

## TOWN OF ÇAL MEETS DENIZBANK ADVANTAGES...

In the framework of protocols signed with DenizBank, members of Çal Union of Agricultural Chambers and Çal Chamber of Artisans will enjoy advantages of DenizBank.

Focusing on conducting intense activities for the development of agricultural sector and centralizing in SMEs, which it considers as the heart of national economy; DenizBank continues conducting innovative studies on its sector-specific products.

In this framework, with the protocol signed with Çal Branch of Turkish Union of Agricultural Chambers on 12.20.2009, DenizBank allocated Producer Cards to Members of Çal Chamber of Agriculture and also allocated SME Cards to members of Çal Chamber of Artisans by signing another protocol with Çal Chamber of Artisans.

In addition to financial services DenizBank presents, members of Çal Chamber of Agriculture will enjoy the opportunity of meeting their agricultural sector-related needs by *shopping with their Producer Cards* in merchants.

Besides, members of Çal Chamber of Artisans meet the advantages of SME Card which enables uniting Ready Account, Installment Commercial Credit, Sectoral Credits with Seasonal Repayments and Business Card products (that are all tailor-made for SMEs' needs) in a single credit card.

İsmail Koçal, Head of Çal Chamber of Agriculture; Aydın Canan, Head of Çal Chamber of Artisans; Hasan Özer Orhan, DenizBank West Anatolia Regional Manager; Asuman Köseoğlu, DenizBank SME and Agricultural Banking West Anatolia Sales Manager and Ümmü Gürlek, DenizBank Çal Branch Manager participated in the signing ceremony of the protocol.

Regarding the protocol DenizBank West Anatolia Regional Manager Hasan Özer Orhan made the following remarks: "DenizBank is aware of agriculture's significant contribution to domestic economy and always stands beside agricultural producers. Thanks to this protocol, farmers who are members of Çal Chamber of Agriculture will make use of our activities, new products and services offered to producers. With DenizBank Producer Card they will be granted credits under favorable conditions, will be able to determine their repayment dates once a year in accordance with the harvest time and to meet their agriculture-related needs such as diesel oil, fertilizer, agricultural chemicals...etc easily.

Stating that they were proud to be playing a role in activating national economy via signing protocols throughout the country, Mr. Orhan added: "In order to improve and enrich SMEs' (one of the dynamics and maybe the most important dynamic of economy) access to and benefiting from financial instruments up to targeted levels, we continue with presenting one after another new products and services tailor-made for SMEs".

### About the “Producer Card”, which broke a new ground in the world

- Farmers can use their Producer Cards by *shopping* in merchants or *withdrawing cash from ATMs* for their needs regarding diesel oil, fertilizer, agricultural chemicals, agricultural mechanization, agricultural machines, spare parts or other requirements.
- Repayments can be realized at harvest time, which is in fact the case for all our agricultural loans.
- The risk of having cash money on is eliminated.
- Early payment opportunity is offered.
- Discounts and other shopping opportunities of the Producer Card are provided in merchants.

### About the “SME Card”, which broke a new ground in the world

- With the SME Card, a tailor-made credit card for SMEs only, DenizBank presents 4 different credit options within a single card through various banking channels and with a 7/24 non-stop service network.
- SME Card, which is launched as an effective solution in terms of enterprises' cost and time management, enables uniting Ready Account (Hızır Hesap), Installment Commercial Credit, Secrotal Credit with Seasonal Payments and Company Credit Card (all tailor-made products for enterprises' needs) in a single card.
- Entrepreneurs will be able to withdraw money from the Ready Account even when their account is not suitable for such a transaction, use installment commercial loan for needs of operating capital or use their Company Credit Cards for company expenses such as buying fuel oil, booking hotel rooms and airway tickets...etc
- Thanks to the technical infrastructure of SME Card, via branches and ATMs card holders will benefit from credit opportunities enabling them to determine repayment dates tailor-made for sectoral conditions in their activity field.