



PRESS RELEASE

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Substantial Cooperation between DenizBank, the bank of innovations and UnionPay for Points of Sale and ATMs

UnionPay, one of the leading card institutions of the world, made a significant cooperation with DenizBank, one of the strongest banks in Turkey.

In line with the project finalized between the two institutions, UnionPay cards will be accepted in all ATMs and Points of Sale of DenizBank.

UnionPay International under the roof of China UnionPay, one of the biggest credit card network in the world, has made a cooperation with DenizBank, one of the important and innovative banks in Turkey, that will impact the finance sector.

Within the scope of this cooperation, UnionPay cards will be accepted in 2.100 ATMs and more than 200.000 Points of Sale of DenizBank and all Denizbank merchants will be

able to provide service to UnionPay card holders coming from all around the world, primarily China.

5 BILLION CARDS WORLDWIDE

The new card acceptance finalized as a result of the negotiations between DenizBank and UnionPay covers more than 5 billion UnionPay cards worldwide and now all UnionPay card holders can benefit from DenizBank ATM and POS services.

UnionPay International which continues to work with different financial institutions for card acceptance aims to reach the card holders in Turkey through different channels. Through this cooperation, UnionPay card holders can easily use DenizBank ATMs and make purchases through Points of Sale when they visit Turkey and merchants will benefit from the opportunities of this cooperation by offering their customers a new option in commercial relations and foreign sales.

“We strengthen our cooperation with strong brands in the global arena”

Dilek Duman, Executive Vice President in charge of Information Technologies and Support Operations in DenizBank, stated that “As DenizBank, we attach great importance in strengthening our cooperation with strong brands in the global arena. In line with our target to provide banking services to a wider section of community, we have started to provide service to UnionPay cards in DenizBank Points of Sale and ATMs through the agreement with UnionPay which is one of the leading payment systems in the world. We have provided a highly important solution partnership in facilitating the lives of both our customers with Unionpay cards and tourists visiting our country. We believe that our cooperation will make the daily lives of every section of the society easier and we are glad to take another important step in providing accessible and comfortable service to anyone contacting with our bank. I hope that this agreement will be beneficial for everyone”.

Han Wang, General Manager for Middle East Branch in UnionPay International stated that they were glad to increase rapidly the ratio of acceptance of UnionPay cards in ATMs and Points of Sale in Turkey. After indicating that their aim was to increase this ratio to 80% in only one year, Wang continued by saying that “Today UnionPay cards are accepted in more than 150 countries; local cards are printed with UnionPay logo in 40 countries. The project finalized with DenizBank is an important step in our mission to provide better service to UnionPay card holders travelling to Turkey from different

regions of the world, primarily China, and trading in this country.

Wang, who emphasized that the cooperation between DenizBank and UnionPay International would be strengthened with different projects, expressed that “We wish to start working for DenizBank cards with UnionPay logo in the near future. We think that this card will create a big difference in the payment system of Turkey and this will have a positive reflection on the economy”.

THE BIGGEST PAYMENT SYSTEM OF THE WORLD

UnionPay which has more than 5 billion cards worldwide continues to be one of the biggest payment systems in the world with 30% market share. Globally 1.9 million ATM and the points of sale of 27 million merchants accept UnionPay cards. The worldwide transactions of UnionPay cards in 2014 reached to 6,7 trillion dollars. This figure corresponds to an average 27,3% growth per year. UnionPay is the second widest card network in terms of transaction volume and third in terms of acceptance rate.

About UnionPay

Established in 2002, China UnionPay (CUP) has started to operate in global platform apart from China since 2004. UnionPay, which is the biggest payment system in the world with 5 billion cards, has cards in 40 countries other than China and its acceptance network rapidly grows in more than 150 countries.

UnionPay, which has become one of the widest payment systems in the world by providing reliable and useful products, continues to provide innovative services in the market. It accelerates the global card acceptance network with international cooperations and provides creative payment solutions with reliable, technological and value added services. In line with the expectations and needs of the card holders, online and mobile payment, contactless payment infrastructure, QuickPass and NFC are among UnionPay payment products.

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 735 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, 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, www.facebook.com/DenizBank, 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 244,000 individuals and legal entities. The bank has the most extensive branch office network in Russia: about 17,000 branch offices. Its international operations include CIS consisting of Kazakhstan, Ukraine Belarus, eight countries in Central and Eastern Europe through Sberbank Europe, and Turkey through Denizbank. It has representative offices in Germany and China, a branch in India and carries out activities in Switzerland through Sberbank (Switzerland). Through Sberbank CIB, it offers services in investment banking, financial consultancy and global markets. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is www.sberbank.ru, www.sberbank.com