



TRUE STORIES

GARANTI EMPATHY

WHO NEEDS WHO?



One does need others, right? We may tend to think, that every customer, walking in through the door, needs us to get something done for him, or her. But as an old saying goes 'Only God knows who will need who'. I had a first-hand experience.

It was 2017... My son Alper is well behaved and calm at home but he is an active, feverish kid elsewhere. That's why his teacher had been calling all the time, to inform us about his goings at school. My phone rang on a working day once again. I picked up and asked *"Hello Ma'am, did something happen again?"* The teacher said, *"I will tell you something now, but you have to keep calm. Alper hit his head on the corner of an open window. I think he needs stitches. Can you come over?"*

My colleagues were on leave, so it was difficult for me to leave the branch. I called my husband, but he didn't answer, because he was still in class. A customer of mine, who is an ambulance driver, had come in for a transaction five minutes earlier, and overheard all my conversations. *"Now, do not panic. I will go pick him up"* he offered.

So he picked up Alper and took him to the ER. He got the scar stitched and sent me photos, so that I would not panic. In the meantime, I reached my husband who went to the ER, and took over Alper. I look back and wonder if our customer would do what he did if I had been sulky, whined every time he called, or if I did not offer a friendly service, or did not do my job properly?

A doctor for whom we perform a transaction today, can become our mothers' doctor the other day; a teacher we provide support, can become our children's teacher, or we can become the client of a lawyer, who we service today. That's why, we should offer all the help we can to everyone, so that we will receive the same. You know, only God knows who to need who and when!

*Please scan the QR code
to listen to the story.*

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UMUT DAĞISTANLI

Customer Representative

On the eve of a religious holiday, we were attending to our last customers inside the branch at 12:00 o'clock. Our colleagues upstairs who were done for the day were exchanging holiday greetings and leaving. There were long queues in front of the ATMs, taps on the door by customers who saw us inside, asking 'Is the bank closed? I was going to withdraw some money'... Our security officer was weary trying to get his point across.

On this busy and stressful day, someone was trying to push the door open, so I tried to gesture that we were closed. I said, **"We are closed, you can use the ATM to withdraw money"** The person shouted, **"I don't have an ATM card"** I said, **"We cannot open the door, we are closed"** **"Sir, I am going to do holiday shopping for my kids"** he said sadly.

That brought the world to a standstill. No other sentence could melt the coldest heart and flex the strictest rule. Holidays are not ours any more. They belong to the kids. Don't we all yearn for the holidays we had when we were kids? New clothes, new shoes, early morning rituals and prayers performed with sleepy eyes followed by househopping... We have grown up to be adults who get happy to see this joy passé in the eyes of other children. Can a father who cannot buy holiday clothes for his children spend a good holiday? Can those children?

I told our security officer **"Let's let this gentleman in"** If the customer had told me his salary would not be deposited for another two hours, I would still wait. We did his transaction and paid him his salary... He said, **"God bless you"**, three words that were equivalent to one thousand thank-you's. He said it so heartily that I was happy like I had bought new clothes for my own children. Since then, I have been saying 'God bless you' to people who help me rather than 'Thank you'. And this is the reason I keep an eye on the door on the eves of Bairam holidays.



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TRUE STORIES

GARANTI EMPATHY

EQUIVALENT TO ONE THOUSAND THANK-YOU'S



Bekirpaşa, Kocaeli

EMRAH SEVİM
Customer Representative



TRUE STORIES

GARANTI EMPATHY

NOT JUST OUR JOB BUT OUR LIFE IS ABOUT RELATIONSHIPS

Nigde



TANER BALABAN

Retail Banking Customer
Relationship Manager

“How many homes can one purchase in a lifetime? Who can one turn to for assistance? To whom one can entrust the hard work of thirty years spent abroad, away from family?”

Our customers coming in to ask about housing loans usually look excited and at the same time slightly worried about repaying. After I listen to them, I put together a repayment plan that suits them. A housing loan is a longterm relationship; the first day, the initial handshake, being instrumental in helping them own their home and hearing this from them is a bliss. When a customer that you have extended a housing loan invites you over for a cup of tea, when you are considered family, when they believe in your sincerity and trust you, then you know you have built a solid relationship with them.

