



"SAĞLIĞIM MİSAFİR" HEALTH INSURANCE PRODUCT INFORMATION FORM

This Form, drawn up in minimum two copies, is prepared with the purpose of providing general information, about the insurance contract to be executed, to Policy Owner and to other person(s) desiring to benefit from such Insurance Contract, pursuant to the Directive on Providing Information for Insurance Agreements.

A. INSURER INFORMATION

Insurer providing Insurance Coverage;

Business Title : AXA SİGORTA A.Ş.

(<http://www.axasigorta.com.tr>)

Address : Meblis-i Mebusan Cad. No:15 Salıpazarı, Beyoğlu, İstanbul / Turkey

Phone & Fax No. : 0850 250 99 99 / 0212 292 02 72

Mersis No : 0649003994600011

Insurance Agency intermediating for the agreement:

Business Title

Mersis No

Trade Registry No.

Address

Phone & Fax No.

B. WARNINGS:

- 1- Please read carefully the Health Insurance General Conditions to be provided by the Insurer upon your request to learn more about the Insurance.
- 2- Pursuant to Article 8 of Health Insurance General Conditions, Insured is liable to pay

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Trade Registry No.: 98645 Büyük Mükellefler Tax Office 649 00 399 46
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the entire Insurance Premium amount or the first Premium Installment amount at Policy delivery; in case of risk realization, Insurer's liability shall not commence unless the payment of the foregoing is realized

3- Health Insurance Premiums paid can be deducted from income tax base. Please refer to your Insurance Company to get Information on this issue.

4- Pursuant to Article 8 of Health Insurance General Conditions,, in case of default in payments of premium obligations for short term health insurance policies, provisions of Turkish Commercial Code shall apply.

5- Unless agreed as otherwise, Insurance Contract starts at 12:00 PM on the inception date and ends at 12:00 PM on the end date, and in any event upon risk realization.

6- Please do not forget to get a payment receipt in return for your premium payments (for prepayments or installments) to prevent any potential future disputes which may arise.

7- Exceptions and disease/sickness upper limits can be applied to the policies, additional premium amounts can be requested for such risks or participation protocol can be applied during Policy Renewal, according to the health conditions of the candidate regarding current health issues.

8- Premium specified in the relevant policy is applicable only to the Policyholder and no new policy shall be issued to any person without additional premium payment.

9- By signing the relevant documents, persons insured or to be insured are considered to have given their consent that their health information, coverage records and other data can be obtained from Insurance Information and Monitoring Center (SBGM), Social Security Institution (SSI), Ministry of Health, healthcare facilities and insurance companies with the purpose of performing risk assessments and finalizing Compensation claims and information in the Company's possession can also be shared with SBM, insurance companies and other institutions and authorities specified in the relevant legislation.

C. GENERAL INFORMATION:

Insurer guarantees to cover the expenses to be incurred by the Insured person(s) specified in the Policy/Endorsement, for diagnosis and treatment of diseases, sickness and/or accidents specified in the Policy/Endorsement, which may occur between the Insurance Inception and Expiration dates, within the insurance coverage amount, limits, participation rates and implementations as specified in the Policy/Endorsement and certificates attached thereto, pursuant to the General Provisions of Turkish Commercial Code and General and Special Conditions of Health and Personal Accident Insurance.

Inpatient Treatment Coverage: Health expenses incurred where inpatient treatment is required for the Policyholder are included here according to the specified coverage amount,

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limits, implementations and participation shares. Chemotherapy, Radiotherapy and Dialysis are considered under Inpatient Treatment coverage.

Intensive Care: Health expenses incurred where inpatient treatment is required to be performed in intensive care unit are included here according to the specified coverage amount, limits, implementations and participation shares.

Minor Intervention: Health expenses incurred where surgical interventions specified in Medical Practices Database Fee List of Turkish Medical Association ("TMA - MPD Fee List") are required shall be included here according to the specified coverage amount, limits, implementations and participation shares.

