

## SME Banking Wind from DenizBank for Members of Adapazarı Chamber of Furniture Manufacturers...

Having become one of the leading financial institutions of Turkey thanks to its efficient growth strategy, DenizBank invites all small and medium scale enterprises in Sakarya to its Adapazarı branch.

Focusing on small and medium scale enterprises which it considers as the vital points of national economy, DenizBank has brought together all of the services aimed for this customer segment under on single roof "SME Banking" .

Taking into consideration the fact that the most important problem of the enterprises is their not sufficiently benefiting from financial brokers, DenizBank is now taking steps to make up for the biggest deficiency in this field by using its SME Banking products and services and thus offers accessible products and services within the framework of financial supermarket understanding. In this way, DenizBank aims at not only producing solutions for the financial needs of enterprises but also facilitating the lives of enterprise owners.

Signing special protocols with chambers of trade and industry all over the country, DenizBank has provided cash and non-cash loans under favorable conditions for the enterprise owners who are members to the said chambers. In this scope, DenizBank signed a protocol with the Adapazarı Chamber of Furniture Manufacturers on January 22.

A. Turgay ÖZÇELİK, Manager of Adapazarı Branch and Muhittin KILIÇ, President of Adapazarı Chamber of Furniture Manufacturers participated in the signature ceremony. The motto of this signature ceremony was: "We blow the wind, you make the progress." Within the framework of this protocol, the enterprises that are members to the chamber are provided with Support Credit with Monthly Installment Payments, Letters of Guarantee, Revolving and Spot Loans with 3 to 36 months maturity options and special interest rates. The only thing the enterprises wishing to enjoy the benefit of these loans should do is to apply either to the Chamber to which they are members or to Adapazarı Branch of DenizBank.

**Credit models tailored to enterprises**

DenizBank presents most of its products and services tailored to enterprises in its branches located all around Turkey with more than 550 Portfolio Managers who have received training and become specialized and are known to be "Our Orange Team".

DenizBank has put into implementation a credit assessment model special for SME customers for the first time in Turkey. DenizBank SME Banking responds to any kind of credit request in 72 hours at the latest. Thanks to its "Tourism Package" and "Stationery Package", DenizBank furnished on the one hand the enterprises whose income is determined on a seasonal basis with the opportunity of realizing install payments in parallel with their cash flows. It offers on the other hand the products



and financial solutions tailored to enterprises at one reprise. DenizBank also makes it possible for Small and Medium Scale Enterprises to rent vehicles through "Ready Fleet".

**A first in the world: "SME Card"**

Differentiating itself through its products and in SME Banking services in the last four years, DenizBank broke a new ground with the presentation of "SME Card" on 08 April 2008.

SME Card is designed exclusively for Small and Medium Scale Enterprises. DenizBank offers four different credit options in one single card and this card is offered to customers on 7/24 basis through several banking channels.

"SME" card is served as an efficient solution in terms of time and cost management. This card is a combination of four different functions provided by Ready Account, Installment Commercial Loan, Sectoral Loans with Seasonal Payment and Business Card.

Thanks to "SME Card", enterprise owners will be able to withdraw money from their ready account even if their balance is not sufficient, utilize installment commercial loans for their operating capital requirements or use their cards for expenditures such as the purchase of oil, hotel and flight booking and etc. The technical infrastructure of SME card gives the means of payment according to seasonality of the sector the company in question is operating. This credit facility will be accessible in tellers' desks and ATMs.