I had met a customer during his home purchasing process who was going to buy a flat in İzmir. He had told me he had gotten quotations from other banks as well. I prepared a repayment plan. While we talked about repayment and charges, his realtor called with the news of a suitable flat.

Together, we looked at the pictures the realtor sent. Our customer called his realtor and said **“Can you send the title deed to Taner Bey?”** When I told him I was happy that he had chosen us and that I would finalize the procedures a.s.a.p., I was totally surprised and utterly delighted with his response: **“You were more excited than me when we were looking at the pictures. You did understand what this house means to me. You even had suggestions about the decoration (which I had not realized). This is why I chose you.”**

It was a happy day for me. Although I have not heard it from customers on other occasions, I noticed I approach everybody in the same way. Leaving aside the decoration tips :)

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In April 2015, a gentleman came in seeking information about mortgage loans. It was a challenge for us to extend housing loans since there is only one real estate agent in Dinar. So we did our best to grab every opportunity in this respect. The gentleman asked several questions including **“Up to which age do you extend a loan? Can one with just pension income qualify for a mortgage loan?”**

It turned out to be that the loan was for his mother-in-law. I told him loans were available up to ten-year maturity.

This is how I met Ayşe Teyze and her family. The loan application was filed, and ultimately denied upon evaluation. The description section of the report read **“Location could not be determined on the basis of apartment block.”** We could not pursue with a general-purpose loan because the family could not afford to repay in short term. I didn't know whether to feel sorry for the wasted surveyor fee, or for the non-refundable deposit. Until the final verdict on the loan came, they called every day -so very shyly- to ask, if there were any developments. I thought I had to do something for that family. First, I thoroughly reviewed the report. Then I went to the Title Registry Office and talked in detail with the Assistant Director. We took photos of the files related to that title deed. As a result of my thorough scrutiny and efforts, we managed to reverse the denial for the requested loan.

It was the time to sign the loan documents. Ayşe Teyze had forgotten to bring her reading glasses that day and she was skipping letters. I told her that I had time and she should take it easy; I spelled out everything she was supposed to write down. The signing took one and a half hours to be exact. At the end of each sentence, she would put her prayers out for me: **“May God reward you my child, may all your wishes come true.”** Several months later, Ayşe Teyze and I ran into each other at a wedding. We hugged and I kissed her hand the Turkish way, and introduced her to my mother. My mother's face beamed with happiness when she heard Ayşe Teyze say **“My dear Emine made us home-owners, I send my prayers out for her every day.”** That made everything worthwhile.



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TRUE STORIES

GARANTI EMPATHY

I HAD TO DO SOMETHING FOR THAT FAMILY



Dinar, Afyonkarahisar

EMİNE KARACA

Customer Representative



TRUE STORIES

GARANTI EMPATHY

I HAD TRULY BECOME A MEMBER OF THAT FAMILY



There is my Ahmet Amca. To everyone else, he is a customer. To me, he is a retired young man who always dresses nicely with a matching tie, his now-thin hair neatly combed and always smelling clean at his 70 years of age. Ahmet Amca is a customer I cherish; I love to chat with him and he has priceless advices to offer me. He has five children, four of whom live in other cities. Whenever he goes to visit one of them, he makes sure to stop by and let me know. We have built a wonderful father-daughter relationship. He would visit me regularly every week. I would check his card and bill payments whenever it occurs to me, and call to tell him. During such a check, I saw that his bills were unpaid. He would always keep extra money, but not this time. And he had not stopped by in two weeks. Convinced that something was wrong, I immediately called him. It was such a relief when I heard **“Yes”** on the other end of the line after the third ring. Not realizing that somebody else answered the phone, in a rush I said how worried I was, and asked why he didn't stop by in two weeks. I realized I had been talking on and on, when the other person interrupted at the first opportunity he had to say, **“I am his son”**

I panicked once again. **“What happened to Ahmet Amca?”** I asked. His son told me he had a small accident but he was all right and could talk on the phone on speaker. Right then, I heard his voice saying **“I am all right, my girl.”** I felt a sudden relief and began hearing several voices in the room all saying hello to me. My Ahmet Amca said, **“Your big brothers and sisters are here. You are the only one missing. They are all saying hello to you.”**

At that moment I realized I had truly become a member of that family. Not just me, but also my bank was a member of that family. I was so happy when I was told that, each and every one of his children had become customers of our various branches. Live long and well Ahmet Amca.

