



BDO Denet Monthly Report

FINANCIAL DEVELOPMENTS IN THE LAST MONTH

- THE MONTHLY LATE PAYMENT INTEREST RATE HAS BEEN REDUCED FROM 4.5% TO 3.7%
- THE ANNUAL DEFERMENT INTEREST RATE HAS BEEN REDUCED FROM 48% TO 39%
- THE REVALUATION RATE FOR 2025 HAS BEEN FINALIZED AS 25.49%
- THE GENERAL HEALTH INSURANCE PREMIUM RATE PAID EXTERNALLY HAS BEEN SET AT 6%

November 2025 Financial Agenda

Dear Readers,

As we approach the end of 2025, the tax agenda is becoming increasingly busy. The first tax return for the Local and Global Minimum Top-Up Corporate Tax, which entered into force in 2024, will be filed at the end of the year. Although the draft Communiqué on the subject has been published, many questions in the minds of our taxpayers still remain unresolved. For this reason, we believe that extending the filing deadlines would be an appropriate decision.

On the other hand, the “Draft Law on Amendments to Tax Laws, Certain Laws, and Decree-Law No. 631,” which proposes changes to tax laws, has completed its deliberations in the Planning and Budget Commission. It is expected to be discussed in the General Assembly of the Parliament in the coming days.

The Draft Law includes the following tax-related regulations summarized below:

- A limitation is introduced on the income tax exemption applicable to income derived from participation shares of certain hedge funds, whose portfolios consist of at least 51% stocks traded on Borsa Istanbul, when such shares are held for more than one year by investors.
- The exemption for residential rental income is being abolished; however, the current income tax exemption is preserved for individuals who receive retirement, disability, widow, or orphan pensions from social security institutions established by law, for rental income derived from residential properties located within Türkiye.
- Under the proposal, the number of provisional tax periods is planned to be increased back to four.
- The tax loss penalty of 25% applied when title deed fees are underreported is increased to 100%.
- The proposal includes provisions regarding the collection of certain fees at the initial registration of vehicles and in subsequent sales.

Another significant regulation introduced in November pertains to late payment interest/surcharges and deferment interest.

As stated in our Bulletin No. 2024/42, by Presidential Decree No. 8484, the late payment surcharge rate had been set at 4.5% monthly as of 21 May 2024. However, Presidential Decree No. 10556, published in the Official Gazette dated 13 November 2025 and numbered 33076, reduced this rate to 3.7% monthly, effective from 13 November 2025.

Similarly, the Ministry of Treasury and Finance reduced the deferment interest rate from 48% to 39% annually through Collection General Communiqué No. 9, published in the Official Gazette dated 13 November 2025 and numbered 33076.

Accordingly, for public receivables deferred based on applications made prior to the publication of the Communiqué, deferment interest will be applied at the previous rate from the application date until 13 November 2025 (excluding this date) and at an annual rate of 39% from 13 November 2025 onward.

In addition, for public receivables that were deferred before the publication of the Communiqué and are being paid in accordance with deferment conditions, the instalments due after 13 November 2025 will be subject to deferment interest at the previous rates until 13 November 2025 (excluding this date), and at an annual rate of 39% from 13 November 2025 onward.

You can find the details of all these matters and more in our Bulletin and Announcements published in November.

Kind Regards

İdris Şenyurt

Partner / Tax

Sworn Financial Advisor

BDO Ankara Office





We wish you a
year filled with
peace, success,
and hope.

Happy New Year!

BDO Academy

December Training Calendar Published!

In December, we continue to enhance your knowledge and skills with our expert trainers in their respective fields:

Date	Courses
9 December 2025	Basic Transfer Pricing Training
11 December 2025	Double Tax Treaties and Payments Made Abroad Training
18 December 2025	Applied Corporate Risk Management Training
22 - 26 December 2025	ISO 22301 Business Continuity Management System Lead Auditor Training (CQI and IRCA Approved)



For detailed information and registration:

