

300 TL award to pensioners from DenizBank

- **Renewing its campaign that was realized last year and that is becoming a tradition, DenizBank will give 300 TL cash award as a welcome gift to pensioners who transfer their pension salaries to DenizBank.**
- **Within the scope of the campaign, the pensioners who transfer their salaries to DenizBank can benefit from special interest rates and exclusive banking services.**

Differentiating itself with innovative products and services, **DenizBank** continues to offer exclusive opportunities for pensioners. With the new campaign, 300 TL cash will be given as a welcome gift to pensioners who transfer their salaries to Deniz. The award will be deposited to the salary account of the pensioner who participates in the campaign within the month following the month in which the first salary of the pensioner is deposited to DenizBank. Pensioners who start to get their SSI pension salaries from DenizBank, whose Rescue Account applications are approved and who commit to receive their salaries through DenizBank for a period of 3 years will benefit from the campaign which will continue till June 30, 2015. In addition to being granted an award, pensioners can benefit from advantages of DenizBank in banking services and credit needs.

“We are working to improve the lives of our pensioner customers in Deniz”

Concerning the renewed campaign, DenizBank Retail Banking EVP **Oğuzhan Özark**, said “Among the private banks, DenizBank that brought the perception of banking service exclusive to pensioners continues to work intensively to break new grounds in this field. In this context, we have renewed our welcome campaign which we realized last year and which attracted intensive attention from our pensioners. In our new campaign, our pensioners gain the opportunity to earn **300 TL** award. In addition this, our pensioners will benefit from many innovative services and advantages. As a bank that adopts the **“Respect”** approach to pensioners, our primary desire is to improve the lives of the elderly in Deniz. We will continue to closely follow the needs of our pensioners and to be besides our pensioners in the upcoming period as well. We are inviting all of our pensioners to DenizBank branches to benefit from our campaign”.

Privileged banking services

The opportunities that DenizBank offers to the pensioners 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 Turkey and in the world, special prices for time deposits and exemption from account handling fees.

Pensioner Bonus Advantages

Pensioner Bonus of DenizBank has all bonus features. With Pensioner Bonus, shopping can be put into installments, bonus can be earned from purchases made and with accumulated bonuses, free shopping can be made at program partners. Discount opportunities in electricity, water, natural gas and phone bills and expenditures at pharmacies and shops as well as assistance in installation breakdowns, locksmiths, window breaks are among the advantages waiting for pensioners. Many opportunities such as fee and commission exemption in rent and overhead payments, low interest rates for loans are included in Pensioner Bonus.

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.

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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