

## **DenizBank breaks a new ground in Turkey You will never encounter the problem of having insufficient balance thanks to Quick Find feature**

**Providing many privileges to its customers, DenizBank continues to break new grounds in the sector. Thanks to "Quick Find" feature, which is a first in Turkey, DenizBank debit card holders will now be able to finalize their transactions despite having insufficient funds. By this innovative technology, customers can now scan their demand deposit balances they link to debit cards and pay for the lacking amount and cover their needs instantly.**

Standing out with its innovative products and services, DenizBank continues to add unique features to ParaCard and all bank cards. Thanks to "Quick Find" service, which is offered in Turkey for the first time by the bank, it prevents that the customers encounter the problem of having insufficient balance. Through a single order, DenizBank customers can now ensure that the balance of three wire accounts they will define themselves is controlled in addition to the bank card main account.

This Quick Find feature of the bank card allows that in case of not having funds in the main account for realizing the transaction, three wire accounts will control first demand deposit accounts and then overdraft accounts, if any, starting from the account having a higher balance. This Quick Find feature will be active for same type FX accounts in all purchases realized within the country and abroad and money withdrawals from other banks' ATMs.

Quick Find feature can be easily defined via DenizBank branches, Açık Deniz internet banking and call centers.

**"We continue to improve our sector by our innovative and leading approach"**

**DenizBank Payment Systems and Non-Branch Channels Group Executive Vice President Ayşenur Hıçkırın** stated that they continued to come up with innovative applications in the banking sectors with the aim of providing maximum facilitation to users and innovative perspective. Hıçkırın added that; "We continue to make innovations in DenizBank. Having been awarded as "Most Innovative Bank of the Year" in USA in 2014 and in Europe in 2015, in each unit of the bank, we continue to take steps to make the lives of our customers easier. Thanks to "Quick Find" feature which is applicable for DenizBank Paracard and all cards of our bank and which is introduced in Turkey for the first time by DenizBank, our customers will not face any problem when there are no sufficient funds and they will make sure that 3 wire accounts to be defined by them are controlled. With this important development, we satisfy our customers and continue to be besides them whenever they need. We will continue to work for innovation in the upcoming period."

**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 757 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](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 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 and 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](http://www.sberbank.ru) , [www.sberbank.com](http://www.sberbank.com)*