

## Members of Bayındır Chamber of Agriculture are provided with the advantages of Producer Card...

Having introduced many innovations to Turkish agricultural sector, DenizBank has signed a protocol with Turkish Association of Chambers of Agriculture. Within the framework of this protocol, farmers who are members to Bayındır Chamber of Agriculture will from now on be able to benefit from the advantages offered by Producer Card.

DenizBank distinguishes itself from other private banks through its intensive efforts for the development of agricultural sector and its innovative products tailored to the sector. It continues to work with the aim of supporting the modernization of Turkish agriculture and increasing efficiency in agricultural production as well as the competitive advantage of our farmers in global platform.

In this framework, DenizBank signed a cooperation protocol with Bayındır Branch of Turkish Association of Chambers of Agriculture on January 8, 2009. According to this protocol, DenizBank will be allocating Producer Card to the members of Bayındır Chamber of Agriculture and offering to the farmers in that region the opportunity of enjoying all financial services of the bank. Within the scope of this cooperation, farmers who are members to Bayındır Chamber of Agriculture will be able to do shopping in the merchants and meet all their agricultural needs through Producer Card.

The Chairman of Bayındır Chamber of Agriculture, Arif Akgün and Western Anatolia Regional Office Manager of DenizBank, Hasan Özer Orhan and the Branch Manager of Bayındır Branch Celalettin Kılıç participated in the signature ceremony.

Regarding the protocol, Western Anatolia Regional Office Manager of DenizBank said: "As DenizBank we are aware of the contribution of agricultural sector in our economy and we always support the farmers. Thanks to this protocol, farmers who are members to Bayındır Chamber of Agriculture will be able to take part in the activities we have launched with Agricultural Festival and they will also enjoy the benefits of new products and services we offer for the development and reinforcement of the sector."

### **Contributions of DenizBank in agricultural sector**

DenizBank is the first and only bank which has provided not only financial support but also advisory services directed to inform and increase the awareness of farmers and recruits Agricultural Engineers specially rendering services to farmers. DenizBank also realized Agricultural Festival between May 15 and August 30, 2008. This festival is the first event organized for agricultural producers.

### About Producer Card...

DenizBank offers new products and services for increasing the productivity of Turkish agriculture as well as developing and strengthening the sector. One of these products, Producer Card is designed particularly for farmers and it facilitates things for them. With "Producer Card" it is possible to pay in installments and according to harvest time. Producer Card is a first in the world in terms of its conveniences and services. The most important feature of Producer Card is that payments are realized once a year and the payment maturity is entirely determined according to the harvest time of farmers...

### Advantages offered by "Producer Card"

Producer Card makes it possible to effectuate payment according to harvest time for more than 100 products. It brings practical financial solutions for farmers' needs related to agricultural production. Now, DenizBank's agricultural SME loan which is very easy to collect is offered to farmers through Producer Card, which is a first in Turkey.

Farmers can use their Producer Cards to meet their following needs by **doing shopping** in the merchants of **withdrawing cash from ATMs**.

- Diesel oil
- Fertilizer
- Pesticide,
- Agricultural mechanization,
- Agricultural machines,
- Spare parts and others.

### Opportunities provided to farmers through Producer Card...

- Repayments can be realized according to harvest time as it is the case in all of our agricultural loans.
- It can easily be used when needed.
- It removes the risk of having cash money on.
- It offers the possibility of early payment.
- Farmers can benefit from the reduced prices and other shopping opportunities in merchants.