

## **Public Loan with 77-month maturity from DenizBank special for Public Sector Employees**

**DenizBank's new consumer loan campaign valid throughout November makes it possible for public sector employees to meet their cash needs up to TL 50 thousand with interest rates starting from 0.77% and maturities up to 77 months without paying any file handling fees. Furthermore, the option to use the credit immediately and start installment repayments in February makes the campaign even more attractive.**

Considering the expectations of its customers with its financial portal approach and offering innovative financial solutions accordingly, DenizBank has prepared the Public Loan campaign for public sector employees. The campaign, which is prepared targeting all public sector employees in Turkey and will be valid for the whole November, is expected to attract great attention.

### **Public sector employees have been positioned as privileged**

With interest rate options starting from 0.77% and maturities up to 77 months offered by DenizBank to its customers on the public loan campaign, clients may repay their installments by extending them over long maturities. The fact that the repayment of the credit starts in February and the loan comes with no file handling fee makes it easier for public sector employees to repay easily. DenizBank's consumer loan product special for public sector employees valid throughout the year draws attention as a practice whereby innovation approach intersects the customer satisfaction target.

### **"We aim to be beside our customers working in public sector with special interest rates and long maturity options"**

Speaking on the campaign, DenizBank Executive Vice President in charge of Retail Banking Mr. Gökhan Ertürk stated that they focused on more innovative thinking in order to facilitate the lives of the people they serve and worked on products that would meet the real needs of customers. Ertürk said, "As DenizBank, we continue to develop advantageous product bundles for various professional groups. We have differentiated our consumer loan for public sector employees and turned it into a bundle of special advantages providing long maturities, high limits and low interest rates".

### **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 nearly 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 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, with the remaining shares 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. The Bank holds the general banking license No.1481 issued by the Bank of Russia.*

*The official website is [www.sberbank.ru](http://www.sberbank.ru).*