Auxiliary Medical Materials: Health expenses which may be incurred to support the Insured's treatment (auxiliary medical materials, crutches, wrist straps, support bandages, orthopedic supports, wheel chairs, corsets, orthopedic shoes, arch supports, boots, slippers, ice packs, any other orthopedic supports of all kinds, etc.) are included here according to the specified coverage amount, limits, implementations and participation shares.

Ambulance Services: Includes ambulance services coverage within Turkey 24hr/365 days in accordance with Insurance General & Special Conditions.

Outpatient Treatment Expenses: Covers expenses for medical exam, medication, lab services, imaging & diagnosis methods and physiotherapy.

Delivery Coverage is not included in the relevant price promotion/Policy.

Expenses for Spectacle Glasses & Frame / Contact Lenses: Covers expenses incurred for spectacle glasses & frames and contact lenses provided that these are prescribed by an ophthalmologist and supported by invoices. **Spectacle Glasses & Frame / Contact Lens coverage is not included in the relevant price promotion/Policy.**

Dental Expenses: Covers dental expenses incurred for dental treatments performed at hospitals and clinics licensed by Turkish Ministry of Health and/or at private offices of permitted dentists. For the purposes of this coverage "dental expense" includes the expenses made for dentist examinations, dental treatments, dentures, x-rays and dental surgeries.

Dental Expenses coverage is not included in the relevant price promotion/Policy.

Rehabilitation Expenses: This coverage includes all costs and expenses incurred during the functional trainings provided to the Policyholder to ensure them to restore their functional ability & quality of life (walking with or without clutches, eating, drinking, dressing/undressing, using the bathroom, using the stairs, etc.) they lost after neurological diseases, severe trauma, limb amputation etc. (rehabilitation) and health expenses made during hospitalization. **Rehabilitation Expenses coverage is not included in the relevant price promotion/Policy.**

Hearing Aid: This coverage includes costs & expenses for hearing aid devices obtained by doctor's prescription. **Hearing Aid Coverage is not included in the relevant price promotion/Policy.**

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Your product does not include the following coverages:

- Delivery Coverage,
- Newborn Coverage,
- Expenses for spectacles glasses & frame, all types of contact lenses, lens solutions,
- Examination, diagnosis, treatment expenses and expenses for relevant complications of dental, gum, jaw bone, temporomandibular joint and maxillofacial surgery,
- Rehabilitation Expenses,
- Hearing Aid Expenses,
- Prosthesis Expenses,
- Air Ambulance,
- Dental Treatment due to Traffic Accident,
- Personal Accident Coverage
- Physiotherapy after Hospitalization,
- Mammography and Mammary PSA,
- Check-up Expenses,
- Daily incapacity wage amounts which the Policyholder is not able to earn due to sickness,
- Care costs & expenses in case the Policyholder becomes in need of care or daily care costs or the agreed daily care fee (except for expenses included in Home Care Coverage specified in the Policy),

D- PREMIUM ASSESSMENT

Criteria regarding Premium Assessment: Premium amounts shall be determined according to the tariff premium designated by Insurer based on certain criteria such as portfolio experience, Policyholder's age, gender and purchased coverage types. Insurer may update this tariff premium periodically and also in consideration of the portfolio performance. AXA Sigorta 'Sağlık Misafir' Health Insurance Product does not contain any discount/ additional premium options. Compensation payments shall be made in line with the coverage limit amount and participation share amounts specified in the Policy.

Payment terms for Sağlık Misafir Health Insurance Product: Prepayment .

