



PRESS RELEASE

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ISTESOB Smart Card for Artisans and Craftsmen with the collaboration of DenizBank and ISTESOB (Union of Chambers of Craftsmen and Artisans of Istanbul)

- **ISTESOB, with approximately 260 thousand members together with DenizBank introduced ISTESOB Smart Card which they developed together for artisans and craftsmen of Istanbul.**
- **Chairman of Turkish Tradesmen and Artisans Confederation Bendevi Palandöken said "Our aim is to support all kinds of innovation and technology that will ease the lives of our artisans and increase the purchasing power in the country. I strongly believe that the collaboration of DenizBank and ISTESOB will spread very fast".**
- **Chairman of ISTESOB Faik Yılmaz said "Our artisans of Istanbul will be able to meet their various needs with ISTESOB Smart Card belonging to our union. The aim of this collaboration is to gather the purchasing power of the artisans of Istanbul under one roof to increase the bargaining power and provide advantages. ISTESOB Smart Card platform is a first in Turkey and the world in this sense."**
- **DenizBank CEO Hakan Ateş said "With this platform and in scope of the financial portal approach of DenizBank, our suppliers, artisans and craftsmen shall meet both their commercial and financial needs from a single product. For the first 6 months, a repayment up to 50 TL shall be made for ISTESOB Smart Card expenditures and in the following 6 months, each month there will be a 5% discount from Smart Card expenditures in a certain sector."**
- **Executive Vice President in charge of SME and Agricultural Banking in DenizBank, Gökhan Sun said "The fundamental benefit of our collaboration is that, based on the spending commitment of our artisans through ISTESOB Smart Card, chamber membership fees shall be covered by DenizBank. We would like to thank each and every person who exerted efforts with ISTESOB management being in the first place as they gave us the opportunity to provide benefits to our artisans combined with today's technology."**

DenizBank, providing suitable and innovative solutions tailored for customer needs with its financial portal approach, and Union of Chambers of Craftsmen and Artisans of Istanbul (**ISTESOB**) have broken new grounds by uninterrupted studies towards providing attractive financing conditions and different advantages for the members of unions, artisans and craftsmen. Promotion of **ISTESOB Smart Card** which DenizBank and ISTESOB developed together was held on October 11, 2011



Tuesday in Istanbul. DenizBank CEO **Hakan Ateş**, Chairman of Turkish Tradesmen and Artisans Confederation **Bendeve Palandöken**, Chairman of ISTESOB **Faik Yılmaz** and Executive Vice President in charge of SME and Agricultural Banking in DenizBank, **Gökhan Sun** participated in the promotion meeting.

“İSTESOB Smart Card is unique”

DenizBank CEO Hakan Ateş underlined the fact that ISTESOB Smart Card is unique in the market and they broke new grounds in the economy hand in hand with artisans in the speech he gave at the promotion meeting. Ateş said “We developed SME Card for all SMEs and artisans in 2008 and this product with which we lead in the market now has 150 thousand members approximately. For our artisans in Istanbul, we added new features and benefits to our SME Card with the valuable support of our union and developed ISTESOB Smart Card together. We will continue to develop innovative products and services for our SMEs which are the backbone of our economy by acting together with them and not only standing beside them.”

“I invite our union to this platform”

In his speech, Chairman of TESK Bendeve Palandöken stressed the fact that everyone tried to support domestic production, domestic artisans and SMEs in order to survive in the global economy. Palandöken said, “Today, with our artisans and craftsmen of over 2 million in our country, we are vital for our glowing economy. Today we take a step for something groundbreaking for the commercial world from this beautiful and distinguished city. I would like to invite our union, chambers, artisans and craftsmen to be involved in this platform”.

“There is no card fee”

In his speech, Chairman of Board of Directors of ISTESOB, Faik Yılmaz mentioned the different needs and expectations of artisans and said, “As ISTESOB, we engage in a first and create a structure, a platform whereby our union and chamber members can easily access value added services. With our ISTESOB smart card that we began to implement with DenizBank, our artisans will hold specific information about the Chamber of which they are members, introduce themselves at merchants with brand partnerships that offer various advantages, benefit from these opportunities without paying any card fees and even cover chamber subscription fees”.

DenizBank Executive Vice President in charge of SME and Agricultural Banking Gökhan Sun said, “With the purpose to facilitate artisans’ lives, with brand partnerships and DenizBank campaigns, benefits offered by ISTESOB smart card will increase every day. We invite all national brands and suppliers to support this platform.”



ISTESOB Smart Card Information

- ❖ Besides being a card that includes chamber ID information of union members, ISTESOB smart card does not require any card fees.
- ❖ With ISTESOB smart card platform, artisans and craftsmen can solve their urgent cash needs with Rescue Overdraft Account even if there is no cash in their bank accounts. Furthermore, artisans and craftsmen will be able to use commercial credit with installments from ATMs, AçıkDeniz Internet Branch or Branches and benefit from repayment options suitable to their cash flow and favorable maturity opportunities. With the feature of company credit card, artisans will be able to benefit from ISTESOB smart card for all spending they make for their businesses.
- ❖ While banking transactions are realized 24/7 at AçıkDeniz Internet Branch and ATMs without the need to visit a branch, card holders will be able to manage their collections and receivables rapidly and practically with the special limit application in good purchases and sales.
- ❖ More information can be found about DenizBank commercial cards at www.denizbankticarikartlar.com.
- ❖ Project partner companies:
 - Petrol Ofisi - 4 months postponement in fuel oil, gas, lubricants**
 - SunExpress – 15% discount in domestic flights and 10% discount in international flights**
 - Medical Park – 15% discount in all health expenditures**
 - Digitürk/Lig TV (commercial)- Special bundles for artisans with different discount options**
 - Ulusoy – 10% discount in ticket purchases at www.ulusoy.com.tr**
 - Vestel – 10% discount and 3 installments in selected products**
 - Exper Bilgisayar – Discounts of up to 15% in selected products**
 - PTT Kargo – 10% discount in express deliveries**
 - Bizim Toptan Gıda – 3 installments without interest in wholesale food purchases**
 - Dedeman Otel – 45% discount in hotel accommodation until the end of the year**
 - Borusan Makine –6 installments without interest**