

## **DenizBank provides Orange Support to SMEs which are members of Kirsehir Chamber of Commerce and Industry...**

**Having distinguished itself with the tailored products and services it has developed in line with the needs of SMEs, DenizBank SME Banking Department offers financial support to SMEs which are members of Kirsehir Chamber of Commerce and Industry under favorable conditions.**

Departing from the fact that the most important problem facing SMEs is the inability to make complete use of financial intermediaries, DenizBank maintains its activities aimed at closing the gap in this area with the products and services it offers. Establishing cooperation protocols with chambers of commerce and industry across the country within this framework, DenizBank signed a protocol with Kirsehir Chamber of Commerce and Industry on 04.05.2009.

Signing ceremony of the cooperation protocol was held in Kirsehir Chamber of Commerce and Industry building with the participation of Oguzhan Özark, DenizBank SME Banking Marketing SVP, Hasan Ferit, SME and Agriculture Banking Central Anatolia Region Sales Manager, Aysel Altuntas, DenizBank Kirsehir Branch Manager and Müfit Göçen, Chairman of Kirsehir Chamber of Commerce and Industry. Within the framework of the protocol, Kirsehir Chamber of Commerce and Industry member businesses will be able to use "Credit to Support your Capital" with maturities up to 72 months and also "Equal Installment Credit" with maturities up to 36 months from DenizBank under special interest rates. Being first credit providing long-term financing option for SMEs' capital needs to purchase goods and services, "Credit to Support your Capital" enables businesses to satisfy their cash needs with maturities up to 6 years by collateralizing their real estates. On the other hand, this new credit of DenizBank, offering special interest advantages for Kirsehir Chamber of Commerce and Industry member businesses, can be utilized for credit amounts going up to TL 500.000 and with a grace period of 3 months. The only thing the businesses should to take the advantage of these credits is to apply the chamber to which they are members or to DenizBank Kirsehir Branch.

### **Credit models tailor-made for SMEs**

Acting with the financial supermarket approach, with this protocol DenizBank not only provides Kirsehir Chamber of Commerce and Industry member businesses with financial support under favorable conditions but also enables them to benefit from all of its products and services. By this way, while DenizBank offers solutions for SMEs' financial needs, it also aims at facilitating business-owners' personal lives.

Starting a special credit evaluation model for SME Banking customers by an innovative step in Turkey, DenizBank SME Banking answers each type of credit request within 72 hours at the latest. With its "Tourism Package" and "Stationary Package", DenizBank offers SMEs, whose incomes change from season to season, to repay their installments in periods when their cash-flows are better. On the other hand, DenizBank not provides SMEs with the products they are in need of, but also offers them the financial solutions they seek for obtaining these said products: With its "Ready Fleet", DenizBank enables all SMEs to rent vehicles from DenizBank branches.

### **"SME Card", Breaking a New Ground in the World**

Differentiating itself in the sector thanks to its SME Banking products and services especially during the last 4 years, has broken a new ground in the world by the "SME Card", which met customers on April 8th, 2008 and presents many advantages to SMEs.

With this SME Card, designed especially for SMEs only, DenizBank presents 4 different credit options in a single credit card and via many banking channels with a 7/24 non-stop banking service.

"SME Card", which was launched as an effective solution that offers effective cost and time management, presents the opportunity of uniting the Ready Account, Installment Commercial Credit, Sectoral Credits with Seasonal Repayments and Business Card -that are all banking products tailor made to meet SMEs' needs- in a single card.

With the "SME Card", business owners will be able to withdraw money from their Ready Accounts even when their account balances are insufficient for such a transaction, utilize installment credits for their operating capital needs or use their company credit card for company expenses such as purchasing diesel oil, booking hotel rooms or airline tickets...etc. In addition, SME Card infrastructure enables SMEs to determine credit repayment options in accordance with the season when the sector in which they do business generates the highest profit; and they will be able to activate their sectoral credit repayment options via DenizBank branches and ATMs.