



**The first digital bank of Türkiye, providing its customers the cost advantage of being a branchless bank,  
Hayat Finans refunds up to TL 5,000 to consumer loan borrowers**

**The first digital bank of Türkiye, Hayat Finans refunds up to TL 5,000 to its customers who borrowed consumer loans.**

**Hayat Finans**, Türkiye's first digital bank, offers its customers the cost advantage of being a branchless bank. Its latest product is a consumer loan refunding up to TL 5,000 in cash. The maximum limit set for the said loan is TL 200,000 and it can be repaid in a maximum of 36 monthly installments. Current customers of Hayat Finans can use the Hayat Finans mobile application to obtain this consumer loan in a few minutes. Persons who are not customers of Hayat Finans can download the above-mentioned application, have a video conference with a customer representative and apply for such a loan within a few minutes.

M. Necati Özdeniz, Deputy Managing Director in charge of Retail Banking Department of Hayat Finans, said that they will continue to provide their customers the cost advantage of being a branchless bank and to emphasize their motto "no branch means no cost, no cost means plenty of benefit" by offering flexible repayment options, attractive profit share rates and various types of loan to make the lives of their customers easier.

**About Hayat Finans:**

Hayat Finans was established by Hayat Holding last September, so that the era of licensed digital banks officially started in Türkiye. The first licensed digital bank of Türkiye, Hayat Finans uses the advantage of being a branches bank to offer a high profit share rate, free of charge banking transactions, and low cost financing. Also being a participation bank, Hayat Finans is backed by Hayat Holding, one of the most established groups of global companies in this country. With its 87 years of experience, Hayat Holding offers such consumer product brands as Molped, Molfix, Papiya, Bingo and Evony in six different sectors to millions of consumers in over a hundred countries.