**DAC6**

T.C. Ziraat Bankasi AS Athens Central Branch would like to inform its customers that on June 25, 2018, the EU Directive 2018/822 (available as "DAC6") is available in the Official Journal of the EU and on 31.07.2020 it was implemented into the Greek legislation by Law 4714/2012. The new directive amends the EU Directive 2011/36 on administrative cooperation regarding the mandatory automatic exchange of information in the field of taxation in relation to reportable cross-border arrangements.

Directive DAC6 requires EU-based intermediaries (including the Bank) or the taxpayers to declare certain cross-border arrangements to their domestic tax authority. Therefore from the 1st of January 2021, cross-border arrangements must be submitted within 30 days to the domestic tax authorities.

More information can be obtained at the following link of AADE: <https://www.aade.gr/epiheiriseis/themata-diethnoys-dioikitikis-synergasias/aeoi-aytomati-antallagi-pliroforion-dac6>

Our Bank must inform its customers that, in case it finds that any of the transactions of its customers falls within the criteria of the law for its classification as a reportable cross-border regulation, we will submit it to the domestic tax authorities.

We have to clarify that TC Ziraat Bankasi AS Athens Central Branch does not provide tax advice and therefore never play an active role in designing or organising the implementation of a cross border reportable arrangement. Nevertheless in some cases, our Bank’s products can be used as part of a an arrangement. In these cases and if our Bank is able to identify such an incident we will be considered as an intermediary and be subjected to reporting obligations.