



IMPORTANT INFORMATION

ABOUT THE FINANCIAL SERVICES COMPENSATION SCHEME COVERAGE

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

Currently this compensation limit is **£85,000** for eligible depositors.

From **1 January 2016** your eligible deposits with T.C Ziraat Bankasi A.S London Branch will be protected by the FSCS up to a total of **£75,000 instead of £85,000**.

Please note that the FSCS limit was changed on 3 July 2015 from £85,000 however the UK Government has agreed to defer the change until 1 January 2016 for eligible account holders who were already covered under the scheme.

The accounts opened from 3 July 2015 are protected by the FSCS up to a total of £75,000. For joint accounts each account holder is treated as having a claim in respect of their share.

The limit will relate to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For instance if you hold a savings account with £70,000 and a current account with £20,000, and these accounts have been opened with us before 3 July 2015, you will be able to claim compensation for £85,000 until 31 December 2015 and £75,000 after this date.

For further information please ask at the branch, refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100.

Please note that the 'information sheet and exclusions list' referred to in some of our literature will be available from FSCS by 1 January 2016.

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T.C. Ziraat Bankasi A.S. London Branch is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority