**Referans Faiz Oranları**

31/2020 Sayılı Tüketici Kredileri Yasası’nın 19’ncu maddesi tahtında KKTC Merkez Bankası tarafından belirlenen ve değişken faizli kredi türleri için bankalarca kullanılacak TL, USD, STG ve EUR referans faiz oranları sitelerinin linkleri aşağıdaki gibidir:

**TLREF : Türk Lirası Gecelik Referans Faiz Oranı**

[**https://borsaistanbul.com/tr/sayfa/179/tlref-turk-lirasi-gecelik-referans-faiz-orani**](https://borsaistanbul.com/tr/sayfa/179/tlref-turk-lirasi-gecelik-referans-faiz-orani)

**USD Ref: Secured Overnight Financing Rate (SOFR)**

[**https://www.newyorkfed.org/markets/reference-rates/sofr**](https://www.newyorkfed.org/markets/reference-rates/sofr)

**EURO Ref: Euro Short-Term Rate (€STR)**

[**https://www.ecb.europa.eu/stats/financial\_markets\_and\_interest\_rates/euro\_short-term\_rate/html/index.en.html**](https://www.ecb.europa.eu/stats/financial_markets_and_interest_rates/euro_short-term_rate/html/index.en.html)

**STG Ref: Sterling Overnight Index Average (SONIA)**

[**https://www.bankofengland.co.uk/boeapps/database/fromshowcolumns.asp?Travel=NIxSUx&FromSeries=1&ToSeries=50&DAT=RNG&FD=1&FM=Jan&FY=2010&TD=13&TM=Oct&TY=2020&FNY=&CSVF=TT&html.x=103&html.y=38&C=5JK&Filter=N**](https://www.bankofengland.co.uk/boeapps/database/fromshowcolumns.asp?Travel=NIxSUx&FromSeries=1&ToSeries=50&DAT=RNG&FD=1&FM=Jan&FY=2010&TD=13&TM=Oct&TY=2020&FNY=&CSVF=TT&html.x=103&html.y=38&C=5JK&Filter=N)