

SME BANKING SERVICES FOR MEMBERS OF CHAMBERS OF COMMERCE AND INDUSTRY

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

Focusing on SMEs, which it considers as heart of national economy, DenizBank consolidated all its services oriented to 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; DenizBank has taken steps in order to meet the huge deficit by its SME Banking products and services, to which it provides accessibility via its **financial supermarket** approach. By this way, DenizBank aims at producing financial solutions needed by enterprises while facilitating business owners' lives.

Granting cash and non-cash loans under favourable conditions by signing special protocols with Chambers of Commerce and Industry across the country to commercial institutions which are members to Chambers of Commerce and Industry; DenizBank SME Banking has also signed a protocol with Çarşamba Chamber of Commerce and Industry on October the 3rd, 2008.

"**We provide you with the wind to go forward**" was the motto addresses to all SMEs in the signing ceremony attended by Reşit Sivaslı, Çarşamba Branch Manager and Yusuf Kefeli, Chairman of Çarşamba Chamber of Commerce and Industry. **Monthly Instalment Support Loan with, Letter of Guarantee, and Revolving and Spot Loan opportunity** are presented to Chamber member enterprises with maturity options up to 3 to 36 months and special interest rates. All the institutions which want to take the advantage of these loans should do is to apply to the **Chamber of Commerce and Industry** of which they are members or to the **DenizBank Çarşamba Branch**...

Loan Models specific to 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 gives the enterprises, whose income changes according to seasons, the opportunity to arrange their loan instalments according to seasons with high cash-flow. On the other hand, by providing the enterprises with the products they need together with the financial solutions they need to purchase the said products, DenizBank's "Ready Fleet" (Hazır Filo) enables all SMEs to lease their 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 8th, 2008 and which provides SMEs with many advantages.



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

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

Thanks to “SME Card”, enterprise owners are able to deposit money from their accounts even when their accounts aren’t available for such transaction, to use installed commercial loans for their operating cost needs or they will be able 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 according to the seasonal financial features of the sector in which they serve.