



Update on Bank Payment Obligations per Cheque Leaf

JANUARY 30, 2026

A recently issued Communiqué by the Central Bank of the Republic of Türkiye was published in the Official Gazette on January 29, 2026. This Communiqué amends Communiqué No. 2010/2 and increases the amounts Turkish banks are required to pay to the holders of dishonored or partially honored cheques.

Pursuant to Turkish law, banks must pay a statutory amount to cheque holders for each cheque leaf in cases of dishonor or partial payment. Under the amendment, the amount specified in Article 4 has been raised from 12,650 Turkish Liras to 16,350 Turkish Liras. Additionally, the amount regulated under Provisional Article 2 has been increased from 11,120 Turkish Liras to 14,200 Turkish Liras, applicable to cheque books printed prior to the amendment's effective date.

Following the amendment, where a cheque is dishonored and its amount is equal to or exceeds 16,350 Turkish Liras, the bank's maximum liability per cheque leaf is capped at 16,350 Turkish Liras. If the cheque amount is below this threshold, the bank is required to pay the full amount indicated on the cheque.

For partially honored cheques, if the cheque amount does not exceed 16,350 Turkish Liras, the bank must make an additional payment to ensure the holder receives the full cheque amount. Where the cheque amount is higher than 16,350 Turkish Liras, the bank is required to pay 16,350 Turkish Liras in addition to the partial coverage, provided that the total payment does not exceed the value of the cheque.

The revised amounts will take effect as of January 30, 2026.

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