

# ReguSense

## Legislative Risk Intelligence Report

11 December 2025

# CONFIDENTIAL

### Executive Summary

17

Total Analyzed

17

Genuine Risks

0

Noise Filtered

2

High Priority

### 2 HIGH PRIORITY ALERT(S)

Immediate attention required for critical legislative risks.



9 risk(s) identified

HIGH

Page 31

**This excerpt introduces a new law amendment that allows banks, payment service providers, and crypto asset service providers to suspend accounts suspected of involvement in specific crimes (theft, fraud, misuse of bank/credit cards) for up to 48 hours and requires them to report the suspension to...**

**ACTIONABLE INSIGHT**

Crypto asset service providers should immediately review their compliance procedures to ensure they can comply with the new account suspension requirements and reporting obligations, including implementing systems for monitoring transactions and promptly notifying the prosecutor's office and account holders.

Source Evidence:

...reddedilmiştir.

21'inci maddeyi oylarınıza sunuyorum: Kabul edenler... Kabul etmeyenler... 21'inci madde kabul edilmiştir.

Evet, 22'nci maddeyi okutuyorum:

MADDE 22- 4/12/2004 tarihli ve 5271 sayılı...

MEDIUM

Page 32

**The text discusses a proposed regulation allowing financial institutions, including crypto asset service providers, to freeze accounts suspected of involvement in certain crimes and outlines penalties for non-compliance with information requests from law enforcement.**

**ACTIONABLE INSIGHT**

Monitor developments regarding this proposed regulation, particularly concerning the scope of crimes triggering account freezes and the specific requirements for responding to information requests.

Source Evidence:

...gerçek ve tüzel kişiler, hukukî bakımdan sorumlu tutulmaz.

(7) Yürütülen bir soruşturma veya kovuşturma kapsamında Cumhuriyet savcısı, hâkim veya mahkeme tarafından banka, ödeme hizmeti sağlayıcısı...

## MEDIUM

Page 33

**The text discusses concerns about banks being granted judicial powers to freeze or suspend accounts related to potential crimes (possibly related to crypto), raising regulatory risks for the sector.**

## ACTIONABLE INSIGHT

Monitor developments regarding the proposed regulations and assess the potential impact of banks freezing accounts without judicial oversight; prepare for potential compliance adjustments.

## Source Evidence:

...dün itibarıyla buna ilişkin uzun bir hazırlığımız vardı ama dün TCK 158 üzerinden yaptığımız tartışma sonrasında bu maddenin de sanırım 158'den kaynaklı o mağduriyetlerin önüne geçmek için yapılan ...

## MEDIUM

Page 35

**The excerpt expresses concern that proposed regulations regarding asset intervention powers for administrative actors lack sufficient judicial oversight and due process protections, potentially leading to arbitrary actions and violations of property rights, requiring re-evaluation in light of rul...**

## ACTIONABLE INSIGHT

Monitor developments and prepare for potential legal challenges to the implementation of asset intervention powers if they appear to lack sufficient judicial oversight and due process protections.

## Source Evidence:

...sağlanabilmektedir. Bu yapısal eksiklikler giderilmeden mal varlığına müdahale yetkisinin idari aktörlere geniş biçimde devredilmesi koruyucu etki yaratmak yerine hak ihlali riskini artırmaktadır. ...

## MEDIUM

Page 36

**The text discusses potential regulations concerning bank accounts related to cryptocurrency transactions, deemed crucial by implementers for the effectiveness of current efforts.**

## ACTIONABLE INSIGHT

Monitor developments related to regulations on bank accounts and cryptocurrency transactions, and assess potential impacts on operations.

## Source Evidence:

...yetkili?  
ADALET BAKAN YARDIMCISI NİYAZİ ACAR - Bakan, burada Hazine ve Maliye Bakanına gidiyor bu ibare, hatta sonra

## MEDIUM

Page 38

**The text suggests upcoming regulations regarding banks' responsibilities to suspend suspicious cryptocurrency transactions, potentially impacting crypto businesses dealing with Turkish banks.**

## ACTIONABLE INSIGHT

Monitor developments regarding new regulations and bank compliance requirements to assess their impact on transaction processing and legal obligations.

