Protection of Personal Data

We, as T. Garanti Bankası A.Ş., have respect for security of your personal data and for your right of privacy, and make account of confidentiality and protection of your personal data. Now, we are hereby presenting to your attention this public disclosure text prepared in order to inform you about your rights regarding processing, transfer, storage and destruction of your personal data shared by you with our Bank at any time in the course of the investor relationship services by T. Garanti Bankası A.Ş. to you, and regarding use and protection of your personal data under the Personal Data Protection Law no. 6698 (“KVKK” or “Law”). As will be described in this Public Disclosure Text, your personal data and sensitive personal data may be recorded, archived, updated, transferred, classified and processed pursuant to and under KVKK and other applicable laws and regulations appertaining thereto.

I. Data Supervisor

This public disclosure text is published by T. Garanti Bankası A.Ş., as and in the capacity of data supervisor, in accordance with the pertinent provisions of KVKK no. 6698, the Banking Law no. 5411, the Capital Market Law no. 6362 and other applicable laws and regulations in relation therewith. As per the Law, “Data Processing” refers to all kinds of transactions effected on personal data, such as acquisition, recording, storage, updating and classification of personal data, fully or partially, by automatic means and ways or by non-automatic means and ways, providing that it is a part of any data registration system, and sharing of data with third parties or transfer to them to the extent permitted by the applicable laws and regulations.

We, as data supervisor, are keeping and safeguarding all kinds of personal data, shared by you with us, in strict compliance with the applicable laws and regulations, and by taking all kinds of the technical and administrative actions and measures required for protection of your personal data under an appropriate security level.

II. Personal Data Collected by Us

Personal data, varying according to the type, nature and past of the relations between our Bank and the related person and depending on the method of acquisition of data and the following purposes, to be collected in the course of relations to be established by us with you in tandem with the products and services you are going to receive from our Bank, and to be processed in compliance with the principles set down in the Law and in our Bank’s Personal Data Processing and Protection Policy, are generally as listed below, without however being limited thereto:

- Identity Data and Information: Name, surname,
- Communication Data: Together with such communication data as address, electronic mail, registered electronic mail address, mobile phone, fixed phone and facsimile number, all and any communication records relating to phone conversations, video conversations and electronic mail correspondences, and other audio and video data
- Legal Information: Information contained in correspondences with juridical authorities, information contained in case files, and information kept in the course of proceedings relating to alternative dispute resolution ways, acquired by our Bank due to the legal disputes involved in by our Bank, and data contained in writs and subpoenas of any kind relating to administrative and juridical authorities sent and delivered to our Bank

III. Personal Data Collection Method
Your personal data are acquired during the investor relationship services provided by T. Garanti Bankası A.Ş. to you, and may be collected either during face-to-face interviews, or e-mail. Your personal data may be stored in verbal, written or electronic media through Head Offices.

IV. Personal Data Processing Purposes and Legal Reasons

The webcast event which you will be participating in will be recorded by our Bank. In this context, your name, surname, job title and e-mail address will be collected and processed for the purpose of participation in webcast event. Since the event will be recorded, the audio and video recordings of the participants will be collected and processed during the event. These collected data will be processed by our Bank to edit webcast notated, to review the webcast and meeting contents, to share them with our Bank’s employees and other participants who will be unable to attend the webcast, and to publish the webcast records on our Bank’s website. Your personal data are collected and acquired in all types of verbal, written, visual and electronic media for the purposes tabulated hereinabove and for provision of the investor relationship within the legal framework specified herein and for full, complete and smooth performance by T. Garanti Bankası A.Ş. of all of its legal and contractual obligations. Legal reasons underlying the collection of your personal data are KVKK (Personal Data Protection Law) and other applicable laws and regulations appertaining thereto. Your personal data are processed by T. Garanti Bankası A.Ş. by automatic and non-automatic methods and ways in case of receipt of your explicit consent pursuant to article 5/1 of KVKK or alternatively in reliance upon certain legal motives pursuant to and under article 5/2 of KVKK. Your sensitive personal data may be processed only in case of receipt of your explicit consent pursuant to article 6/1 of KVKK. T. Garanti Bankası A.Ş. may process your sensitive personal data only with your prior explicit consent.

V. Transfer of Personal Data

Your collected personal data, in accordance with the fulfillment of the above mentioned Purposes by our Bank, can be transferred to everyone who visits our Bank’s website since the webcast records will also be published on our Bank’s website, to public entities and authorities and juridical authorities who are legally authorized to get information in accordance with the fulfillment of our Bank’s legal obligations.

VI. Your Rights Relating to Protection of Personal Data

Whenever you like, you may apply to our Bank, and:

1. May ask whether your personal data are processed or not, and if so, for which purposes, and whether your personal data are used for the intended purposes or not, and if processed, may request detailed information thereabout; and

2. May learn the identity of third parties with whom your personal data are shared within Turkey or abroad in accordance with the laws; and

3. If you think your personal data are processed incompletely or inaccurately, may request completion or correction of them, as the case may be; and

4. May request deletion or destruction of your personal data within the frame of conditions stipulated in article 7 of the Law; and

5. May request the transmission of your requests stated in subparagraphs (c) and (d) hereinabove to third parties to whom your personal data are transferred, so that such third parties also take the same actions in connection therewith; and
6. May raise an opposition against any consequences in your disfavour due to analysis of your personal data by automatic systems, or if you think that your personal data are recorded or used unlawfully, and if you have actually incurred damages due to that reason, may claim indemnification of your damages.

If and when you use any one of your rights to learn whether your personal data are processed or not, and if your personal data are processed, to request information thereabout, and to access to and request your personal data, and to learn the purpose of processing of your personal data and whether your personal data are used for the intended purposes or not, and to learn the identity of third parties to whom your personal data are transferred in Turkey or abroad, then and in this case, the information requested by you will be given to you in writing via electronic media or by using the communication data designated by you.

VII. Data Security and Application Rights Your personal data are carefully protected within the reach of available technical and administrative means, and the required security actions and measures are taken at a level appropriate for the probable risks by also considering the technological opportunities.

You may transmit your requests under KVKK:

- By delivering the same in writing and by hand to our Head Offices or Branch Offices, or
- By sending via a notary public, or
- By delivering the same with secure electronic or mobile signature to our Registered Electronic Mail Address of InvestorRelations@garantibbva.com.tr, by using your registered electronic mail address or your electronic e-mail address registered in our systems.

If any application filed by you for the aforementioned purposes requires an additional cost, you may need to pay a fee as specified in the tariff to be designated by the Personal Data Protection Board. Your requests in your application will be responded as soon as possible and in any case within no later than 30 (thirty) days, depending on the kind of your request.

*In case of any change in the personal data inventory, our Bank is going to update this information text.*

T. Garanti Bankası A.Ş.