

Financial Markets and Services

Moroğlu Arseven supports financial services clients with a full spectrum of legal and regulatory compliance issues. The firm assists clients to navigate highly-complex and intertwined regulatory requirements in this sector, balancing commercial and regulatory considerations to offer coordinated and detail-focused support. Moroğlu Arseven often assists clients with issues which span national borders, involve high-values, or lead to complex regulatory questions and bespoke risk or debt structures.

Due to the breadth of our financial services experience and continuously evolving market conditions, Moroğlu Arseven often advises on innovative and ground-breaking issues. The firm's dual strengths in financial transactions and regulatory compliance areas enable us to assist with the most complex and innovative matters in this context.

The firm has significant experience advising on regulatory aspects of financial products or transactions as these arise within debt and equity markets, derivatives, structured finance and securitisation, asset finance, leveraged and acquisition financing, trade commodities, export finance, along with security, pledge and guarantee agreements.

We work closely with clients of all sizes and perspectives within the financial services sector, assisting clients from all perspectives to navigate the regulatory compliance considerations for providing and receiving capital, via a range of financing mechanisms or markets. We support with a full range of issues in this context, ranging from establishing highly regulated entities, through to planning and executing regulatory compliance strategies, or dealing with disputes over disclosures and alleged misrepresentations.

Moroğlu Arseven assists borrowers, shareholders, issuers, underwriters and related parties regarding all aspects of equity, debt and hybrid financial services instruments. These include individuals, listed companies, hedge, mutual or pension funds, institutional asset managers, investment banks, corporate lenders, alternative investment management vehicles, brokers, custodians, depositories, rating agencies and other participants in financial services markets.

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

We support a variety of banks, lenders and issuers, both domestic and foreign. Moroğlu Arseven regularly assists international clients with comparative analyses of Turkish regulations. These projects help clients to conduct regulatory due diligence and risk assessments, leading to more informed decisions about local transactions, as well as launching new financial services products in Turkey. The firm also has a notable track record advising lenders on the regulatory consequences of restructuring and crisis-related proposals by borrowers, which are proposed in distressed debt contexts.

Moroğlu Arseven regularly advises on the intersection of financial services, payment services and systems, e-money and cryptocurrency regulations, technology, privacy and security. These issues particularly arise within the quickly developing FinTech sector or amongst broader digitisation trends for financial services. Accordingly, we assist with a full spectrum of regulatory issues stemming from offering or using consumer finance and payment systems. These include e-money, online and mobile payment services, e-wallets, payment platforms, 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 has particular experience guiding foreign financial services clients to understand how regulatory obligations and requirements will impact them in Turkey. Our clients include major multinational banks, corporations and issuers, often requiring us to consider local compliance aspects alongside associated cross-border or foreign elements.

Moroglu Arseven routinely assists clients with participating in regulatory processes, supporting during all aspects of their interactions with regulatory bodies such as the Banking Regulatory and Supervisory Authority and the Capital Markets Board. The firm helps clients to obtain a wide range of routine and exceptional regulatory approvals, exemptions or licenses regarding financial services products and services.

Related Practices

- [Securities and Capital Markets](#)
- [Administrative Procedures and Actions](#)
- [Anti-Money Laundering](#)
- [International Trade Regulation](#)
- [Secured Financing](#)
- [Tax, Fiscal and Public Debts](#)
- [Economic Sanctions](#)
- [Directors' and Officers' Liability](#)
- [Corporate and Commercial Litigation](#)
- [Tax and Customs Litigation](#)