

## **Mortgage Loan special for “Teachers’ Day” from DenizBank**

- **DenizBank is offering Mortgage Loan special for “Teachers’ Day” campaign for all teachers.**
- **All working and retired teachers will have the privilege to utilize mortgage loan with special interest rate advantages and no credit allocation fee within the scope of the campaign that will run until the end of December.**

Differentiating itself in the sector with its pioneering products based on customer needs, DenizBank prepared a mortgage loan campaign special for teachers on the occasion of 24 November Teachers’ Day. All public and private sector working and retired\* teachers will have a chance to benefit from the mortgage loan campaign with special interest rate advantages and no allocation fee.

### **“We aim to be beside our teachers with our innovative projects”**

Commenting on the topic, **DenizBank Housing and Vehicle Financing Senior Vice President Hakan Varol** stated that they focused on more innovative thinking in order to facilitate customers’ lives and worked on products that would meet customer needs. Varol said, “As DenizBank, we continue developing advantageous product bundles for various profession groups. In this context, we emphasize our innovative approach in mortgage loans with Teachers’ Day campaign. We differentiated our mortgage loan for teachers and prepared it like a bundle offering special advantages with no allocation fee. We invite all teachers to benefit from the campaign”.

Within the scope of the campaign, all public and private sector working and retired\* teachers will have a chance to use DenizBank privileged mortgage loan with special interest rate advantages and no allocation fee.

Customers who wish to benefit from the mortgage loan special for teachers may receive information and apply by visiting DenizBank branches, calling 444 36 34 or checking [www.denizmortgage.com.tr](http://www.denizmortgage.com.tr) website.

*\* For retired teachers to benefit from the campaign, they must be Public Pensioners (Pension Fund Pensioner). While there is no guarantor pre-condition in our mortgage loan campaign, the branches have the right to request guarantor if found necessary.*

**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 745 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing close to 15 thousand people. DenizBank Financial Services Group consists of DenizBank, seven domestic, three international financial subsidiaries, five domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Ekspres Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür, Deniz Card Payment Systems, Açık Deniz Radio – TV and Bantaş are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.*

[www.denizbank.com](http://www.denizbank.com), [www.facebook.com/DenizBank](https://www.facebook.com/DenizBank), [twitter.com/DenizBank](https://twitter.com/DenizBank)

**About Sberbank**

*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)*