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E. WAITING PERIODS

Medical intervention and in-patient treatment expenses for the following diseases and complications shall be excluded from Insurance Coverage for a period of 9 months as of the Inception Date, regardless of whether the sickness/injury has occurred acutely or as a result of an accident:

- Polyps, lipomas, cysts, nodules and similar formations emerged during the initial Policy year and all kinds of masses (removal of lipomas, nevuses, warts, etc.),
- All types of carcinoma and cardiac diseases emerged during the initial Policy year,
- Tonsillar interventions, removal of adenoids, ear intubation, sinusitis, eardrum surgeries,
- All kinds of hernia (inguinal, stomach, etc.), hemorrhoid, pilonidal sinus, fistula, fissure and perianal abscess surgeries,
- Chronic renal disorders and dialysis, prostate diseases,
- Organ failures,
- Rheumatic diseases (Rheumatoid arthritis, Ankylosing spondylitis, etc.),
- Gall bladder diseases, stone diseases of biliary tract and urinary system,
- Varicosis (including Esophageal varices), hydrocele, spermatocoele,
- Myoma, ovarian, breast and uterine diseases, endometriosis, cystocoele, rectocoele and uterine prolapse, varicosis (including esophageal), hydrocele, spermatocoele
- All types of disc hernia (spinal, cervical, etc.), knee surgery (meniscus, chondromalacia, connective tissue ruptures, etc.), shoulder surgery (habitual shoulder dislocation, rotator cuff rupture, impingement syndrome, etc.), spinal surgery and arthroscopic surgery procedures,
- Cataract, glaucoma and thyroid diseases, retinal diseases,
- All surgical interventions for sleep apnea, uvula elongation, lowered palate and similar disorders,
- Multiple Sclerosis (MS) and Lupus (SLE),
- Cyst Hydatid,
- Entrapment neuropathy, hallux valgus, trigger finger,
- Invasive diagnosis methods (ERCP, Diagnostic Laparoscopy, Diagnostic arthroscopy, etc.),
- Inpatient treatment expenses related with complications of aforementioned diseases,

Waiting Period shall not be applicable to new Policies issued on the Expiration Date to ensure Policy Inception without any interruption.

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F. EXCLUSIONS

Any sickness and/or injury in any kind of accident suffered by Policyholders during Insurance Period shall be excluded from Insurance Coverage for the following reasons:

- 1- War or military operations having the nature of war, insurrections, riots, commotions and domestic disorders arising from the foregoing,
- 2- Commit or attempt to commit a crime,
- 3- Cases where Policyholder acts in a way deliberately exposing themselves to grave danger, except for attempts to save endangered persons and/or property,
- 4- Use of narcotic substances such as marijuana, heroin,
- 5- Nuclear risks and/or use of nuclear, biologic and/or chemical weapons and/or all kinds of attacks and/or sabotage causing any nuclear, biologic and/or chemical substances to be released/exposed,
- 6- All damages due to terrorist acts as stipulated in Anti-Terror Act No.3713, sabotages originated from such activities and due to biologic and/or chemical pollution, contamination or poisonings arising from interventions of competent bodies to prevent and mitigate the foregoing,
- 7- Injuries or sicknesses which may occur due to a suicide attempt by Policyholder, and
- 8- Other conditions not included in Insurance Coverage as specified in Policy Special Conditions.
- 9- All health expenses related to diseases of the Policyholder existing prior to the Policy Inception Date, recurrence of surgeries and treatments implemented during Insurance Period and relevant complications, even if declared to the Insurer during Insurance arrangement phase. (Expenses for incisional hernia, adhesiolysis, recurrences, explantation, etc.),
- 10- All diseases classified between Q-00 and Q-99 in ICD-10 (International Statistical Classification of Diseases and Related Health Problems, Rev.10) under congenital malformations, deformations and chromosome anomalies categories are considered as congenital diseases. All expenses included in the foregoing classification shall be excluded.
- 11- Expenses related to all kinds of congenital diseases and disabilities (natal anomalies, genetic disorders) even if diagnosis is made afterwards, inguinal hernia diagnosed until age 7, lacrimal duct obstruction occurring until age 3 (incubator care, etc.), expenses for regular or specific examinations and treatments (e.g., genetic tests, all kinds of karyotype research, hemoglobin electrophoresis, phenylketonuria test, thyroid tests until age 7, newborn metabolic

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screening tests, newborn hearing tests, hand-wrist radiographies, hip dislocation USG, undescended and retractile testicles, polycystic kidney, Vesicoureteral reflux (VUR) etc.) for motor and mental development disorders (growth and developmental delay/advancement, early/delayed puberty, etc.),

