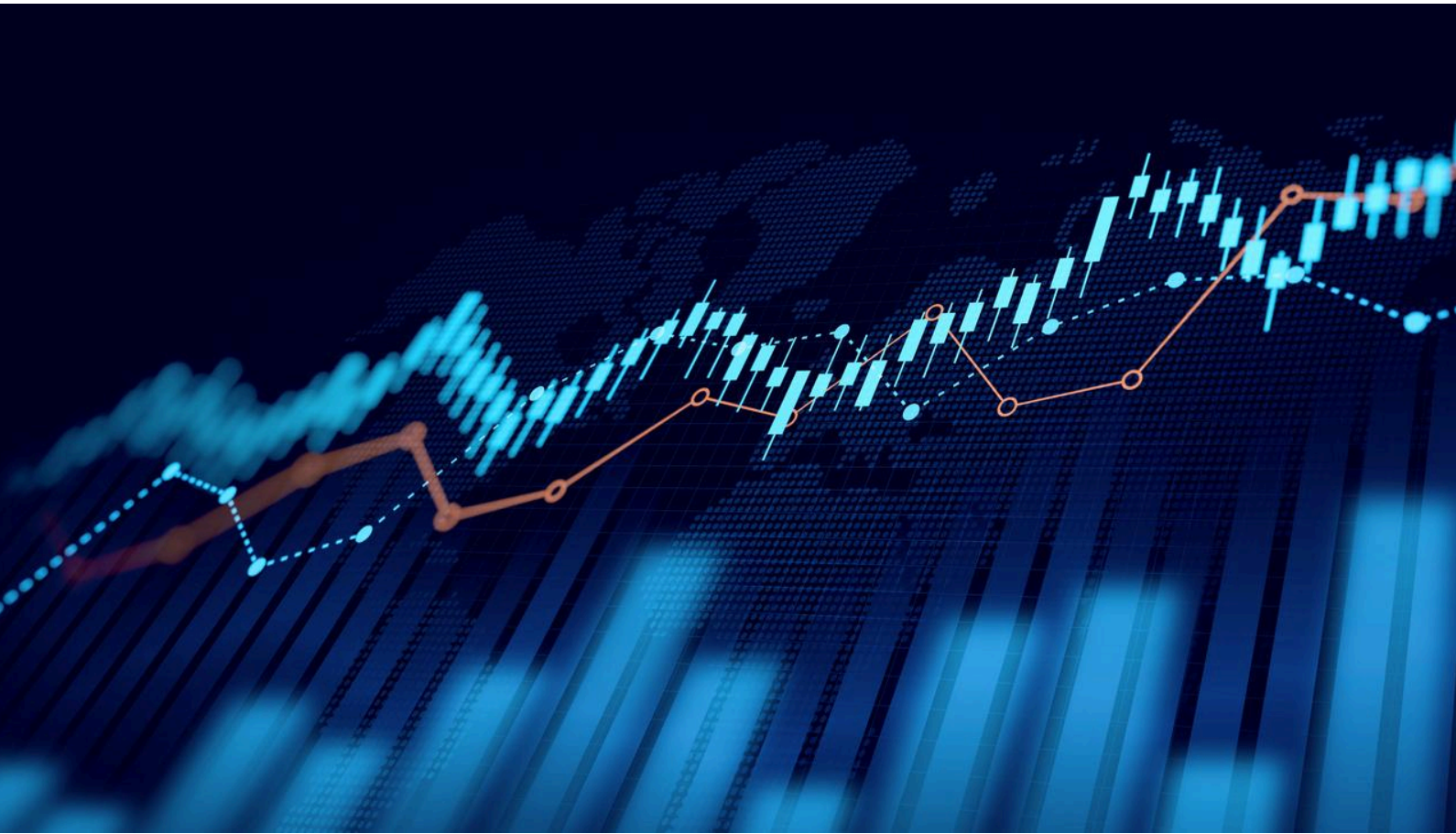


Default Interest Rate in Commercial Transactions Has Been Updated



The Communiqué determined by the Central Bank of the Republic of Türkiye entered into force upon its publication in the Official Gazette No. 33125 dated 2 January 2026.

With the said Communiqué, pursuant to Article 1530, paragraph 7 of the Turkish Commercial Code No. 6102 (**“Relevant Article”**), the default interest rate and the minimum compensation amount applicable to late payments made to creditors in the supply of goods and services have been updated.

Within this scope, in cases where the default interest rate is not stipulated in the contract or where the relevant provisions are invalid, the annual default interest rate has been determined as 43%, and the minimum compensation amount claimable for debt recovery costs has been set at TRY 2.020.

The determined rate and amount entered into force on the date of publication, effective as of 1 January 2026.

The full text of the Communiqué is available at [this link](#).