

Ülker and DenizBank are vitalizing the biggest commercial card project of Turkey and the world by reaching 75 thousand enterprises until the end of 2008 with Family Card, card-based collection system.

## **Ülker and DenizBank united their powers: “Family Card” which is going to decrease the collection burden on the tradesmen is born.**

- **Ülker, the leading food company of Turkey and DenizBank which strengthens its claim in the market day by day with its innovative products offered to SMEs united their powers for retail tradesmen.**
- **Family Card which was put into effect for the retail tradesmen in food sector who are among the important business partners of Ülker is a first in the world in terms of its popularity.**
- **Ülker which made a revolution 60 years ago by delivering its products to the customers without receiving any transport fee is now decreasing the collection burden on its business partners thanks to the Family Card that it developed with DenizBank which has broken many new grounds for enterprises.**

DenizBank which produces effective solutions to the financial needs of enterprises with innovative products and services and Ülker which has the most largest distribution network of Turkey with 214 thousand points that it reaches signed a new cooperation to make the retail tradesmen gain a competitive advantage.

Depending on the fact that the most important problem of Turkish enterprises is that they can not sufficiently benefit from financial tools, Ülker and DenizBank offer a solution to this problem with **“Family Card”**, which is a kind of commercial card. With Family Card, all retail tradesmen including groceries and stores will from now on enjoy the advantages of banking system. With Family Card, tradesmen will not only realize forward purchase but also gain important commercial advantages such as easy follow-up of payments, trading without being obliged to have cash money and the decrease of operational burden in cheque transactions.

**With Family Card, operational burdens, commissions and charges are becoming a part of history!...**

Family Card, which has practical, reliable and special advantages, provides the enterprises with charge advantages and suitable financing conditions. In this way the taxes and charges paid for cheques books, the fees of transactions such as EFT-transfer and etc, the commissions paid for letters of guarantee are removed; and also Family Card steps in if the card holder has no money left in his/her account on the day of payment and the payments are effectuated on time with suitable credit charges.

Family Card holders can go on using their cards even if they pay only the card charges instead of the total debt at the end of the month, which is different from the credit cards. Besides, the interest cost of the Family Card is at least one third of the credit cards.

On the other hand, Ülker and DenizBank offer advantages tailored to Family Card holders. Among the opportunities to be offered to card holders are extra reductions during the campaigns, extra installment and time and in addition, special gifts such as commercial vehicles, laptops and mobile phones which are going to be presented with quarterly drawings.

It is foreseen that Family Card, which is used by 10 thousand people in 5 cities, will **reach 25 thousand retail tradesmen until the end of 2007 and 75 thousand retail tradesmen until the end of 2008.**

#### **A new page for Ülker's business partners**

Delivering a speech in the presentation meeting of 'Family Card', Atilla Kurama **CEO of Ülker Financial Services Group** stated that Ülker, the small biscuit company of 60 years ago had broken a new ground in distribution and delivered its products to its customers without receiving any transportation fee. Kurama mentioned that Ülker is representing itself to its business partners with a first in the world. Saying that the Family Card project is the start of a completely new period for retail tradesmen, Mr. Kurama added: "Ülker trucks visiting 214 thousand points all over Turkey every week are trying to deliver our products to our consumers in the healthiest way possible. A great part of these points consist of groceries and stores. Groceries and stores which are among Ülker's important business partners constitute the part which benefits from financial instruments the least. 60 years ago, we had made a revolution by delivering our products to our business partners without getting any transportation fee. And now with Family Card, we are opening a new door for them which will offer great facilities in collection."

#### **We will rejoice our tradesmen with this project...**

**Hakan Ateş, CEO of DenizBank Financial Services Group said:** "As DenizBank, we proved our difference in the sector with innovative products and services which we have offered in SME Banking especially for the last three years. We are trying to provide our enterprises that have inadequate equities for sustainable growth with the opportunity of using their financial sources in the most efficient way possible by offering them external sources. The Family Card project which we put into

use with Ülker is a product of our innovative approach...I believe that DenizBank, one of the most active banks in SME banking in Turkey and Ülker, the leading food company of the sector will save our tradesmen from many formalities and charges and will thus rejoice them. "

**HOW DOES "FAMILY CARD" FUNCTION?**

- Ülker's commercial traveler goes to the point of sales.
- The point of sales can make its purchase with Family Card in the large product array of Ülker from the relevant commercial traveler,
- Once an agreement reached with the point of sales on the type of payment, the Family Card of the point of sales is passed through mobile POS,
- Mobil POS establishes an on-line connection with Banking system,
- The time and costs on which there is an agreement are entered into POS and the sales transaction is then realized,
- When the payment is due, Family Card system works automatically,
- The system first controls the account of the point of sales,
- The payment is automatically effectuated from the account if there is money in it , if not it is effectuated from the limit of Family Card,
- Besides, the Banks sends reminders to the point of sales with SMS.