

## **Good news to fastPay users with DenizBank and Simit Sarayı collaboration!**

**DenizBank is now in collaboration with Simit Sarayı for its mobile wallet application fastPay. In the campaign that will be effective until end of March, all fastPay users, regardless of being DenizBank customers, will be entitled to a refund of the price of tea and bagel in their first payment over 7 TL at Simit Sarayı stores with fastPay. When users make payment of 10 TL and more three times with fastPay, they get 10 TL of the paid amount back.**

Differentiating itself with innovative products and services, **DenizBank** has organized a joint campaign with **Simit Sarayı** for fastPay application. Within the collaboration, all fastPay users, regardless of being DenizBank customers, will be entitled to a refund of the price of tea and bagel in their first payment over 7 TL at Simit Sarayı stores with fastPay. When users make payment of 10 TL and more three times with fastPay, they get 10 TL of the paid amount back. At the end of each week, the 10 TL refund is directly transferred to fastPay balances of users. The campaign will be effective until the end of March 2014.

### **“We invite everyone to benefit from this campaign”**

Speaking on the occasion, DenizBank EVP in charge of Digital Generation Banking Murat Çelik said, “Mobile banking applications are getting more and more popular parallel to the wide spread use of mobile devices in Turkey.

As DenizBank, we are realizing many leading applications especially in the digital world to fulfill our motto of “Life is Beautiful at Deniz” to simplify the lives of our customers. What differentiates fastPay from others are; senders or recipients don’t have to be DenizBank clients in money transfer, sending money with voice recognition, direct payment at restaurants without going to the cash register. Also you can withdraw money from ATMs without using a card with this application. With our collaboration with Simit Sarayı, simit lovers lives are simplified through fastPay. Whether you are a DenizBank customer or not, we invite you to benefit from our campaign.

### **Unique in digital banking: fastPay**

Having more than 250.000 users today, fastPay is a mobile wallet that users of smart phones with IOS, Android and Windows operating systems can use whether they are banks customers or not. At points, NFC or QR Codes are not requested as extra technology which differentiates fastPay from rivals. fastPay users can buy dinner for others at other cities or link their DenizBank debit and credit cards to fastPay wallet. fastPay provides the advantage of realizing online shopping without card information, in a safe and secure manner. Last year, British award platform Banking Technology

Awards rewarded fastPay on "Best Payment System" and The Banker Innovation and Transaction Banking Awards rewarded on "Mobile Banking Innovation" in 2013. fastPay can be downloaded from AppStore, WindowsPhone Store and Google play free of charge.

Those who are not DenizBank customers can deposit money to fastPay from DenizBank ATM cardless transactions or send an EFT from other banks or have another fastPay user send them money from their mobile phone number.

### **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](http://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](http://www.sberbank.ru)*

### **About Simit Sarayı**

*Operating since 2002 and unique in Turkey, Simit Sarayı opened its first store in Mecidiyeköy to serve fresh bagels to our guests anytime of the day, introduce its traditional taste all over Turkey and then the whole world. Serving its customers with the excitement of their first day, Simit Sarayı has always offered freshly baked bagels. Its stores spread throughout Turkey with successful service. Simit Sarayı enriched their menu with brand new products besides bagels to serve their guests anytime during the day. They expanded their product range with snacks and other new tastes.*

*Now all over the world, Simit Sarayı serves nearly 450.000 guests in Turkey and abroad with 5.500 employees. Simit Sarayı proceeds to be the growing brand of not only Turkey but the world.*