

# Members of Köşk Chamber of Agriculture meet the advantages of Producer Card...

Köşk Chamber of Agriculture members will now enjoy the advantages of Producer Card within the scope of the protocol signed between DenizBank, who has provided Turkish agricultural sector with many innovations, and the Union of Turkish Chambers of Agriculture Köşk Branch.

Occupying a different place among private banks thanks to its intensive activities aiming at the development of agricultural sector along with the innovative products it offers to the sector, DenizBank keeps spending efforts to support the modernization of Turkish agriculture and increase productivity in agricultural production and our farmers' competitive power in the global arena.

Within this framework, DenizBank, which signed a cooperation protocol with the Union of Turkish Chambers of Agriculture Köşk Branch on 21 January 2009, will allocate Producer Cards to the members of Köşk Chamber of Agriculture, enabling farmers in the region to enjoy all financial services offered by the bank. Within the scope of this cooperation, farmers who are members of Köşk Chamber of Agriculture will have the chance to meet all their agricultural needs by shopping from contracted merchants using the Producer Card.

DenizBank West Anatolia Regional Manager Hasan Özer Orhan, and President of the Chamber Metin Kaymaksız participated in the signing ceremony of the cooperation protocol organized on 21 January 2009.

DenizBank West Anatolia Regional Manager Hasan Özer Orhan made the following remarks regarding the agreement: "DenizBank is aware of the contribution of agriculture to the domestic economy and always stands beside agricultural producers. Thanks to this protocol, farmers who are members of Nazilli Chamber of Agriculture will make use of all our activities that we initiated with the Agricultural Festival and all the new products and services that we have been providing in order to increase the efficiency of Turkish Agriculture, improve and strengthen the sector."

**DenizBank's Contribution to the Agricultural Sector**

Providing Turkish agriculture with not only financial support, but also consultancy services aiming at informing and raising awareness among farmers and being the first and only bank to employ Agricultural Engineers to provide tailored services to farmers, DenizBank launched DenizBank Agricultural Festival between 15 May- 30 August 2008, the first and biggest organization aimed for agricultural producers.

### **About the Producer Card**

DenizBank offers new products and services for the development and reinforcement of the sector and increase of productivity in Turkish agricultural sector. Producer Card, which is one of those products offering many facilities and exclusively designed for farmers, provides the opportunity of payment in installments and at harvest under favorable credit conditions. The most important feature of Producer Card which is a first in the world in terms of its facilities and services is that the repayment is realized once a year and this repayment schedule is determined wholly according to harvest time...

### **Advantages offered by “Producer Card”...**

Beyond being a simple credit card, Producer Card offers the opportunity of payment at harvest for more than 100 products. It also provides practical financial solutions tailored for agricultural and individual needs of farmers. Easily allocated agricultural SME loan is presented to our farmers through the Producer Card.

Farmers can use their Producer Cards by *shopping* in merchants or *withdrawing cash from ATMs* for their following needs:

- Diesel oil,
- Fertilizers
- Agricultural chemicals,
- Agricultural mechanization,
- Agricultural machines,
- Spare parts or other requirements.

### **Opportunities the Producer Card offers to Farmers...**

- Repayments can be realized at harvest time, which is in fact the case for all of our agricultural loans.
- Utilization is possible when needed.
- 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.