

Banking, Insurance and Financial Services

Moroğlu Arseven supports banking, insurance and financial services clients with a full range of legal matters, including highly complex operational, commercial, transactional, regulatory and dispute-related issues. We assist clients to navigate intertwined regulatory, policy and business pressures in these sectors, offering coordinated and detail-focused legal support. The firm maintains a strong focus on regulatory compliance and risk management, often advising on issues which span national borders, involve high-values, or lead to complex regulatory questions and bespoke risk or debt structures.

The firm works closely with clients of all sizes and perspectives, assisting them to provide and receive capital via a range of standardised or bespoke financing mechanisms. We support with a broad spectrum of issues in this context, ranging from establishing regulated entities, through to planning and executing compliance strategies.

Moroğlu Arseven assists clients to understand and deal with all facets of ongoing financial reporting, anti-money laundering, security, governance and transparency requirements. The firm has significant experience advising on the Turkish regulatory regimes for institutional lending, capital adequacy, thin capitalisation rules, bank stress tests, shareholding and liquidity limitations, along with sector-specific corporate governance, fiduciary, confidentiality and data transfer issues. We regularly assist clients to understand and navigate domestic as well as international money laundering regimes, along with advising on best practices for meeting these requirements. For instance, identifying and reporting suspicious transactions.

The firm supports retail, commercial, investment, development and participation banks, both domestic and foreign. Moroğlu Arseven regularly assists foreign banks with comparative analyses of Turkish regulations. These projects help clients to conduct due diligence and risk assessments, leading to more informed decisions about local representation and establishment activities, as well as launching new banking, financial or insurance products in Turkey. The firm also has a notable track record advising lenders on the commercial and regulatory consequences of restructuring or crisis-related proposals which borrowers suggest in distressed debt contexts.

Moroğlu Arseven regularly advises on the intersection of banking, finance, technology, privacy and security. These issues particularly arise within the quickly developing FinTech sector or amongst broader digitisation trends for financial and insurance services. Accordingly, we assist with a full spectrum of issues stemming from offering or using consumer finance and payment systems. These include e-money, online and mobile payment platforms or services, e-wallets, cryptocurrencies, as well as peer-to-peer lending and crowdfunding. We support from the very beginning, assisting with regulatory due diligence and feasibility phases, through development, testing and launch of new technologies. The firm's team is known for presenting creative solutions to legal challenges, often adapting traditional legal models to suit innovative environments and businesses.

The firm's corporate team regularly acts as external general counsel for major banking, insurance and financial services clients in Turkey, seamlessly assisting in-house legal teams with their day-to-day issues.

Moroğlu Arseven regularly advises on processes and requirements for Turkey's Banking Regulation and Supervision Agency, the Saving Deposit Insurance Fund, the Social Security Institution, the Ministry of Treasury and Finance, as well as the Insurance Supervision Board. We strategically support and represent clients during all aspects of their interactions with these bodies, assisting clients to obtain a wide range of routine and exceptional approvals, exemptions or licenses. Our support includes dealing with day-to-day regulatory relations, as well as high-stakes regulatory investigations or enforcement proceedings.

The firm's dispute resolution team provides full-scope and integrated support to banking, insurance and financial services clients, meaning conflict specialists are involved from the early stages of emerging issues. We support clients with all aspects and perspectives on disputes, along with regulatory investigations. Support includes representing clients in a full spectrum of forums and related processes, including civil and administrative litigation, arbitration and alternative dispute resolution methods, strategic negotiation and settlement processes, as well as injunctions and enforcement actions. For instance, representing clients involved in disputes about breaches of fiduciary duties or loan restructures, as well as dealing with contentious disclosures and representations. We also assist clients with exposures stemming from cybercrimes or allegations of insufficient due diligence.

Moroğlu Arseven has extensive experience representing policyholders, beneficiaries, debtors, lenders, investment managers, third-party claimants, intermediaries, banks, insurers, reinsurers, institutional lenders and other interested parties during conflicts.

Moroğlu Arseven's strong intellectual property team helps banking, insurance and financial services clients to proactively protect their intellectual property in Turkey. The firm supports with a full range of issues, including litigation, enforcement, counselling, prosecution and transactions. Intellectual property advice is tightly integrated with other practice areas, assisting clients to establish, protect and commercialise their intellectual property assets from the earliest possible stage. For instance, assisting with high profile global trademark and brand issues.

Moroğlu Arseven assists banking, insurance and financial services clients with all types of major corporate transactions, including mergers, acquisitions, joint ventures, strategic partnerships, spin-offs, divestitures and group restructures. The firm has significant expertise assisting during complex, inter-jurisdictional transactions, where strategic guidance is required to deal with the legal, commercial and operational factors simultaneously. These projects often involve high values, or complicated leveraging and equity structures. We work closely with companies, shareholders, investors and financiers on both buy and sell-side, assisting through all stages of these projects. Moroğlu Arseven places a strong focus on ensuring we consider each client's business objectives and the dynamics of the banking, insurance and financial services industries, then reflect these factors into the transaction's structure, risk allocation, or asset transfers.

Related Practices

- [Financial Markets and Services](#)
- [Secured Financing](#)
- [Securities and Capital Markets](#)
- [Quasi Equity and Mezzanine Financing](#)
- [Project Finance](#)
- [Venture Capital and Private Equity](#)
- [Emerging Growth and Early Stage Financing](#)
- [Anti-Money Laundering](#)

- Insolvency and Restructuring
- Insurance Litigation
- Information Technologies
- Privacy and Data Protection
- Administrative Procedures and Actions
- Commercial Contracts
- Corporate
- Mergers and Acquisitions
- Foreign Investment and Business Set-up
- Antitrust and Competition
- Employment and Labor
- Tax, Fiscal and Public Debts
- Directors' and Officers' Liability
- Corporate and Commercial Litigation
- Investigations
- Business Crimes