## Source Evidence:

...işlemleri fakat harekete geçmiyorlar.

TURAN TAŞKIN ÖZER (İstanbul) – E, o zaman yani kusura bakmasınlar Başkanım...

ADALET BAKAN YARDIMCISI NİYAZİ ACAR – Şimdi bu düzenlemeden sonra çünkü tek başın...

## MEDIUM

Page 41

**The discussion focuses on the legal liability of banks or crypto asset companies for potentially arbitrary actions, indicating a possible legislative push to define and enforce such liability.**

## ACTIONABLE INSIGHT

Monitor developments related to the legal liability of crypto asset companies and banks in relation to crypto transactions; prepare for potential adjustments to compliance procedures or legal defense strategies.

## Source Evidence:

...oluştuktan sonraki tedbirler kısmında bankaların hesaba ilişkin herhangi bir yetkisi bulunmamaktadır.

TURAN TAŞKIN ÖZER (İstanbul) – Sayın temsilci, biz burada onu konuşmuyoruz. Biz burada bankanın...

## MEDIUM

Page 42

**While the discussion centers on banks, the explicit inclusion of "kripto varlığı" within the scope of discussion alongside banks by a member of the TBMM and affirmed by the BDDK representative suggests potential regulatory expansions impacting crypto assets.**

## ACTIONABLE INSIGHT

Monitor developments related to BDDK regulations that may extend beyond traditional banking to include cryptocurrency assets.

Source Evidence:

...(İstanbul) – Hep kriptoyu konuşuyoruz ama, farkındasınız değil mi?

BDDK TEMSİLCİSİ RABİA HACİEVLİYAGİL – Ben BDDK temsilcisi olduğum için bankalarımız özelinde söz aldım.

TURAN TAŞKIN ÖZER (İstanbul)...

## LOW

Page 39

**The excerpt suggests concerns within the TBMM regarding the use of cryptocurrency to circumvent existing regulations, potentially leading to future regulatory scrutiny.**

## ACTIONABLE INSIGHT

Monitor developments for potential regulations aimed at controlling the flow of capital via cryptocurrency, and be prepared for increased compliance requirements.

Source Evidence:

...ettiğim: Bu kadar altını nasıl taşıyor? Bakın, orada bahsettiğimiz bir tuşla yapılacak bir iş. Ya el bagajıyla taşımış ya da "duty free"den aldı. Nasıl götürmüş parayı?

TURAN TAŞKIN ÖZER (İstanbul)...

8 risk(s) identified

HIGH

Page 91

The text describes a vote on Article 35, which imposes a significant administrative fine (20,000 TRY) per mobile subscription for non-compliance with obligations related to electronic communication network connections and outlines tax exemptions for mobile communication line transfers or closures...

#### ACTIONABLE INSIGHT

Monitor developments related to Article 35's implementation guidelines issued by 'Kurum' (likely BTK - Information and Communication Technologies Authority), and prepare to comply with new obligations or leverage exemptions regarding tax and other associated costs.

Source Evidence:

...başına Kurum tarafından yirmi bin Türk Lirası idari para cezası verilir.

(7) Bu maddenin beşinci fıkrası hükümlerinin uygulanması nedeniyle mobil haberleşme hatlarının devri veya kapatılması halind...

MEDIUM

Page 32

The text discusses a proposed law amendment allowing banks to suspend accounts for three days, with an appeal process involving a prosecutor whose decision-making and accountability mechanisms are unclear, potentially circumventing judicial oversight normally required for property rights restrict...

#### ACTIONABLE INSIGHT

Monitor developments and analyze potential impacts on account suspension processes and user rights implications, especially regarding fintech products related to payments and investments.

Source Evidence:

...kişinin üç gün boyunca hesaplarının

askıya alınmasına imkân sağlanmaktadır. Denetimin savcıya bırakılması, soruşturma görevini yürüten savcıya orantısız bir yetki tanınması anlamına gelmektedir. Oy...

