

## **Instant (tıkır tıkır) Loan from DenizBank to artisans with special tariffs**

**Developing solutions special for needs of artisans, DenizBank is now offering instant (tıkır tıkır) loan campaign with tariffs. Artisans can benefit from mini, midi and maxi tariffs including their daily banking transactions in scope of the campaign that is offered up to an amount of 75.000 TL and maturities up to 36 months.**

Differentiating itself with innovative products and services, DenizBank continues to simplify lives. Artisans can benefit from mini, midi and maxi tariffs including all their daily banking transactions in scope of the campaign that is offered up to an amount of 75.000 TL and maturities up to 36 months. They can instantly use their loan and ensure saving by selecting the tariff that suits them most.

### **Campaign that saves 2.000 TL a year for artisans**

**DenizBank SME Banking SVP Ali Nazmi Adalet** stated that they serve two basic needs such as loan and cost management. Adalet said "We follow needs of SMEs as DenizBank. We try and provide financial solutions to them as we know their primary problems are lack of equity and difficulty in obtaining loans. We are offering SME transaction tariffs including daily banking transactions according to type and frequency. Artisans can both use loans and benefit from SME transaction tariff enabling saving up to 2000 TL annually in the campaign to last until end of April. We ensure that artisans benefiting from the campaign utilize loans with interest rates starting from 1.29 and without charging file handling fees. We aim to provide solutions to their problems. I invite all artisans to benefit from this advantageous campaign."

### **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)

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