

A first from DenizBank in the world...

Money withdrawal from ATMs with voice recognition with DenizBank fastPay

DenizBank now provides the opportunity to withdraw money from ATMs with voice recognition through its mobile wallet fastPay, unique in the world. DenizBank Digital Generation Banking Group EVP Mr. Murat Çelik said "DenizBank will continue to break new grounds in the digital world."

Arousing attention with its innovative products and services, **DenizBank** continues to add new features to its mobile wallet fastPay which is unique in the world. fastPay now enables you to withdraw money from ATMs with voice recognition after sending money with voice recognition. Users of DenizBank mobile wallet fastPay can withdraw money from DenizBank ATMs with voice recognition. Users can withdraw money from DenizBank ATMs with voice recognition without touching any ATM buttons, without using cards, only by tapping the icon of voice recognition on fastPay application and voicing the approval words to fastPay. With this new application, it is possible to use both ATMs and phones like smart robots without any contact.

Maximum ease for users

DenizBank Digital Generation Banking Group EVP **Mr. Murat Çelik** stated that they will continue to work on offering maximum ease with minimum effort for customers in their applications. Çelik said "DenizBank will continue to break new grounds in the digital world. Whether you have a DenizBank account or not, fastPay brings many advantages. Smart phone users can send money from mobile phone to mobile phone free of charge 24/7 and withdraw money from ATMs without using cards. More than 170 thousand DenizBank merchants accept instant mobile payment and they have the chance of secure payment without entering card information in internet shopping. With this new feature we break new grounds in mobile banking sector on a global scale. fastPay which aims for new grounds in mobile banking sector provides unique experiences for users. You don't have to carry a wallet, you can withdraw money with voice recognition without having to tap ATM buttons comfortable. We invite everyone to this experience".

Denizbank fastPay application was awarded 1st Mobile Banking Innovation by The Banker magazine, grand prize in best payment systems by The Banking Technology Awards in 2013 and 1st prize from Paybefore Awards Market Mover this year.

For more information on fastPay: <http://www.denizbank.com/acikdeniz/mobildeniz/fastpay.aspx>

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 725 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing nearly 15 thousand people. DenizBank Financial Services Group consists of DenizBank, six domestic, four domestic non-financial subsidiaries, three international 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, Bantaş and Pupa are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

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About Sberbank

Sberbank of Russia is Russia's largest bank and a leading global financial institution. Sberbank holds almost one third of aggregate Russian banking sector assets, it is the key lender to the national economy and the biggest deposit taker in Russia. The Central Bank of the Russian Federation is the founder and principal shareholder of Sberbank owning 50% of the Bank's authorized capital plus one voting share and other shares are held by domestic and international investors. Sberbank has more than 110 million individual customers and 1 million corporate clients in 20 countries. Sberbank has the largest distribution network in Russia with more than 18,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries. Sberbank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru