

## DenizBank SME Banking Services for Members of Adapazarı Chamber of Blacksmiths and Turners

Becoming one of Turkey's leading financial institutions thanks to its productive growth strategy, DenizBank invites all SMEs in Adapazarı to DenizBank Adapazarı Branch.

Focusing on SMEs, which it considers as the heart of national economy, DenizBank has consolidated all its services oriented in this wide customer segment under "SME Banking" umbrella.

Taking into consideration that SMEs' most important problem is not being able to benefit from financial intermediaries as efficiently as they should; in order to meet the huge deficit DenizBank has taken steps by its SME Banking products and services and also provides accessibility to all of its products and services via its financial supermarket approach. By this way, while facilitating business owners' lives DenizBank aims at producing financial solutions that enterprises are in need of.

Granting cash and non-cash loans to owners of commercial institutions which are members to chambers of commerce and industry under favorable conditions by signing special protocols with Chambers of Commerce and Industry across the country; DenizBank SME Banking has also signed a protocol with Adapazarı Blacksmiths' and Turners' Chamber on 19 January 2008.

"We provide you with the wind to go forward" was the motto addresses to all SMEs in the signing ceremony attended by Turgay ÖZÇELİK, DenizBank Adapazarı Branch Manager and Numan AKAR, Chairman of Adapazarı Blacksmiths' and Turners' Chamber. Monthly Instalment Support Loan, Letter of Guarantee, and Revolving and Spot Loan opportunities are presented to Chamber's member-enterprises with maturity options up to 3 to 36 months and special interest rates. All an institution which wants to take the advantage of these loans should do is to apply to the Chamber of which it is a member or to apply the DenizBank Adapazarı Branch...

### Loan Models specific for Enterprises

By its "Orange Team", which is composed of more than 550 trained and specialized Portfolio Managers, DenizBank presents its customers various products and services which meet enterprises' demands through its branches across the country.

Breaking a new ground in Turkey by launching a special loan evaluation model specific for SME customers, DenizBank replies each kind of loan application within 72 hours at the latest. With its "Tourism Package" and "Stationery Package", DenizBank provides enterprises, whose income changes according to seasons, with the opportunity to arrange their loan instalments according to seasons with high cash-flows. On the other hand, by providing the enterprises with the products they need in addition to finding financial solutions they seek to be able to purchase the said products, DenizBank's "Ready Fleet" enables all SMEs to lease vehicles form DenizBank branches.

**Breaking new ground in the world: “SME Card”**

Differentiating itself from the sector with its SME Banking products and services especially during the last 4 years, DenizBank has broken new ground in the world with its “SME Card”, which was presented to customers on April the 8<sup>th</sup>, 2008 and which provides SMEs with many advantages.

With the “SME Card” which is designed specially for SMEs, DenizBank presents its customers 4 different loan options under the umbrella of the same credit card via a wide range of banking channels, which provide a 7/24 non-stop service.

Providing an effective solution in terms of operating costs and time management, “SME Card” enables uniting many banking services in a single credit card, such as the Ready Account (Hazır Hesap), Instalment Commercial Loan, Sectoral Loans, Seasonal Payments and Business Card products, which are all prepared in accordance with enterprises’ needs.

Thanks to “SME Card”, enterprise owners are now able to deposit money from their accounts even when their accounts aren’t available for such a transaction, to use installed commercial loans for their operating cost needs or to use their company credit cards for company expenses such as purchasing fuel or booking hotel rooms/airplane tickets. Thanks to the technical infrastructure of the SME Card, enterprises will also be able to arrange their loan repayment options via the Bank and ATMs in accordance with the seasonal financial features of the sector in which they do business.