## MEDIUM

Page 33

**The discussion raises concerns about a proposed regulatory amendment that would grant banks the authority to perform actions (e.g., account suspension, holding funds) similar to court orders without prior judicial review, potentially impacting FINTECH companies through altered operational process...**

## ACTIONABLE INSIGHT

Monitor developments closely, engage with industry associations to understand the potential impact and formulate a legal response if necessary, and proactively assess existing procedures for compliance implications if such a regulation comes into force.

## Source Evidence:

...dün itibarıyla buna ilişkin uzun bir hazırlığımız vardı ama dün TCK 158 üzerinden yaptığımız tartışma sonrasında bu maddenin de sanırım 158'den kaynaklı o mağduriyetlerin önüne geçmek için yapılan ...

## MEDIUM

Page 36

**Discussion regarding bank account regulations related to specific crime types, potentially necessitating adjustments to current practices.**

## ACTIONABLE INSIGHT

Monitor developments closely and assess potential impact on bank account handling procedures within the company.

## Source Evidence:

...yetkili?  
ADALET BAKAN YARDIMCISI NİYAZİ ACAR - Bakan, burada Hazine ve Maliye Bakanına gidiyor bu ibare, hatta sonra 2020'de yapılan düzenlemeyle bu yetkisini bakan yardımcısına devredebilmeye iliş...

## MEDIUM

Page 39

**A parliamentarian proposes a legislative change to address situations where transaction delays (potentially flagged as suspicious) cause legal deadlines to be missed, requiring a system to potentially 'restore' lost time.**

## ACTIONABLE INSIGHT

Monitor developments related to amendments to regulations governing transaction processing and suspicious transaction monitoring, particularly concerning legal deadlines and remedies for errors.





MEDIUM

Page 41

**The BDDK representative clarifies that banks lack the legal authority to take action regarding accounts after a fraud has occurred, suggesting a potential regulatory gap and highlighting the focus on preventative measures only, implying potential changes or discussions about expanding bank respon...**

**ACTIONABLE INSIGHT**

Monitor developments regarding potential legislative changes that may expand bank responsibilities in post-fraud scenarios, and consider assessing current fraud prevention systems.

Source Evidence:

...da önlememiz lazım yani bu vatandaşsı da mağdur etmemek lazım. Ona göre bir şey yapsın.  
SÜLEYMAN BÜLBÜL (Aydın) - Aynı Sayın Bakan gibi düşünüyoruz.  
BAŞKAN CÜNEYT YÜKSEL - Evet, Sayın Şahin, buyurun...

MEDIUM

Page 42

**The BDDK representative indicates that there is no legal basis for banks to prevent customers from withdrawing funds even when fraud is suspected, creating a legal gap and potential for future regulation to address this issue.**

**ACTIONABLE INSIGHT**

Monitor developments related to amendments to the Banking Law (5411) or new regulations addressing banks' responsibilities in preventing fraudulent withdrawals, and assess potential impacts on payment processing and customer due diligence procedures.

Source Evidence:

...tespit  
etmesine rağmen mevduat sahiplerini dolandırıldığına ikna edemediği vakaları sıklıkla görüyoruz.  
NURETTİN ALAN (İstanbul) - Bir kere bile ikna edemiyor ya.  
BAŞKAN CÜNEYT YÜKSEL - Evet, devam...

LOW

Page 40

**The TBMM is questioning the BDDK about banks' use of AI in financial transactions and assessing the current capacity/infrastructure, suggesting a potential future regulatory focus on AI in banking.**

**ACTIONABLE INSIGHT**

Monitor developments related to BDDK's stance and potential regulations on AI usage in financial transactions and banking infrastructure.

## Source Evidence:

BAŞKAN CÜNEYT YÜKSEL - BDDK'den yani bu bankaların mesela Sayın Vekilin söylediği gibi yapay zekâyla... Bu işlemler yapay zekâyla mı oluyor şu anda? Mevcut bankaların kapasitesi ya da altyapısı bu işl...



