

**PRESS RELEASE****April 3 , 2009**

## **DenizBank provides Orange Support to SMEs which are members of Keşan Chamber of Commerce...**

**Having distinguished itself with the tailored products and services it has developed in line with the needs of SMEs, DenizBank SME Banking Department offers financial support to SMEs which are members of Keşan Chamber of Commerce under favorable conditions.**

Departing from the fact that the most important problem facing SMEs is the inability to make complete use of financial intermediaries, DenizBank maintains its activities aimed at closing the gap in this area with the products and services it offers. Establishing cooperation protocols with chambers of commerce and industry across the country within this framework, DenizBank signed a protocol with Keşan Chamber of Commerce on 03.04.2009.

DenizBank Keşan Branch Manager Bedriye Çiçek Balaban, İpsala Branch Manager Volkan Altun and Keşan Chamber of Commerce president Mustafa Helvacıođlu participated in the signature ceremony of the agreement held in Keşan Chamber of Commerce. Within the scope of the agreement, SMEs which are members of Keşan chamber of Commerce will be able to make use of opportunities such as "Credit to Support your Capital" with a maturity up to 72 months, and "Credit with Equal Installments" with a maturity up to 36 months at special interest rates. "Credit to Support your Capital", which is positioned as the first credit to offer long term funding option addressing capital needs for product and service purchases of SMEs enable SMEs to meet their cash needs by providing their real estate as collateral with a maturity up to 6 years. Moreover, this new Credit by DenizBank, which offers special interest advantages for members of Keşan Chamber of Commerce can be used with a grace period of 3 months in credits up to TL 500.000-.All that the SMEs which want to use these credits have to do is to apply to the chamber to which they belong or DenizBank Keşan and İpsala Branch....

### **Credit models tailored for SMEs**

Acting with a financial supermarket approach, DenizBank provides members of Keşan Chamber of Commerce with financial support under favorable conditions along with offering them the opportunity to access all products and services it provides thanks to this protocol. The bank aims at making the lives of owners of the SMEs easier while creating solutions to financial needs of SMEs.

DenizBank SME banking department, which implemented a special credit evaluation model tailored for SME customers, answers all kinds of credit demands in 72 hours at the latest. Thanks to the "Tourism Package" and "Stationery Package" it has introduced, DenizBank enables its customers whose income is seasonally determined to pay their credit installments when their cash flow is realized. On the other

hand, offering all necessary products and the required financial solutions at once, DenizBank enables all SMEs to rent their vehicles in DenizBank branches thanks to the "Ready Fleet".

### **First in the world, "SME Card"**

Having distinguished itself with the products and services it has offered especially over the last four years, DenizBank has put its signature under a first with the "SME Card", which provides many advantages for SMEs.

With the "SME Card" designed exclusively for SMEs, DenizBank offers the opportunity to use four different products with a single card through many banking channels 7/24.

Introduced as an effective solution for SMEs in terms of managing their costs and time, "SME Card" enables the collection of Ready Account, Commercial Credit in Installments, Sector Credits with Seasonal Payment and Business Card products all in one card.

SME owners will be able to draw cash from their ready accounts, use commercial credit in installments for their SME capital needs or make use of the credit card of the company in company expenditures like fuel purchases, hotel and flight reservations etc. even if their account is not available. Moreover, using the technical infrastructure of SME card, SMEs will have access to credit opportunities which they will be able to repay depending on the seasonality of the sector of operation through tellers and ATMs.