

## **DenizBank offers mortgage loan with grace period at Feasts**

- **Differentiating itself with innovative and customized products and services, DenizBank started a new campaign to facilitate the lives of customers who utilize loans at feast times when expenditures increase.**
- **DenizBank is offering a "Mortgage Loan with Grace Period at Feast Time" in order to relieve the debt burden of customers to whom it provides service within the campaign.**

Aiming to relieve the debt burden of customers during Feast times when expenditures increase, DenizBank is offering a "Mortgage Loan with Grace Period at Feast Time".

With this opportunity offered by DenizBank, in the event customers select the no-installment repayment alternative at Feast times at the beginning of maturity (at the loan utilization date), they will have the chance to own their house with mortgage loans with maturities varying between 8-10 years while enjoying nearly 20 Feasts.

It is possible to apply for the "Mortgage Loan with Grace Period at Feast Time" offered with advantageous interest rates by calling 444 36 34 Deniz Mortgage Hot Line or through [www.denizbank.com](http://www.denizbank.com) with Republic of Turkey ID number. Detailed information can also be found at DenizBank branches.

### **"We are aiming to be beside our customers in every part of life"**

Making a statement about the topic, DenizBank Mortgage and Vehicle Finance Senior Vice President **Hakan Varol** said that they focused on more innovative thinking and products that would meet the needs of customers in order to facilitate their lives. Varol said, "We know that expenditures increase especially during Feasts of Ramadan and Sacrifice and customer who have mortgage loans tend to defer their installments and not repay their installments during Feast months. A customer who prefers the Mortgage Loan with Grace Period at Feast Time will have the opportunity to relieve their debt burden during Feasts by deferring their installments at Feast months until 2024 when s/he uses a loan with 10-year maturity. As DenizBank, we will continue working in line with our vision to be the bank that best understands the customers' needs and covers their expectations with the right products and services."

### **About DenizBank**

*DenizBank was established in 1938 as a state economic enterprise aimed at funding of the developing Turkish maritime sector. In the early 1997, DenizBank was acquired by the Zorlu Holding in the form of banking license from the Privatization Administration and in October 2006, a leading European financial group, Dexia incorporated it to its structure. For 6 years, DenizBank operated in Dexia's main shareholding and since 28 September 2012, continues providing services under the umbrella of Russia's largest and well-rooted bank, Sberbank. DenizBank has become one of the remarkable banks of Turkey in a short period of time. DenizBank Financial Services Group was established in 2003 in order to create a "financial supermarket" accumulating various financial services under one roof. There are totally 745 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing close to 15 thousand people. DenizBank Financial Services Group consists of DenizBank, seven domestic, three international financial subsidiaries, five domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Ekspres Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür, Deniz Card Payment Systems, Açık Deniz Radio – TV and Bantaş are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.*

[www.denizbank.com](http://www.denizbank.com), [www.facebook.com/DenizBank](https://www.facebook.com/DenizBank), [twitter.com/DenizBank](https://twitter.com/DenizBank)

### **About Sberbank**

*Sberbank of Russia is Russia's largest bank and a leading global financial institution. Sberbank holds almost one third of aggregate Russian banking sector assets, it is the key lender to the national economy and the biggest deposit taker in Russia. The Central Bank of the Russian Federation is the founder and principal shareholder of Sberbank owning 50% of the Bank's authorized capital plus one voting share and other shares are held by domestic and international investors. Sberbank has more than 110 million individual customers and 1 million corporate clients in 20 countries. Sberbank has the largest distribution network in Russia with more than 18,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries. Sberbank holds the general banking license No.1481 issued by the Bank of Russia. [www.sberbank.ru](http://www.sberbank.ru)*