

MasterCard Innovation Award for DenizBank SME Card

DenizBank has been granted the MasterCard Innovation Award thanks to its SME Card which was created to add value to lives of SMEs and also a first in Turkey.

DenizBank has been granted the **MasterCard Innovation Award** by **MasterCard**, one of the major institutions in international payment systems, thanks to its innovative product for SMEs – the SME Card. With this achievement of the SME Card, DenizBank’s mission to support the growth of SMEs, the heart of the economy, and their competitive structure has been crowned by a prestigious platform. In the organization where all products and services offered in 2013 are reviewed without any application system, on the basis of benefits provided to the users as well as innovation brought to the market, the SME card was prominent among commercial cards in Turkey with features such as “Withdraw from the ATM on Friday, repay on Monday without any interest and fees”, Flash Credit “Turuncu 24”.

275 thousand users

DenizBank Executive Vice President in charge of SME and Agricultural Banking, Gökhan Sun stated that the SME Card was actualized 7 years ago and became a platform with which artisans can meet their needs thanks to its installment, postponement, discount, advantageous credit functions that have been added over the years. Sun said, “As DenizBank, we are aware how important SMEs are for our sustainable economic and social development. As a natural extension of our approach and principle to focus on niche sectors, we have continued to support their growth and add strength to them for a long time. The Innovation Award granted for our SME Card product has made us proud as an appreciation of our mission to make lives of SMEs beautiful at Deniz as well as our investments in innovation. Having provided easy usage and wide range of products to artisans, SME Card has continued to be the leader in the commercial cards market for many years and reached 275 thousand users as of today. On the other hand, it is still the first and only in Turkey with its technological infrastructure. We will continue to work for the development of SMEs and hence the Turkish economy.”

About SME Card

Offering effective solutions to SME owners for cost and time management, the SME Card is a platform that provides opportunities to SMEs.

Denizbank ‘SME Card’ holders may:

- *Use credits instantly without having to deal with procedures and paperwork. Within this scope, in the event they do not have cash in their accounts, SMEs may, without visiting a branch, through an ATM:*

*Meet their cash needs with **Overdraft Account** within the umbrella credit limit defined to the SME Card, their working capital needs with **Commercial Credit with Equal***

Installments, credit needs suitable to their seasonal cash flows with **Sectoral Credits with Seasonal Repayments** whose maturity is determined by the SME owner, all requirements related to company spendings with its **Business Card** features.

- *Installment and postponement opportunities are provided in spending made in different sectors throughout the year.*
- *Special offers are made to SMEs for their fuel oil, lubricant and LPG purchases at contracted Petrol Ofisi stations.*
- *Artisans may pay their Motor Vehicles Tax in 6 installments and also get part of that payment refunded to their cards.*
- *In the event automatic payment order is given for SGK premium payments with SME Card, additional limit up to 1.200 TL is defined to the umbrella limit and premium payments can be made from this specially defined limit even if there is no available limit.*
- *Thanks to the account service with zero interest, SME Card holders may withdraw cash from AçıkDeniz ATMs on Friday with their SME Cards and repay on Monday from the ATM without any interest and fees. Cash without interest and fees is provided to artisans at the weekend.*
- *In the event artisans meet their commercial needs with their SME Card, they can benefit from the advantages offered to them with DenizBank POS devices.*
- *Special customer representatives serve at 444 0 804 SME Call Center to respond to artisans' requests and questions and to enable them to carry out transactions without going to any branch.*
- *Artisans may carry out their utility bill, tax, SGK premium and OGS payments automatically through SME Card.*

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 701 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing over 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>

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