

Once more, DenizBank breaks new ground in SME Banking in the World...

DenizBank, differentiating itself through innovative products and services it offers in SME Banking, puts "İşletme Card" into use of SMEs, first and the most advantageous card in this field as it is easy to use.

DenizBank, focusing on small and medium scale enterprises considering them as vital to the country's economy continues to produce effective solutions to financial needs of SMEs through innovative products it offers. DenizBank, having differentiated itself in the sector with products and services it introduces in SME Banking in particular in the last four years, breaks new ground in the world with "İşletme Card" providing various advantages to SMEs. With "İşletme Card" tailored to SMEs, DenizBank offers its customers four different credit options in a single card through many banking channels on a 7/24 basis.

At the conference held to present "İşletme Card", **CEO and President of DenizBank Financial Services Group, Hakan Ateş** said: "We base our activities on the fact that SMEs can't benefit from financial instruments sufficiently and have taken steps to cover said significant deficiency in this field with SME Banking products and services".

Ateş said: "We are about to break new ground in the world with "İşletme Card" that we believe to give momentum to DenizBank's rapid growth in SME Banking. With "İşletme Card", DenizBank will be able to offer its customers 4 different credit options in a single card and through many banking channels on a 7/24 basis. Our goal is to provide 150.000 SMEs with "İşletme Card" in 3 years and reach a credit limit of YTL 1 billion. We, as DenizBank, hold a leader position in Commercial Card market with a 37% market share. We will reinforce our position in this field with İşletme Card".

First in the world: "İşletme Card"

Speaking of DenizBank's strategies aimed at SMEs, **Executive Vice President of DenizBank SME and Agricultural Banking, Gökhan Ertürk** stated that "İşletme Card" was a significant solution to SME's cost and time management. Emphasizing İşletme Card's being first in the world which gathers Ready Account, Commercial Credit in Installments, Sectoral Credits in Seasonal

payments and Business Card products in a single card, Ertürk said: "SME owners will be able to draw cash even when amounts in the accounts are not sufficient, use credits for operating capital needs or make corporate expenditures such as fuel purchase, hotel or plane ticket bookings etc. Moreover, with the technical infrastructure of "İşletme Card", we will be able to offer our customers credit opportunities via our tellers and ATMs. They can repay these credits according to seasonality of the sector they are active in."

Advantages that "İşletme Card" offers...

- The opportunity to reach four different credit products with a single card,
- Within the limit set, customers will be able to make use of;
 - "Sectoral Credits" in seasonal repayments tailored to the sector
 - "Credits in Equal Installments" for operating capital needs such as cheque-bill, rental payment, finance of goods purchases,
 - The opportunity to draw cash in urgent situations with "Ready Account",
 - Corporate expenditures such as fuel purchase, hotel and flight bookings etc.
- Facility to reach all these opportunities via DenizBank's branch tellers and ATMs,
- Application for İşletme Card via SMS as of May...