mortgage product will automatically include a total deferred payment for a period of 2 months
Deferment period will start when funds will be released on the Turkish bank account,
On customer's request: option to start repayment (

Conditions applicable on 01/07/2009

Euribor 3 months	1,22%	** Nominal interest rate exclusive of insurance and other fees
Euribor 12 months	1,61%	*** Nominal interest rate exclusive of insurance and other fees. Rates provided for information, calculated on the last rates known as at 01/07/2009. These rates may be adjusted at the end of the first period in the event of interest rate variations.