



Do you have a debit card or credit card **issued by your Turkish bank**? If so you may need to take action if you wish to use your cards to make online purchases.

In October 2016 the Turkish Banking Regulation and Supervision Authority brought in a requirement for banks in Turkey to obtain express permission from their customers saying that they wish to be able to use their debit or credit cards for online purchases. This is intended to reduce the amount of online fraud.

With effect from **17th August 2017** any such cards belonging to customers who have not told their Turkish bank they wish to use them for online purchases will be disabled for online use. These cards will still work in shops and in ATMs.

So if you have a **Turkish debit card or credit card** and you wish to be able to pay for goods and services online you must confirm this to your Turkish bank (if you have not already done so) before 17th August 2017.

If for any reason you can't tell your Turkish bank before 17th August you can tell them at a later date and they will be able to reactivate your cards for online use.

This new regulation does not in any way concern the use of plastic cards issued by UK banks (or other foreign banks) that may be used for online purchases.

For more information please contact your local branch.

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