<https://bdoakademi.com.tr/>

Tax



BULLETIN:
TAX 2025-063
13/11/2025

THE MONTHLY LATE PAYMENT INTEREST RATE HAS BEEN REDUCED FROM 4.5% TO 3.7%

As is known, article 51 of the Law No. 6183 on the Procedure for the Collection of Public Receivables stipulates that a late payment surcharge of 4% per month shall be applied to the unpaid portion of a public receivable from the end of its due date, that the late payment surcharge corresponding to fractions of a month shall be calculated on a daily basis, and that the President is authorized to reduce the late payment surcharge rates collectively by months or separately for each month by up to ten percent, to increase the late payment surcharge rate and the minimum late payment surcharge amount by up to two times, as well as to determine different late payment surcharge rates by months and to have the late payment surcharge calculated using compound interest on a monthly, quarterly, semi-annual, or annual basis.

As announced in our Bulletin No. 2024/42, by Presidential Decree No. 8484, the late payment surcharge rate had been set at 4.5% monthly as of 21/05/2024.

This time, by the Decision on Setting the Late Payment Surcharge Rate Stipulated in the First Paragraph of Article 51 of the Law No. 6183 on the Procedure for the Collection of Public Receivables at 3.7%, to Be Applied Separately for Each Month, published in the Official Gazette dated 13/11/2025 and numbered 33076, the late payment surcharge rate has been set at 3.7% monthly, effective from 13/11/2025.

The late payment surcharge rates applicable for each period, together with their legal bases, are explained in our Bulletin.

[You can review our Bulletin for the details.](#)



BULLETIN:
TAX 2025-064
13/11/2025

THE DEFERMENT INTEREST RATE HAS BEEN REDUCED FROM 48% TO 39% ANNUALLY

The Ministry of Treasury and Finance, by the Collection General Communiqué published in the Official Gazette dated 13/11/2025 and numbered 33076, has reduced the deferment interest rate from 48% to 39% annually, pursuant to the authority granted to it under Article 48 of Law No. 6183.

Accordingly:

- For public receivables deferred based on applications made as of the publication date of the Communiqué, a deferment interest rate of 39% annually shall be applied.
- For public receivables to be deferred based on applications made before the publication date of the Communiqué, as well as for public receivables deferred before the publication date and currently being paid in accordance with the deferment conditions, the previous deferment interest rate (48%) shall apply from the application date until 13/11/2025, and the new rate (39%) shall apply for periods after 13/11/2025, provided that the receivables continue to be paid in accordance with the deferment conditions.

Vergi

- On the other hand, the deferment interest rate calculated for receivables deferred under article 48/A of the said Law, based on a certain percentage of the deferment interest determined under article 48 of Law No. 6183, shall also be determined by taking into account the rate and application principles set forth in this Communiqué.

The deferment interest rates applicable for each period, together with their legal bases, are explained in our Bulletin.

[You can review our Bulletin for the details.](#)



THE REVALUATION RATE FOR 2025 HAS BEEN FINALIZED AS 25.49%

The revaluation rate is the average rate of price increase in the general producer price index compared to the same period of the previous year, calculated for the month of October (including October). This rate is announced in the Official Gazette by the Ministry of Treasury and Finance.

This rate, which was 43.93% in 2024, has been finalized as 25.49% for 2025 and announced through the Tax Procedure Law General Communiqué No. 585.

The revaluation rate is applied directly in many fundamental regulations, including the inflation adjustment fund and the revaluation of economic assets under Repeated article 298 of the TPL, the increase of fixed tax/penalty limits under Repeated article 414, meal and transportation exemptions in the Income Tax Law, the updating of passenger car expenses and VAT/SCT limits, the updating of income tax bracket thresholds, and the annual increases in motor vehicle tax, stamp tax, and various fees. All other regulations and the detailed list are published in our Bulletin.

[You can review our Bulletin for the details.](#)



GENERAL COMMUNIQUÉ OF THE TAX PROCEDURE LAW REGARDING THE DOCUMENTS TO BE USED BY TAXPAYERS CURRENTLY UNDER THE SIMPLE METHOD WHO WILL TRANSITION TO THE ACTUAL TAXATION METHOD AS OF 1 JANUARY 2026

The Communiqué on the Amendment to the Tax Procedure Law General Communiqué (Serial No: 584), which regulates the printing and distribution of the documents to be used as of 1 January 2026 by taxpayers under the simple method who will be taxed under the actual taxation method from that date, as well as the cancellation of the documents previously used, has been published in the Official Gazette.

