

PRESS RELEASE**28 July 2010**

DenizBank SMS Credit interest rate has been lowered to 0.99% with the Shock Discount Campaign!

DenizBank initiated a new campaign for SMS Credit which received more than 5.5 million applications until today. DenizBank SMS Credit interest rates decreased to 0.99% with the Shock Discount Campaign.

Offering innovative and special solutions for its customers' needs with the understanding of a financial supermarket, **DenizBank** launched a special campaign for its "**SMS Credit**" product. With DenizBank's "**Shock Discount Campaign**" the SMS credit interest rates decreased to **0.99%**. With a simple and quick application process, the SMS Credit is one of the most preferred products in DenizBank's credit portfolio. 60% of applications for SMS credit come from new customers.

"Response within 5 minutes!"

DenizBank Executive Vice President in charge of Retail Banking Gökhan Ertürk commented on the SMS Credit Shock Discount Campaign as follows: "SMS Credit draws remarkable attention in Turkey. Since the day we introduced the product, we received more applications than the whole population of many European Countries and the total applications exceeded 5.5 millions. For this popular credit, we organized a new campaign. With the shock discount, we decreased interest rates to 0.99% with maturities of 12 months. We invite those in need to benefit from this attractive opportunity."

Consumers can use the SMS Credit product for all their needs from furniture to white goods, from vacations to education and there are a lot of advantages offered with the "Shock Discount Campaign" initiated on 26 July. DenizBank responds to the credit applications in a very short time as 5 minutes and notifies their limits, and does not ask income statement or guarantor from customers whose credit is approved. The approved credits can be lended on the same day from branches. In order to apply for the Shock Discounted SMS Credit, all you need is to text KREDİM, leave a space and write your Republic of Turkey ID Number and send it to 3280...