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Nigde



NUR ÜMİT

Customer Representative

Ömer Bey, a regular credit customer of mine, and his wife Seher Hanım would show up personally every month to pay their installments. One day, Seher Teyze arrived alone and with tears in her eyes. Unfortunately, her husband Ömer Amca had passed away. With her grief still fresh, Seher Teyze was worried about how to repay the loan. She was unaware of the insurance linked to the loan. Since I was the one who had extended the loan, and knew that he died through natural causes, I told her about the life insurance and asked for the doctor's reports. After handling the procedures, the insurance payment arrived and the loan was repaid in full.

In the eyes of Seher Teyze, I was her guardian angel as I had overcome a huge problem for her, in the aftermath of her husband's passing. So she began coming to me for everything she needed.

I lost my mother in early 2015, when I was pregnant with my youngest son. We have a tradition here. Mothers with daughters put together a wedding gift for the grandchildren they will have. One day Seher Teyze walked in carrying a bag. Inside, there was a blanket, a vest and handkerchiefs she knitted for my son. ***"Your mother is irreplaceable but I count myself as your mother and I knitted these for my grandson,"*** she said. There are no words to describe my emotions at that moment. I still get tears in my eyes when I think of it. And Seher Teyze still comes to me although I have changed my branch and my post.

When you help your customers through hard times and make your way into their hearts, that leaves you with a solid friendship that lasts a lifetime...



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TRUE STORIES

GARANTI EMPATHY

IT'S ALL ABOUT MAKING YOUR WAY INTO THE HEARTS



Erzurum - Lalapaşa

İLKNUR ÖNDER DAŞTAN

Customer Service Staff



TRUE STORIES

GARANTI EMPATHY

THANKFUL FOR THE WELL-MEANING PEOPLE



One of our customers contacted us saying that she had found some money on the street wrapped with a Garanti bank slip. She said she wanted the customer named in the receipt to be found so that the money could be delivered. I thanked her for her sensitivity and offered to help her. I asked for an image of the slip and accessed the contact information for our customer named on it. Then I called and told that customer about what happened.

Our customer who had dropped the money said, *“Yes, I recently lost some money. My son is a student; I transferred him some money through the ATM and then on the way, I dropped the money in my pocket. I had been looking for it everywhere”* I said to him *“The person who found your money contacted us and she will hand your money on Friday to Etiler Branch. You can get it from our branch”* Our customer was very happy and asked for the phone number of the customer who recovered the money to thank her. I explained that I could not share the phone number because of banking rules but assured him I would convey his thanks.

We wanted to send a small gift to our customer in this heartwarming story who recovered the money and contacted us. I added a handwritten note, thanking for her considerate behavior.

Our customer thanked us back posting our gift and note on social media, adding a lovely comment: *“Yes, today I was very surprised, and very very happy. The money I found had been returned to its owner. Just now, I was greeted by a nice gesture that took away all of the week’s weariness. My sincere thanks for the gift that made me feel the importance given to humans and underlines the value of humanity. I am thankful for the well-meaning people who have their hearts in the right place”*

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Customer Experience Management Department - İstanbul

ESRA ÖZHAN

Digital Customer Care
Team Associate

It was about four years ago. An old man was leaning against the wall outside the branch. He must have been cold because he was rubbing his hands. I went over to him and said *“Sir, come in and wait inside. Do not stand out here in the cold”*, *“Son, what if you get into trouble for letting me in?”* he said. *“Don’t worry, I will not. Come in. Who are you waiting for here?”* I asked him. *“I am waiting for my son. He told me to wait outside the bank.*

