

Press Release

June 17, 2014

A Brand New Credit From Burgan Bank Specifically to SMEs:

"Pay Whenever You Want Credit"

WHETHER INTEREST RATES RISE OR DROP.

IT IS NO MORE A PROBLEM...

Thanks to the new "Pay Whenever You Want Credit" of Burgan Bank,

SMEs are entitled to repay their credit installments in whatever amount and

whenever they like, without being affected from interest rate changes.

With its "Pay Whenever You Want Credit", Burgan Bank is once more proving that it is at all times standing by SMEs (Small and Medium-Scale Enterprises). Having fixed the credit interest rate, Burgan Bank is protecting SMEs from probable negative effects of interest rate changes. With this new product, SMEs can create their own repayment plans by repaying their credit installments in whatever amount and whenever they like, without being subject to a particular uniform repayment schedule.

No Bad Surprise to SMEs At The End of Maturity!

With Burgan Bank's "Pay Whenever You Want Credit", business enterprises are not affected from either rises or falls of interest rates. When interest rate drops, prepayment commission is not charged on enterprises borrowing a "Pay Whenever You Want Credit". In their own discretion and upon their demand, these enterprises are eligible for thencurrent low interest rates by repaying their loans. Furthermore, with its effective pricing policy, Burgan Bank is offering to SMEs the opportunity to reduce their interest rates, rather than imposing an additional interest burden on them. By doing so, Burgan Bank is keeping its promise to produce most appropriate solutions for financial needs of SMEs and to understand its customers.

Our customers can apply for "Pay Whenever You Want Credit" through Burgan Bank branches, via <u>www.burgan.com.tr</u> internet site address, by calling 0850 222 8 222 Burgan Bank call center, and by sending an SMS to 8222.



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