

Use Turkcell all year long, and pay your bill at harvest with zero interest via DenizBank Producer Card!

Differentiating itself from the market through its innovative products and services, DenizBank realized major cooperation with Turkcell, the leading communication and technology company of Turkey to make life easier for agricultural producers all over the country. Within the framework of this cooperation, agricultural producers working with DenizBank can postpone their mobile phone bills to harvest time without paying any interest.

Remaining the leading private bank with its intensive activities and innovative products for development of agriculture sector, **DenizBank** enriches its range of collaboration realizing advantages offered to producers via **Producer Card**. Signing an important collaboration with **Turkcell**, the leading communication and technology company of Turkey, **DenizBank** offers producers with Turkcell mobile phone line the possibility to give an automatic payment order for their bills via their Producer Card and postpone payments until harvest time with 0% interest rate. A press conference was held on Wednesday, 8 May 2013 in Istanbul for this special project for farmers. The conference was attended by DenizBank CEO **Hakan Ateş**, Turkcell CEO **Süreyya Ciliv** and DenizBank EVP **Gökhan Sun**.

Collaboration between DenizBank and Turkcell is of big importance for producers who obtain revenues once a year, typically at harvest time. Ensuring great ease for producers who have difficulty in making payments on a monthly basis owing to revenue cycle, this collaboration enables producers to postpone their mobile phone bills of up to 600 TL a year until harvest time and pay the total bills at harvest with zero interest via Producer Card. Farmers can thus use their mobile phone whenever they need, and pay the bill at harvest.

“We aim at increasing our support for agriculture sector”

Giving a statement about the subject, DenizBank CEO Hakan Ateş said they aim at taking good quality service with DenizBank difference to producers in need of banking services for their agricultural activities all over Turkey. Ateş continued: “DenizBank always stands beside producers with its agricultural activities and innovations. With our sector expertise in agriculture, we are able to respond to all kinds of expectations of producers. Created to offer the most convenient



solutions to needs of agricultural clients, our Producer Card makes life easy for more than 400 thousand producers as of today. Using their Producer Card, our producers can buy agricultural supplies such as oil, fertilizer, and seed from contracted merchants with repayment maturities up to 5 months and zero interest rate. They can even pay their social security contribution via an automatic payment order on Producer Card and repay at harvest. Our Producer Card campaigns increase day by day in a way to better respond to needs of producers. In this framework, we made a big collaboration with Turkcell, the giant company in its sector to make life easier for farmers. We will have other surprises for producers for the rest of the year 2013. We will share difference of DenizBank in Agricultural Banking with more and more farmers, and aim at growing our financial support for agriculture, which we believe has critical importance for sustainable development of Turkey”.

“We equip every step of agricultural production with the power of technology”

Regarding the cooperation, Turkcell CEO Süreyya Ciliv said: “Technology is remarkably transforming every field of our life. With our strong infrastructure and technology expertise, we take on a leading role in this transformation, and make life easier for many segments of the society from finance to healthcare, from education to agriculture through our solutions. With the ‘Turkcell Farmers’ Package’ that we introduced in 2010, we offer many tariffs and applications facilitating works of farmers. For more than 1 million people involved in agriculture, we provide uninterrupted communication along with the facility to obtain all their needs ranging from training to agricultural inputs at favorable prices. We equip every step of agricultural production with the power of technology thanks to our smart applications. Through this collaboration with DenizBank, we create a repayment calendar fitting revenue cycle of our farmers. With this package that we designed departing from the need of ‘repayment at harvest period owing to cyclical revenues’, farmers will be able to repay their GSM bill in the month of their choice, at one sum and without any interest. During the rest of 2013, we will continue to offer different projects of Turkcell in the field of agriculture, and provide technology with Turkcell quality to agriculture segment in the most accessible way and adding value to farmers.”

DenizBank’s communication is also provided by Turkcell

Offering advantageous repayment conditions to Producer Card holders that choose Turkcell for their communication needs, DenizBank preferred Turkcell for its own communication needs. DenizBank carried 1.100 GSM lines used by its top managers, branch managers and senior vice presidents to Turkcell while 1.300 smart phones, 1.705 tablet PCs and Turkcell data packages were offered to the service of DenizBank staff members. With 1.300 smart phones and 1.705 tablet PCs provided to DenizBank staff members, Turkcell realized the first bulk Windows 8 sale in Turkey.

About "Producer Card", a ground breaking product in Turkey...

- Producers can use their Producer Card to meet their needs for agricultural supplies such as oil, fertilizer, animal feed, pesticide, seed, agricultural machinery and other agricultural needs by ***shopping at contracted merchants*** or ***withdrawing cash from ATMs***.
- As with all agricultural credits of DenizBank, repayments can be made at harvest time.
- Cash carrying risk is eliminated.
- Provides early repayment option.
- Enables to buy agricultural inputs at favorable prices from contracted merchants.

Turkcell Farmers' Package

- This is a program developed specially for Turkcell users involved in agricultural activities that includes advantageous tariffs, mobile information package and training applications, sector-specific discounts and collaborations with third party brands.
- Farmers texting 'CIFTCI' (FARMER) to 2222 can benefit from the package free of charge.
- Many other advantageous offers await farmers subscribing to Farmers' Tariff along with this package.