[You can review our Announcement for the details.](#)

PEOPLE
COMMUNICATION
CLIENT NEEDS
VALUE
COMMITMENT

Labor Law & Social Security



**BULLETIN:
LABOR LAW AND
SOCIAL SECURITY
2025-050
21/11/2025**

THE GENERAL HEALTH INSURANCE PREMIUM RATE PAID EXTERNALLY HAS BEEN SET AT 6%

In the Official Gazette dated 21/11/2025 and numbered 33084, with Presidential Decree No. 10602 dated 21/11/2025, the general health insurance premium rate in subparagraph (f) of the first paragraph of article 81 of Law No. 5510, applied to those registered as general health insurance holders under subparagraph (g) of the first paragraph of article 60 of the same Law, has been set at 6% of the income subject to premium by Presidential decision. With this decision, the general health insurance premium has been increased by 100%.

This Decision will enter into force as of the beginning of the month following its publication date, and the new general health insurance premium rate will be payable as of 01/12/2025.

To access the relevant Presidential Decision, please click on the [link](#).

You can review our [Bulletin](#) for the details.

Featured News and Publications of the Month



We are pleased to share an important development regarding our organizational structure in the field of Audit Services.

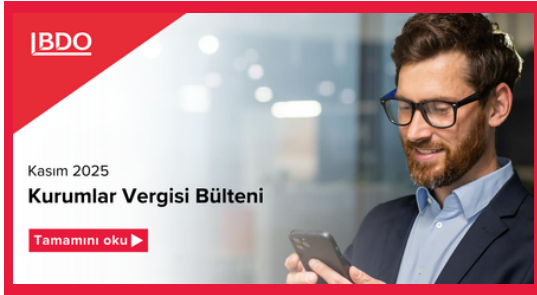
Tolga Kirelli has joined our team in the position of "Head of Audit".

We wish him success in his new role and believe that his experience and leadership will provide valuable contributions to our audit services.



In the report prepared by BDO Global with the participation of 500 global tax leaders, current dynamics affecting the tax world, from rising costs to regulatory pressures, from the impact of artificial intelligence to the increase in outsourcing, were addressed.

Discover our report that shapes the future of tax compliance. To read the report, click on the [link](#).



BDO Global's published Corporate Tax Bulletin includes the latest developments regarding Pillar Two, as well as a quarterly overview of the topic, budget measures in various countries that may affect cross-border business, and significant court rulings. In this issue, articles on Denmark's transition to an almost full participation exemption on portfolio share dividends and the advantages and disadvantages of purchasing real estate in Mexico's coastal zone also stand out. To read the bulletin, click on the [link](#).

Featured News and Publications of the Month



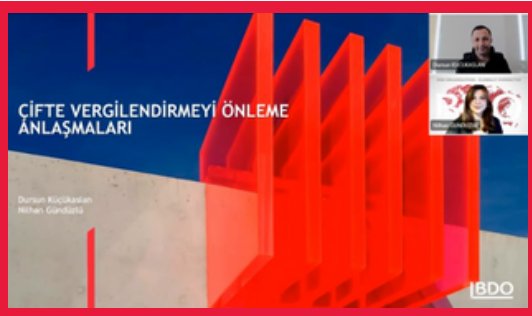
We believe in the power of continuous learning on our professional development journey.

Our audit team, together with Prof. Dr. Tuba Şavlı, comprehensively addressed financial reporting standards during a 3-day training course entitled 'TAS/TFRS Explanation and Applied TFRS'. We would like to thank our esteemed professor for her contributions and efforts.



BDO Türkiye GRC Partner Betül Ertem Yıldız met with female students at Sarıgazi Anatolian High School.

On this journey guided by our "People Helping People" motto, Betül Ertem Yıldız delivered an inspiring talk on education, personal development, and stepping into the future with confidence, sharing valuable perspectives to help them discover their potential.