12- Expenses related to spinal deformations for persons under age 25,

13- Expenses related to umbilical cord blood bank and bloodletting & storage of umbilical cord blood,

14- Expenses related to storage of materials belonging to donor and receiver for bone marrow transplantation,

15- Stem cell transplantation and stem cell procedures for therapeutic purposes, embryo cloning, all kinds of treatment and transplantation procedures made with the cells obtain through such treatment,

16- Vaccination for allergic diseases (immunotherapy),

17- All vaccines except rabies and tetanus,

18- Expenses related to Menopause, Osteoporosis , Alzheimer, Parkinson , geriatric diseases, MS,

19- Health expenses due to occupational diseases and work accidents,

20- Expenses made for tests, analysis and required treatments for AIDS and AIDS connected diseases and all diseases and syndromes caused by HIV virus,

21- All kinds of aesthetic and plastic surgeries (nose reshaping, rhinoplasty, liposuction, breast reduction, etc.), all examinations, interventions, vaccinations, injections and treatments for aesthetic purposes, perspiration treatment, gynecomastia, aesthetic and plastic surgeries which may be required due to falling, traumas, impacts, burns or diseases which have occurred before Policy Inception,

22- Expenses related to skin care, skin spots, skin chaps; shampoos and hair lotions; cosmetic soaps and creams; medications and interventions, solutions and shampoos for hair loss and dandruff; perfumery, cotton, alcohol and colognes; hot water bags, skin soaps, toothpaste; sugar stripes and blood sugar meter device, sweeteners, dietary products and drugs, etc.,

23- Expenses related to acne and blackheads,

24- Expenses related to infertility diagnosis and treatment, examinations and treatments for assisted reproduction (follicle follow-up, hysterosalpingography, spermogram, adhesiolysis, artificial insemination, in-vitro fertilization, miscarriage investigations, embryo reduction, etc.), abortion interventions without any medical indication, birth control methods and related medication and devices (birth control pills, intrauterine devices, tubal ligation, injections, subcutaneous implants, condoms, spermicide chemicals etc.); all types of circumcisions, even

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- if for treatment purposes (phimosis, etc.), examinations & treatments related to sexual disorders, impotence (penile doppler, penile prosthesis, etc.), expenses for gender reassignment surgeries and all kinds of post- & pre-surgery hormonal therapies; diagnosis, treatment, control examination and complications of genital herpes, genital & anal papillomatous lesions (warts, condyloma acuminatum, etc.), genital molluscum contagiosum,
- 25- Varicosele treatment,
- 26- Notwithstanding the reason for the surgery, surgical interventions for nasal septum and all types of structural nasal deformations (septum deviation, SMR, all concha surgeries, nasal valve operations) and all surgeries and interventions for snoring,
- 27- All interventions and treatments for superficial varicose veins (sclerotherapy, laser, radio frequency, chemical blockade, foam sclerotherapy and laser surgery etc.),
- 20- Medical devices, leasing and calibration expenses of medical devices (robotic surgery leasing amounts, sleep apnea device and its calibration, holter device, nebulizer, hearing aid devices etc.),
- 28- Delivery expenses and all pregnancy related expenses,
- 29- Expenses for spectacles glasses & frame, all types of contact lenses, lens solutions,
- 30- Expenses related to speech and voice therapy, ophthalmic refractive error (myopia, etc.) surgery, treatment of strabismus and amblyopia, lenses correcting ophthalmic refractive errors such as multifocal lenses,
- 31- Examination, diagnosis, treatment expenses and expenses for relevant complications in every branch of dental, gum, jaw bone, temporomandibular joint and maxillofacial surgery,
- 32- Organ transplants,
- 33- Blood transfusion; expenses incurred for the organ, blood products and the donor,
- 34- Expenses related to home care and special nurse care services,
- 35- Expenses for child care, baby food, diapers, nursing/feeding bottles & dummies, etc.,
- 36- Expenses not required for the treatment such as phone calls, TV, cafeteria administrative services and paramedical service fees,
- 37- Expenses related to any kind of alternative therapies (acupuncture, mesotherapy, magnetotherapy, oxytherapy, CO2, neural therapy, chiropracty, PRP (Platelet Rich Plasma) reiki, ayurveda etc.), weight control disorders, massage, hydrotherapy, mud bath, obesity, obesity treatment (xenical, reductil etc. drugs), all drugs and materials used for dietary purposes, asthenia treatment, PERTH (Pulsating Energy Resonance Therapy), botox and ozone applications (even if for treatment purposes) and any kind of treatments implemented by persons who are not medical doctors/physicians,
- 38- Expenses related to examinations, analysis, treatment and interventions at gymnasiums,

