

450 TL cash award opportunity for pensioners of DenizBank

400 TL cash will be given as a welcome gift to pensioners who transfer their pension salary to DenizBank during the campaign. If the pensioner downloads fastPay application too, they will be given an additional 50 TL. Thus, pensioners will get the opportunity to earn a cash award of 450 TL.

Differentiating itself with innovative products and services, **DenizBank** provides new opportunities via **Pensioner Banking**. DenizBank now has a new campaign. 400 TL cash will be given as a welcome gift to pensioners who transfer their pension salary to DenizBank during the campaign. If the pensioner downloads fastPay application too, they will be given an additional 50 TL. Thus, pensioners will get the opportunity to earn a cash prize of 450 TL. The prize will be given in the month following the pension salary transfer to DenizBank. Pensioners whose Rescue Overdraft account application is approved and who start getting their SGK pension salary before May 1, 2014 can benefit. The pensioner must get the salary from DenizBank with a 3 year commitment to win the prize.

“Solutions special for pensioners”

DenizBank Retail Banking EVP **Gökhan Ertürk**, said “We continue to bring unique solutions for pensioners. DenizBank was first to bring private banking for pensioners among private banks and continues with new services after the first credit card designed for pensioners. 400 TL cash will be given as a welcome gift to pensioners who transfer their pension salary to DenizBank during the campaign. If the pensioner downloads fastPay application too, they will be given an additional 50 TL. We want pensioners to enjoy the comfort of sending money with fastPay. Pensioners will be able to send pocket money for their grandchildren through fastPay, transfer money 24/7 without even opening an account. We will continue to follow the needs and expectations of pensioner. We are expecting them all to our branches.”

Privileged banking services

DenizBank opportunities include prioritized transactions at branches, consumer loans with good prices, rescue overdraft for urgent cash needs, free transfer and EFT from internet and call center, free money withdrawal and balance query from all ATMs in the world, special prices for time deposits and exemption from account handling fees.

Pensioner Bonus advantages

Pensioner bonus has all bonus features. Shopping can be put into installments and you earn bonuses. Bonuses can be spent at program partners. Discount opportunities are given in utility bills like electricity, water and natural gas and expenditures at pharmacies and shops. Additional installments are given in health and travel, fee and commission exemption in rent and overhead payments, low interest rates for loans are provided for pensioners.

Unique application in digital banking : fastPay

DenizBank's mobile wallet application fastPay enables to send money 24/ whether DenizBank customer or not. Users can link accounts and credit cards and shop at merchants. Fast and secure payments are made in the internet without entering card information via fastPay. It can be downloaded from AppStore, WindowsPhone Store and Google play free of charge.

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, <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.