

Dear individual customer, if you have submitted a written application to our organization regarding the dispute arising from the services we provide, within 2 years at the latest from the date of the transaction or action subject to the dispute, and if this application is not replied within 20 days from the date of your application, you have the right to apply to the relevant TÖDEB Retail Customer Arbitration Committee from the end of the 20-day period for which a response must be given; if your application has been rejected or if you do not find the answer sufficient, within 60 days from the date of response, according to the Regulation on the Principles and Procedures of The Association of Turkish Payment and Electronic Money Institutions (“TÖDEB”) Individual Customer Arbitration Committee (<https://www.fups.com/static/file/bireysel-musteri-hakem-heyeti-yonetmelik.pdf>).

You can access the application form for the TÖDEB Individual Customer Arbitration Committee from the link below or from the website [www.todeb.org.tr](http://www.todeb.org.tr). The form can be submitted electronically via [www.todeb.org.tr](http://www.todeb.org.tr) after filling in the relevant information and uploading the necessary documents.

<https://todeb.org.tr/hakemheyetibasvuruformu/>

You can reach all detailed information about the application to the TÖDEB Retail Customer Arbitration Committee by clicking here (<https://todeb.org.tr/sayfa/bireysel-musteri-hakem-heyeti/56/>). You can also view the Information Leaflet (<https://www.fups.com/static/file/en-bireysel-musteri-hakem-heyetibrosur.pdf>).