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alternative medicine centers, weight loss centers, foot health centers, anti-aging and well-being centers, spa and beauty centers, dermatology, aesthetics and laser centers (including examinations made dermatologists, fees paid for homocystein, DHEA, GH, fat and muscle measurement, etc.),

39- Expenses related to supplementary products with a non-medication nature and used for meeting daily requirements of and/or preserving and supporting overall well-being of the body, vitamins in the form of packages containing more than 30 pills, herbal drugs, dietary supplements and import medications without a permit issued by Turkish Ministry of Health, drugs sold with the license of Ministry of Agriculture, all pharmacological substances not approved by FDA (Food and Drug Administration) (Pharmaton, umca, immunex, esbertitox, sinus rinse, lid care, seven seans, minadex, vitagil, osteo bi flex, etc),

40- Medical interventions, implementations and treatments with an experimental & research nature without any evidence for efficacy (all kinds of food intolerance tests, imo pro 300,vega test, york, etc.),

41- Deliberate or indeliberate self-injuries and hazards occurring in sane or insane condition, drunk driving, alcohol intoxication, diseases and injuries arising from alcoholism and alcohol abuse; all types of health expenses incurred as a result of use of narcotics and addictive substances such as heroine, morphine etc.,

42- Expenses related to treatments, medications and devices for quitting and/or clearing the effects & toxins of nicotine, alcohol and similar addictive substances (nicotine plasters, nicotine chewing drops, antabus, zyban etc.),

43- Injuries during driving without a driver's license as referred to in provisions of Highway Traffic Act and all relevant travel, transportation and treatment expenses,

44- Expenses related to psychiatric examinations and treatments, psychosomatic disorders, psychologist and psychological consultancy fees, mental & neurological disorders treated at psychiatric hospitals and/or similar clinics;

45- All health expenses incurred during performance of dangerous sports (amateur aviation sports, deltawing driving, glider, parachuting, paragliding, bungee jumping, mountain climbing, scuba diving, horse riding etc.), Health expenses related to athletes incurred during tournaments & games/races, including car and motorcycle races, are out of Policy coverage.

46- Diseases and disabilities which may occur during participation in a sports game and/or training session, whether as a licensed professional or an amateur athlete,

47- Ambulance expenses for services received from centers other than AXA Sigorta Emergency Center,

48- All health expenses for out-of-coverage & diseases and disorders specific to the relevant

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person as indicated in the certificate attached to the Policy and those related to coverage scopes not specified in the Policy and/or the attached certificate,

- 49- Expenses incurred due to complications arising from wrong treatments and interventions/surgeries caused by physicians and/or healthcare institutions,
- 50- Expenses for healthcare services received from physicians with a specialty not matching/appropriate for the Policyholder's disease and for treatments performed by family members, even if such member is a medical doctor; expenses for examinations, analysis and treatments by doctors dealing with weight control disorders other than their medical specialty area, even if these are related with their own medical discipline,
- 51- Procedure prices not corresponding to those listed in AXA Sigorta A.Ş. Contractual Price List on invoices issued by Contractual Healthcare Institutions,
- 52- Regular analysis & check-up expenses,
- 53- Examinations and treatments made for check-up purposes without any doubt for a disorder or disease (scanning tests, vaccination control tests, viral markers, Ca markers, etc.), dietitian fees, analysis requested by a dietitian and preventive medical services,
- 54- Any procedure, intervention and treatment method not listed in TMA - MPD Fee List,
- 55- Material expenses related to robotic surgery,
- 56- Expenses for all kinds of Bariatric Surgery methods (gastric by-pass, gastric balloon, gastric tube, adjustable gastric band, weight loss surgery -stomach reduction-, biliopancreatic diversion, jejunioileostomy, colon shortening surgery, etc.), regardless of the reason,
- 57- Coronary Artery Calcium Scoring Test and procedures listed under Electron Beam Tomography (EBT) in TMA - MPD Fee List, virtual colonoscopy, virtual angiography and similar examinations for scanning purposes,
- 58- Ptosis (Droopy Eyelids) treatments for whatever reason,
- 59- Daily incapacity wage amounts which the Policyholder is not able to earn due to sickness,
- 60- Care costs & expenses in case the Insured becomes in need of care or daily care costs or the agreed daily care fee,
- 61- All health expenses incurred in foreign countries,
- 62- All expenses incurred at healthcare facilities included in the "List of Excluded Healthcare Facilities", which can be found under "Online Procedures" tab on AXA Sigorta A.Ş.'s website at www.axasigorta.com.tr, and related physician's expenses thereof,

G. CONDITIONS EXCLUDED UNLESS A COUNTER AGREEMENT EXISTS

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Unless a contract exists otherwise, any sickness and/or injury in any kind of accident suffered by Policyholders during Insurance Period shall be excluded from Insurance Coverage for the following reasons:

- a) Earthquake, flood, volcanic eruption and landslide,
- h) Save for the damages indicated in paragraph 6 of "Exclusions" section above, damages due to terrorist acts as stipulated in Anti-Terror Act No.3713, sabotages originated from such activities and interventions of competent bodies to prevent and mitigate the foregoing.

H. RENEWAL WARRANTY

No renewal warranty is offered for "Sağlığım Misafir" Health Insurance Product. All policies are issued as new business even if the Insured used to have a renewal warranty in their previous policy and this right cannot be continued.

I. COMPENSATION PAYMENTS

- 1- Beneficiaries shall be liable to provide all required documents to the Insurer to be able to claim their rights arising from the Policy. Documents required for Indemnity claim payments may be different for all claims depending on the coverages purchased with the Policy. Please ask your Insurer for a current list of required documents.
- 2- In case of risk realization, inform your Insurer within 8 business days, contact information of which is indicated on the cover page, together with the required documents and information.
- 3- Insurer shall be liable to pay compensation in case of risk realization.
- 4- Insurer shall perform the required examinations and complete indemnity procedures within maximum 10 days following the receipt of full required information and documentation.

J. ARBITRATION:

AXA Sigorta A.Ş. is a member of Insurance Arbitration System. You can access the Insurance Arbitration Board by visiting www.sigortatahkim.org, or by sending an e-mail to bilgi@sigortatahkim.org or by calling 0216 651 65 65 (pbx).

K. APPLICABLE LAW

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This Contract shall be construed according to Turkish Law. Istanbul Central (Çağlayan) Courts, Execution Offices and Insurance Arbitration Board shall be the competent jurisdiction for disputes related to or arising from the performance hereof.

L. PERSONAL DATA PROTECTION

Thank you for your preference on AXA Sigorta A.Ş. by purchasing this Policy. AXA Sigorta A.Ş., with the capacity of Data Controller, pays utmost care and attention to ensure confidentiality of your personal data in compliance with the relevant applicable regulations by taking all necessary security measures while rendering the services we offer to our customers. AXA Sigorta A.Ş. processes your Personal Data and Specific Personal Data with the capacity of Data Controller, within the framework of Personal Data Protection Act No.6698 (hereinafter "the Act" or "PDPA"). In this regard, the Agency which sold you this Policy is entitled to act as "Data Controller" from time to time, in addition to its capacity of "Data Processor" in line with the relevant agency activities.

