

Pensioners enjoy a prize up to 450 TL from DenizBank

Distinguishing itself with innovative products and services, DenizBank keeps offering privileged opportunities to pensioners. The pensioners who commit to receive their pensions from DenizBank for 3 years, own an Overdraft Account and Credit Card and have 2 automatic payment order are awarded with up to 450 tl of cash.

Distinguishing itself in the sector for its efforts to meet the needs of its customers, **DenizBank** continues its privileged campaigns for pensioners. The pensioners who receive their pensions from DenizBank earn a cash prize of up to 450 TL. Pensioners who commit to receive the pension from DenizBank for 3 years, have an Overdraft account or a Credit Card and have 2 automatic payment order get entitled to earn the cash prize.

Cash prize of up to 450 TL for pensioners

1000 TL is paid to pensioners with pension less than 1000 TL, 375 TL for pensions between 1.000 TL and 2.000 TL, 450 TL for pensions of 2.000 TL and more. The pensioners who have applied for credit card and Overdraft account, but have not been allocated a limit by the Bank also can enjoy the campaign by giving 1 more order for an automatic utility bill payment.

Stating that the value attached to pensioners is an important indicator of a development level of a country, DenizBank **xxxx Branch Manager xxxxxxxxxxxx** added: "We care about offering privileged solutions for the financial needs of our pensioners and always make our pensioners feel privileged at DenizBank. We offer them exclusive and privileged services. Our pensioners get to earn a cash prize of up to 450 TL as part of our campaign. They can find out more information on the subject from our branches. Along with that, a number of innovative service and advantages also await our pensioners. As a bank that has adopted the "With respect" approach towards our pensioners, it is our first and foremost wish to make the lives of our elderly better. We will also continue to follow up the needs of the pensioners and be with them in the upcoming period."

A privileged opportunity as well for those who direct their pensioner acquaintances to DenizBank

The customers who direct their acquaintances that receive their pension from Social Security Institute to DenizBank also enjoy the chance to earn 100 TL per pensioner that has started to receive their pension from DenizBank upon the direction.

Privileged Banking Services

Pensioners receiving privileged services from **692** branches of DenizBank across Turkey can withdraw Money and inquire account balance from over 4,500 Bank ATM and PTT free of charge. While completing their transactions the fastest way without having to wait in line at the



branches, they also do not pay any fee when they wish to withdraw their pensions from other DenizBank branches apart from the one where they have their pension account. They also benefit from interest rate in consumer, vehicle and house loans at a discount, special installment and term privileges for their loan debts in other banks while they can also add more value to their long time savings with a special deposit interest rate. Pensioners also enjoy various discount campaigns through brand cooperation.

Pensioner Bonus Privileges

DenizBank offers a variety of privileges exclusive for pensioners through Pensioner Bonus which marks the first credit card designed exclusively for pensioners in Turkey. The pensioners may now introduce installment into their shopping, earn bonuses out of their spending, can buy from programme partnerships with their bonuses saved free of charge. They can also do shopping with a discount price from contracted merchants while also earning discounts on their utility bills through periodical campaigns. Additionally, they also get to enjoy assistance services such as installation failure, locksmith, window breaks and also discount privileges in their pharmacy, market etc. spending.

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 733 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.

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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 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 AG, 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) AG. 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.

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