

Turkey Introduces Rules for Disabled Customer and Over 70s to Improve Accessibility and Safety for Banking Services

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Turkey has introduced regulations to improve accessibility to banking services for disabled customers, as well as customers over 70 years old. The changes aim to increase safety and ease of use for banking services. New rules include providing documentation in braille, sign language and audio formats, as well as changes to ATM functions and related security. All banks in Turkey must comply with the new rules by 1 January 2018.

The Banking Regulatory and Supervisory Agency issued the Regulation on Accessibility of Banking Services ("**Regulation**"), published in Official Gazette number 29476 on 18 June 2016.

To access the services contemplated by the Regulation, customers must submit documents (or approved copies) to their bank, showing more than 40% impairment or disability. Customers above the age of 70 can access the services without notifying or submitting documents to the bank.

Under the Regulation, banks will be required to:

- Take the special needs of disabled or elderly customers into consideration and give priority where possible.
- Provide banking service agreements on their websites in vocal format and as sign language videos.
- Provide banking service agreements on their websites in audio format and sign language videos.
- Provide agreements for banking services, information and documents (such as account statements, PIN, passcode) in braille, via audio information, or via sign language videos (if requested).
- Educate personnel about the possible needs of disabled customers, such as sign language. Personnel must give information to customers about access, usage and security.

The Regulation also requires banks to rearrange ATM's to include:

- Screens which avoid extreme brightness or darkness.
- Voice information and instructions for sight impaired customers
- Sign language menu options for hearing impaired customers.
- Security measures to maintain secure use of the services.

Under the new rules, disabled customers will be able to check account balances, make withdrawals, deposit money, as well as check and pay credit card debt free of charge at all ATM's (even those not operated by their own bank), provided they submit disability information to the bank.

Banks will be required to designate service regions by the number of disabled customers. Each region must have at least one ATM device allocated and designed for use by orthopedically handicapped customers. All measures must be taken to ensure secure usage of the ATM's by disabled customers, without needing assistance.

A transition period applies from 1 January 2017 to 1 January 2018, for banks to adapt to the new requirements. However, services planned for provision during the transition period must comply with the new rules.

Please see this [link](#) for the full text of the Regulation (only available in Turkish).

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