We have successfully completed the Training on Double Taxation Agreements and Payments Made Abroad! Together with our participants, we covered critical topics such as compliance with tax legislation, the correct interpretation of double taxation agreements, tax practices related to payments made abroad, and the management of potential risks. We would like to thank Dursun Küçükbaşan and Nilhan Gündüzlü for their valuable contributions, and all participants for their attendance.



We had a wonderful week filled with trainings, shared insights, and unforgettable moments! Thanks to the sessions that contributed to our professional development and the enjoyable moments we spent together, we renewed our energy.

The Audit Camp we held in the tranquil atmosphere of Sapanca helped us strengthen our bonds as a team, get to know our newly joined colleagues better, and boost our motivation.

Featured News and Publications of the Month

CANLI YAYIN

**Yeniden Değerleme Oranı Belli Oldu
Yeni Yılda Vergiler/Harçlar Ne kadar
Artacak? Uluslararası Göstergelere Göre
Ülkemizin Vergi Yükü Yüksek mi?**

7 Kasım, Cuma
21:00
Bloomberg

Emrah Akın
Partner / Vergi
BDO İstanbul Ofisi

Bloomberg

BDO

Emrah Akın, our Tax Partner, discussed the topic “The Revaluation Rate Has Been Announced — How Much Will Taxes/Fees Increase in the New Year? Is Our Country’s Tax Burden High According to International Indicators?” on Bloomberg HT on 7 November.

CANLI YAYIN

**Gecikme Zammı/Faizi ve Tecil Faizi
Oranları Düşürüldü ve Hazine Nakit Açığı
Bize Neler Söylüyor?**

14 Kasım, Cuma
21:00
Bloomberg

Emrah Akın
Partner / Vergi
BDO İstanbul Ofisi

Bloomberg

BDO

Emrah Akın, our Tax Partner, discussed the topic “The Late Payment Interest/Surcharge and Deferment Interest Rates Have Been Reduced, and What Does the Treasury Cash Deficit Tell Us?” on Bloomberg HT on 14 November.

CANLI YAYIN

**Enflasyon Muhasebesinin Akıbeti Ne Olacak
ve Ekim Bütçe Sonuçları Bize Ne Söylüyor?**

21 Kasım, Cuma
21:00
Bloomberg

Emrah Akın
Partner / Vergi
BDO İstanbul Ofisi

Bloomberg

BDO

Emrah Akın, our Tax Partner, discussed the topic “What Will Be the Fate of Inflation Accounting and What Do the October Budget Results Tell Us?” on Bloomberg HT on 21 November.

CANLI YAYIN

**Basit Usule Tabi Bazı Mükellefler
2026’da Gerçek Usule Geçiyor ve İmar
Planı Değişikliği Sonucu Alınacak Değer
Artış Payı Uygulamasında Son Durum**

28 Kasım, Cuma
21:00
Bloomberg

Emrah Akın
Partner / Vergi
BDO İstanbul Ofisi

Bloomberg

BDO

Emrah Akın, our Tax Partner, discussed the topic “Some Taxpayers Subject to the Simple Method Will Transition to the Actual Taxation Method in 2026, and the Latest Situation in the Value Increase Share to Be Collected as a Result of Zoning Plan Amendments” on Bloomberg HT on 28 November.

Published Articles & Columns

ERDOĞAN SAĞLAM
Managing Partner - Tax
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- T24 The importance of the effective date in the regulation regarding investment funds
- T24 Changes will occur in collateral request procedures linked to tax audits; here is what to expect in four questions
- T24 Another example of miscommunication: A decision on inflation adjustment still cannot be made!
- T24 The first six articles of the omnibus tax bill have passed through Parliament: What does the regulation include?

[Read now](#)[Read now](#)[Read now](#)[Read now](#)

HALUK ERDEM
Partner – Tax
Sworn Financial Advisor
BDO Istanbul Office

- T24 The problem of transferring liabilities in partial and full demergers and the Ministry of Finance’s approach to the issue

[Read now](#)

ERDAL GÜLEÇ
Partner – Tax
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- LinkedIn The latest private ruling on the limitation of financing expenses and the reflections it raises regarding the private ruling system

[Read now](#)



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