

Our Core Values

Honesty

We adhere to the principle of honesty in all our operations, as well as in our relationships with customers, employees, shareholders, group companies, and all relevant stakeholders.

Impartiality

We operate with the understanding that "respect for people is the foundation of success." Within the framework of legislation and ethical rules, we maintain equal distance to all employees and customers, avoiding biased behavior and conflicts of interest.

Reliability

We provide all our services in a transparent, accurate, and understandable manner. We build long-term relationships with our customers based on mutual trust.

Transparency and Accountability

We openly share the rights, obligations, benefits, and risks associated with the products and services we offer. With a structure always open to evaluation and audit, we embrace accountability.

Social Benefit and Environmental Respect

Beyond profitability, we prioritize societal welfare and environmental protection. We support social and cultural activities and integrate an environmentally respectful approach into all our business processes.

Combating Money Laundering

In banking activities, we adopt the fight against money laundering, corruption, and similar crimes as a key principle, in line with both international norms and national legislation. To identify suspicious transactions indicative of money laundering and take necessary legal actions, we implement internal measures and provide training programs for our personnel. We emphasize cooperation with other banks, relevant institutions, and authorities in combating money laundering.

Information Exchange

We engage in systematic and honest information sharing with other institutions and organizations within the legal framework, without violating customer and banking confidentiality.

Competition

We view competition as a lawful contest that enables free economic decision-making among all banks in the banking sector. Therefore, within the free market economy, while pursuing our own interests, we also adhere to principles such as:

- Maintaining trust in the banking sector as a whole,
- Striving for the sector's development,
- Safeguarding common interests.

We avoid unfair competitive practices, including activities aimed at acquiring customers from other banks.

Announcements and Advertisements

In announcements, advertisements, and promotional activities related to our financial structure and banking products and services, we act in compliance with laws and general ethics, maintaining honesty and realism. We refrain from any actions that could harm the dignity of the banking profession. Our advertisements do not contain statements or expressions that disparage other banks or their products and services. We ensure that our advertisements are not misleading, demeaning, deceptive, or exploitative of customers' lack of experience or knowledge.

Service Quality

We consider service quality a prerequisite for meeting customer needs and expectations through high-quality service. We pay attention to the continuous improvement of the two fundamental elements of this concept—technological infrastructure and qualified human resources. We provide the same level and quality of service to all customers, without discrimination based on nationality, religion, financial or social status, gender, or other differences. However, differentiating organizational structures and product ranges based on target markets, or avoiding high-risk customers under risk management, should not be interpreted as discrimination or categorization.

Security

We recognize that the concept of "security" in the banking sector encompasses not only the physical protection of customers and banking environments against all risks but also the prevention of any technical violations that could harm the services provided to customers. In line with technological advancements and evolving electronic banking services, we take all necessary technical and legal measures to ensure transaction security across all service channels and prevent customer grievances. We never compromise on security, whether in safeguarding and storing customer assets (stocks, bonds, confidential information, etc.) or providing financial opportunities (loans, interest rates, etc.).

We implement all necessary precautions, including insurance, against risks arising from employee misconduct, negligence, cybercrimes, and any liability for compensation that could affect financial conditions.

Representation Principles and Work Environment

We establish internal regulations to ensure that our personnel dress neatly and professionally, in a manner befitting the dignity of the banking profession, while being conscious of representing the bank. We take measures to enhance employee motivation and provide better service conditions across all departments, ensuring a healthy and safe work environment. We strive to maintain an appropriate number of employees relative to workload, organize personnel for maximum efficiency within working hours, and make every effort to avoid overtime and ensure regular leave usage.

We enforce internal regulations to prevent employees from:

- Engaging in ethically incompatible relationships with customers, such as debt-credit dealings, guarantees, or joint accounts,
- Giving excessively expensive gifts to existing or potential customers,
- Accepting gifts from customers,
- Exploiting their positions for personal gain, whether from their own work environment or customers' business opportunities.
- We ensure that employees' rights under Labor Law legislation are fully and timely granted.

Our HR Policy

Our bank primarily aims to enhance employee satisfaction and improve the harmony and motivation of existing staff. Another key priority is to be among the banks where potential talent in the sector aspires to work, thanks to our favorable work environment.