

Cap on Utilization Fees for Foreign Currency Loans Removed

The Central Bank of the Republic of Türkiye has lifted the cap on loan utilization fees for foreign currency cash loans under the Communiqué on Amendments to the Communiqué on the Procedures and Principles Regarding Fees That May Be Charged by Banks to Commercial Clients (“**Amendment Communiqué**”). The Amendment Communiqué was published in the Official Gazette dated 31 January 2026 and numbered 33154 and entered into force on 1 February 2026.

Prior to the Amendment Communiqué, the cash loans’ utilization fee in all currencies could not exceed 1.10% of the disbursed loan amount.

With the Amendment Communiqué, the 1.10% cap now only applies to cash loans denominated in Turkish lira. For cash loans denominated in foreign currencies the utilization fee may be determined freely.

You may access the full text of the Amendment Communiqué [here](#).

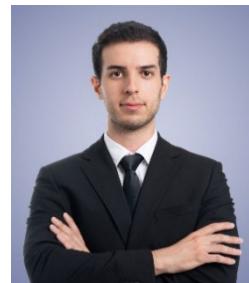
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