

## **DenizBank Debit Cards now make you earn bonus with Paracard features!**

**DenizBank debit cards have been renewed as Paracard. DenizBank Paracard customers will have more than only a debit card. Besides earning Bonus points when shopping with Paracard, customers who need urgent cash will access credit 24/7 with Overdraft Paracard.**

Differentiating itself with innovative products and services, **DenizBank** has enriched its debit cards with an important feature. Through the agreement with Garanti Bank, DenizBank has added the **Paracard** feature to debit cards given to all customers who open an account. Thus, new debit cards of all customers who applied for DenizBank debit card now have the bonus earning features. Existing debit card holders only need to text "Paracard" and send an SMS to 3280 to benefit from the advantages of Paracard. On the other hand, customers with urgent cash needs can earn points with special Overdraft Paracard and easily and rapidly access 12-month maturity credit 24/7 through ATMs and alternative distribution channels without any need for a new application.

### **More people will be interested**

DenizBank Executive Vice President in charge of Retail Banking Group **Gökhan Ertürk** underlined that the bank customers now had more opportunities with the extra advantages they brought. Ertürk said, "There are 96 million debit cards in the market and 3 million belongs to our Bank. Collaborating with Garanti Bank, we introduce the Paracard advantages to our customers. DenizBank customers will benefit from Bonus merchant chains and earn bonus points and customers with urgent cash needs will use credits. With the new Paracard feature, we believe that people will be more and more interested in DenizBank debit cards".

***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 685 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing approximately 14 thousand people. DenizBank Financial Services Group consists of DenizBank, six domestic and three international financial subsidiaries, four domestic non-financial subsidiaries and a branch in Bahrain. Deniz Investment Securities, Express Investment Securities, DenizInvestment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Intertech, Deniz Kültür, Bantaş and Pupa are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.*

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

***About Sberbank***

***Sberbank** is the largest bank of Russia that holds about the third of total Russian banking assets. The Central Bank of the Russian Federation is the founder and major shareholder of Sberbank owning 50% plus one voting share. Other shares are held by more than 245,000 individuals and legal entities. The bank has the most extensive branch office network in Russia: about 19,000 branch offices and internal structural divisions. The foreign network of the Bank is comprised of subsidiaries, branch offices and representative offices in 20 countries, including CIS countries, Central and Eastern Europe, and Turkey. In September 2012, Sberbank closed the deal on acquiring DenizBank, which is ranked as the 5th among private banks in Turkey and the 8th among Turkish domestic banks by the amount of total consolidated assets. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is [www.sberbank.ru](http://www.sberbank.ru)*