

IBAN SERVICES IN OUR BANK

- Our Bank generates an IBAN number for each of your Demand Deposit TL and Demand Deposit Foreign Currency accounts.
- The IBAN numbers provided by our Bank to you are used for the money transfers related to these accounts and the incoming money transfer requests are realized with IBAN number.
- Our clients can obtain their IBAN numbers from our branches contacting by phone or coming in person. In addition to this, verification can be made on our website (www.atbank.com.tr).
- If you apply or provide an instruction with an IBAN number of a local or overseas bank in order to make a money transfer to our Bank, your transfer will be carried out by checking the IBAN number.
- The money transfers related to import and export transactions can be made with IBAN numbers, if requested.
- You can make foreign currency transfer and EFT transactions between local or overseas banks through our branches by using IBAN number.
- If you have any postdate payment (EFT and foreign currency transfer) instructions given before and there is no IBAN number information related to the receivers, then you are required to complete these by applying to our Bank.
- In order not to experience any problem related to the money transfers made with IBAN number, please obtain the IBAN numbers of your accounts only from our Bank.

WHAT IS IBAN AND WHAT IS IT USED FOR?

IBAN is an account number standard first occurred in the European Union countries in order to prevent making the money transfers with wrong account number.

As the lengths and formats of every country and every bank's account numbers are different, when the clients use a wrong account number for making money transfer to an account at another bank, the correct address (where the money will be transferred to) at the other bank cannot be found and the transfer is returned back to the sender. In such cases, this situation causes time and workforce losses at the banks, as there are several transactions performed at the receiver bank for finding the correct address of the transferred money, additional costs may be collected from the sender.

In order to prevent the abovementioned adverse situations, the European Union arrangements have ensured the use of a common account number standard for money transfers at the European Union countries. This account number standard, called IBAN (International Bank Account Number), is able to prevent such adverse situations related to money transfers.

Within the scope of the European Union Standard, IBAN is created with maximum 34 digits and the first two sections contain the account's country code and two digit control number, as a standard in all countries. The control number is obtained by carrying out some calculations on the other numbers of IBAN. These calculations are carried out by using a standard method and all countries using IBAN calculate the control number according to this calculation standard. Therefore, if one or more of the IBAN digits are entered wrong or incomplete, then after making the abovementioned calculation, a number different than the control number will be obtained and it will be understood that the IBAN number is wrong.

Provided not to exceed 34 digits and to contain country code and control number in first 4 digits, each country is free to determine its own IBAN standard displaying the digit number and format of IBAN numbers. The countries inform the other countries using IBAN about the digit number and format of the IBAN. So, every country is able to check the IBAN number length of another country.

Due to such properties, when the money transfer request is received by the sender bank, the sender bank is able to control IBAN number with a special and standard calculation method before the sender

bank submits transfer message to the receiver bank and a money transfer with a wrong IBAN number is prevented before the money transfer starts.

With such benefits provided, IBAN is recognized and being applied by some other countries, including our country, in addition to the European Union countries. Some countries have decided to use IBAN for local money transfers and make it obligatory to use IBAN number.

IBAN IN TURKEY

Our country has completed the studies on transition to IBAN system under the coordination of the Banks Association of Turkey. According to this, the clients will be able to use IBAN number for local interbank money transfers including EFT, in addition to overseas money transfers, starting from September 1, 2005.

Our country has determined the length of IBAN as 26 digits and the content of these 26 digits is as follows.

TR	86	00064	0	0000112990022302
Country Code	Control Number	EFT Bank Code	Reserved Area	Bank Account Number
(2 digits)	(2 digits)	(5 digits)	(1 digit)	(16 digits)

COUNTRIES USING IBAN

European Countries Using IBAN

Country	Length	Example
Germany	22	DE89370400440532013000
Andorra	24	AD12 00012030200359100100
Austria	20	AT611904300235473201
Belgium	16	BE68539007547034
Bosnia Herzegovina	20	BA391290079401028494
Bulgaria	22	BG80BNBG96611020345678
Gibraltar	23	GI75NWBK000000007099453
Czech Republic	24	CZ6508000000192000145399
Denmark	18	DK5000400440116243
Estonia	20	EE382200221020145685
Faroe Islands	18	FO1464600009692713
Finland	18	FI2112345600000785
France	27	FR1420041010050500013M02606
Greenland	18	GL8964710001000206
Southern Cyprus	28	CY17002001280000001200527600
Croatia	21	HR1210010051863000160
Netherlands	18	NL91ABNA0417164300
UK	22	GB29NWBK60161331926819
Ireland	22	IE29AIBK93115212345678
Spain	24	ES9121000418450200051332
Sweden	24	SE3550000000054910000003
Switzerland	21	CH9300762011623852957
Italy	27	IT60X0542811101000000123456
Iceland	26	IS140159260076545510730339
Montenegro	22	ME25505000012345678951

Latvia	21	LV80BANK0000435195001
Lichtenstein	21	LI21088100002324013AA
Lithuania	20	LT121000011101001000
Luxembourg	20	LU280019400644750000
Hungary	28	HU42117730161111101800000000
Macedonia	19	MK07300000000042425
Malta	31	MT84MALT011000012345MTLCAST001S
Monaco	27	MC5813488000010051108001292
Norway	15	NO9386011117947
Poland	28	PL27114020040000300201355387
Portugal	25	PT50000201231234567890154
Romania	24	RO49AAAA1B31007593840000
Serbia	22	RS35260005601001611379
Slovak Republic	24	SK3112000000198742637541
Slovenia	19	SI56191000000123438
Turkey	26	TR330006100519786457841326
Greece	27	GR1601101250000000012300695

Countries Using IBAN Other Than Europe

Country	Length	Example
Republic of Mauritius	30	MU17 BOMM 0101 1010 3030 0200 000M UR
Tunisia	24	TN5914207207100707129648
Saudi Arabia	24	SA1345000000001551670021

FOR MORE INFORMATION

Please contact our branches for more information.

You can also access to more detailed information from IBAN page of T.R. Central Bank's website.
www.tcmb.gov.tr/iban