AXA Sigorta A.Ş., with the capacity of Data Controller, pays utmost care and attention to ensure confidentiality of your personal data in compliance with the relevant applicable regulations by taking all necessary security measures while rendering the services we offer to our customers. Pursuant to Personal Data Protection Act No.6698 ("PDPA"), personal data is defined as "any and all kinds of information regarding identified or identifiable real persons". Race, ethnic origin, political views, philosophical beliefs, religion, sectarian or otherwise beliefs, clothes and appearance, membership of associations, foundations or labor unions, health status, sexual preference, criminal convictions and data related with security measures and biometric and genetic data are considered as specific data. Specific data related with health status and sexual preference can be processed only upon explicit consent of data owner. Your Personal Data and/or Specific Data are processed during our services and operations, namely risk assessment, insurance sales (including cross sales), statistics, pricing, planning and execution of operations regarding customer satisfaction, promotions, marketing and advertisement, loss payment and assistance services and any other service to be rendered to our customers through our agencies and other business partners under respective insurance contracts and in accordance with the current applicable insurance legislation and all other relevant laws and regulations, based on the legal grounds of "being explicitly set forth in relevant laws", "processing of personal data belonging to contractual parties being a requirement, provided that this shall be directly related with establishment and performance of an agreement", "data processing being a requirement for fulfillment of legal liabilities by Data Controller", "data processing being a requirement to protect legal interests of Data Controller, provided that fundamental rights and liberties of the relevant person shall not be harmed in

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any way", and on exceptional cases, based on "the explicit consent provided by the relevant person", as defined in Article 5 of the Act. On the other hand, Specific Data are processed under Article 6 of the Act, based on the legal grounds of "being explicitly set forth in relevant laws", and "the explicit consent provided by the relevant person".

AXA Sigorta A.Ş. can transfer your personal data to national and international competent public authorities, including Insurance and Private Pension Regulatory and Supervisory Agency (SEDDK), Insurance Information & Monitoring Center (SBM), as well as our service providers, our affiliates and subsidiaries, authorized agencies, reinsurers, insurance experts, assistance companies and actuaries to be able to meet our legal obligations while executing our contractual responsibilities and liabilities towards our customers, and also with international AXA Group Companies based overseas, particularly in cases where the Company has a legal interest in sharing such data or if sharing of such data is required for execution of a relevant existing contract.

Such personal data are collected via automatic means in electronic environment, as well as non-automatic means such as verbally or in writing and gathered both directly from you through our agencies, call center and internet applications, and also from databases for which we have access permission given by relevant public authorities, all to be used for fulfillment of our liabilities arising from insurance contracts. We would like to point out that AXA Sigorta A.Ş. never shares or allows access to your personal data with/to unauthorized third parties to satisfy our organizational interests.

You may find detailed information regarding this matter, including your existing rights and how you'd be able to use such rights as the Relevant Person, under the "Statement of Clarification" section in AXA Sigorta A.Ş. corporate website.

() I hereby represent that I have read the information contained herein, I am informed about the products and coverages I have chosen, I am informed by the Intermediary regarding my rights and data processing activities in line with applicable Personal Data Protection Act and I am informed that I can also access this information in "Statement of Clarification" section on official website of AXA Sigorta A.Ş., by calling Call Center at (0850) 250 99 99 or by sending a request e-mail tokisiselverikoruma@axasigorta.com.tr .

M. COMPLAINTS AND INFORMATION REQUESTS:

1- The address and phone numbers stated below may be used for all information requests and

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complaints regarding the insurance. Insurer has to reply all requests within 15 days upon receipt of application.

2- You may contact our Customer Services Department through phone no. 0850 250 99 99 in case your Policy or letter of rejection is not delivered within 30 days after your application.

3- Please contact your agency or our Company if you did not receive the Special Conditions and implementation attachments enclosed with your Policy.

Address : AXA Sigorta A.Ş.

Customer Services Department

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This Policy is drawn up in accordance with the General Conditions or otherwise explanations and the Special Conditions specified in the Policy.

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