This is why I am here,” he said. *“Let us offer you a cup of tea to warm you up”* While he was sipping the tea, his son passed outside the bank. When he spotted his father inside the branch, he came in, surprised. *“What is up dad? Why are you waiting here? I told you to wait outside the other bank,”* he said. The father replied, *“It was cold outside that bank, I got cold so I waited here because it was sunny here.”* Pointing at me, the son asked his father *“How come you are sitting here drinking tea. Do you know this gentleman here?”* The father said, *“No I don’t. But he saw me waiting outside and invited me in and offered me tea.”*

The son went on, *“Very well then, do you have a cup of tea for me as well?”* and turned to me as he sipped his tea *“Do you always greet the people you don’t know so warmly and offer them tea?”* he asked. *“I do. I treat them just like I treat the people who come to my house. This is my home and you are my guests and you are important to me”* I said.

The man said, *“I have come from France. I intended to deposit the money I brought with me to another bank but I loved that you treated my father who is a total stranger to you this way and it made me proud”* He left after telling his father to wait and that he would come back soon. When he came back ten minutes later, he was carrying a big bag. The gentleman has become our customer that day, and opened Euro and TL accounts for a respectable amounts before leaving the branch.



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TRUE STORIES

GARANTI EMPATHY

THIS IS MY HOME AND YOU ARE MY GUESTS



Trabzon

MUSTAFA MERAL
Security Guard



TRUE STORIES

GARANTI EMPATHY

WE SAVED A SIGNIFICANT LOSS ON THE PART OF OUR CUSTOMER



ARZU YILDIZ

Payments Senior Supervisor

Our customer's overseas money transfer instruction was sent to me by our branch. When I entered the transfer into the system, I received an alert that the account number entered was being used for the first time and the system did not complete the operation. But it was noted that the branch had obtained customer's confirmation. My colleague who was to authorize the transaction got suspicious, because the transaction was in British Pounds and the transfer was to Czechoslovakia.

Our business banking customer responded in writing that they got the account number from a different e-mail account from the recipient's head office, requesting for the transfer to take place as such.

Even this written response was not satisfactory neither for me nor my colleagues. So I took initiative and wrote a detailed e-mail explaining that, use of various different e-mail accounts had caught our attention and that it could be a fraud attempt. I stated that there could be fraud perpetrators who had hacked the emails and act as if they were the real account owners in their correspondence. Fraud was a high possibility particularly, if different account numbers were in question and if such information was provided via email. I contacted our customer once again, advising them to contact the counterparty via phone, asking for confirmation of account information and requesting them to approve the payment after that confirmation.

Still, we were unable to convince our customer. So I reached the responsible officer at that company and talked to him personally. I convinced him that they should make sure to contact the recipient by phone and get confirmation. Finally, the phone call revealed the fact that the recipient's emails were intercepted by fraud perpetrators. We cancelled the requested transfer and we saved our customer from a significant loss.

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Since January 2017, we, as Retail Collections unit, have been offering assistance to our delinquent customers through instant messaging via the Internet branch.

When I first started working in this project, I thought my priority was to get our customers to pay their overdue debts; but I soon realized my top priority on this platform was to offer assistance to our customers.

While I was exchanging messages with a customer in July, I was reviewing the comments of previous contacts and I noted that no prior one-to-one phone contact could be established. The comments read, *“The phone is answered but no sound comes from the other end, the customer does not speak”* Since this customer could not be reached on the phone, I felt the need to thank him via instant messaging through Internet Banking for using this channel to share his details. When I wrote to him, he wrote back, *“I cannot talk on the phone because I am hearing impaired. I am glad you contacted me through this channel”* explaining the situation.

That was a totally unexpected answer for me. If I had not received that response I was going to think that the customer answered the phone but did not talk intentionally. Through a simple thank-you and acting without prejudice, I have paved the way for our customer to share his special condition with me. This made both me and our customer happy.



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TRUE STORIES

GARANTI EMPATHY

OUR TOP PRIORITY IS TO OFFER ASSISTANCE



KISMET UYGUN

Outsource Operations Specialist