



# Gender Equality Guide



## Preface...

Creating a more livable and sustainable world for future generations is one of the most important duties of all society, institutions and individuals. Working for a sustainable future is one of our primary goals too.

To create a better world and an equal future, we have decided to take one step further in line with the Gender Equality principles, which are among UNDP's 17 Sustainable Development Goals.

We took action at every level of our Bank, where 57 percent of its employees are women, to make it sustainable and spread a culture of institution where gender-based biases are not valid, each individual has equal rights and opportunities; so that we can reflect a sense of banking that is sensitive to gender equality, all beyond the equal numerical representation of women and men.

With Kadir Has University, we prepared QNB Finansbank's Gender Equality Action Plan, and we identified our short- and medium-term commitments. As a result of this study, we publish the QNB Finansbank Gender Equality Guide.

With this guide, we aim to eliminate unconscious biases for male discourse and gender based - primarily in language - and to ensure that women are involved and empowered in equal conditions in work life.

We hope this guide, which we have brought to life with Kadir Has University, will be a reference point and have a motivating effect for women to take the place they deserve in the business world and generally in the community.

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# CHAIRMAN'S MESSAGE

Dear Readers, Dear Financiers,

I am very proud that we are pioneering the QNB Finansbank Gender Equality Guide and also pleased to announce that we will continue in this vein.

While fulfilling the responsibilities that arise from our financial efforts for a sustainable world in every stage of our work, we also took action to harness the power of our industry in a way that will have a wider effect in this regard.

Today, due to its ability to provide financing, the banking sector is in a position to offer guidance in achieving Sustainable Development Goals or it can, if necessary, impose sanctions.

We will continue our efforts toward sustainability in our loan applications and banking transactions.

However, we also have important responsibilities which arise from the strength of our industry and our bank. For instance, on our 'Small Hands Big Dreams' platform, where we carry out our corporate social responsibility activities, our projects train children on what they can do for a more livable world and the importance of a sustainable future while preparing them for the future.

Banking has a very important aspect. We are in an industry where more than 50 percent of its employees are women. At QNB Finansbank, one of our most important duties is to raise awareness of this subject in our sector and to support women in working under more equal conditions by breaking new ground in the sector and carrying out the necessary practices.

With the QNB Finansbank Gender Equality Guide, which we have implemented with Kadir Has University, we are committed to increasing our efforts for gender equality in QNB Finansbank and its subsidiaries and to further expand awareness of the issue.

As a corporation, we work hard to take on high-level corporate leadership for gender equality, to treat all women and men fairly in business life, to respect human rights and the principle of non-discrimination, and to support these principles. We carry out projects in our HR processes to ensure the health, safety, and well-being of our employees, and to support women's education and professional development opportunities. We follow entrepreneurial development, implementation of supply chain and marketing methods, support of social initiatives, and advocate for women's empowerment. In this context, we as a corporation need to measure and publicly report our progress on gender equality.

Today, 57 percent of the financiers working at QNB Finansbank are women. We know that women's employment and management are crucial, especially in the field of finance. QNB Finansbank has always maintained its pioneering stance of enabling women to reach higher positions in its fields of activity and will continue to rank first in this area.

We are committed to increasing our efforts for gender equality at QNB Finansbank and its subsidiaries and to further expand awareness of this issue by adopting Women's Empowerment Principles - WEPs, a collaboration between UN Women and UN Global Compact, of which we also are a signatory. Every signature that is made and all the awareness raised about gender equality by institutions and organizations will be an important step toward the formation of a more equal world.

I hope this guide will create a driving force for both banking and all other sectors and will be a source of motivation for further studies on this issue.

Kind regards,

ÖMER A. ARAS  
Chairman

# CEO'S MESSAGE

Dear Readers, Dear Financier Friends,

At QNB Finansbank, we continue to contribute to efforts for sustainable development as well as carrying out our pioneering, multi-faceted work.

In the scope of responsibilities we bear due to our sector and size, we are expanding the awareness and practice areas in all our activities for a more livable world in line with UNDP's 17-point Sustainable Development Goals.

As a bank with 56 percent of its employees being women, we have another significant duty besides our banking activities and corporate social responsibility projects.

Raising awareness for Gender Equality, organizing more equal working conditions, and being a pioneer for a fairer world.

According to The World Economic Forum's report published in July 2022, if current global practices continue, it will take 151 years for women to reach economic equality. We do not have that much time. Therefore, we must fulfill our duties by aiming for a more equal world, as individuals, as an institution, and as a society, and quickly implement the necessary practices.

At QNB Finansbank, we once again emphasize the need for a significant focus on the empowerment of women, gender equality, and the importance of gender perspectives such as poverty reduction, human rights, and good governance.

Since our foundation in 1987, one of the secrets of QNB Finansbank's success, as far as the female employment rate of 57 percent goes, is the way our female managers take the lead in the most critical roles in departments like risk management, credit management, communications, information technologies, legal, and in the management of our subsidiaries. Since its foundation, our bank has encouraged the active and equal participation of women in business and supported female entrepreneurs. Although we still have a long way to go, our bank is working for a better future in which men and women are equal actors.

Beyond the quantitative representation of women and men equally in all positions in our bank, we took action to promote and sustain a corporate culture in which gender-based prejudices are not valid, where every individual has equal rights and opportunities, and one that reflects a gender-sensitive banking approach to our stakeholders.

By signing in 2021 the Women's Empowerment Principles (WEPs), a joint venture of the UN Global Compact and UN Women, we revealed our commitment to seven principles to create company policies that will elevate gender equality.

At the beginning of 2022, we initiated a study in cooperation with Kadir Has University. Research studies, principles stated by international organizations, and academic knowledge were brought together. Within the framework of this study, we created the QNB Finansbank Gender Equality Action Plan and determined our short- and medium-term commitments. As a result of these efforts, we now publish the QNB Finansbank Gender Equality Guide.

It is essential for us to see the links between gender equality and the promotion of equal opportunities and gender balance within our bank. In terms of our corporate culture and values, it is crucial to create a working environment that promotes gender equality.

At QNB Finansbank, our most important duty is to support human resources practices that are sensitive to the gender equality requirements and interests of both women and men. I want this study to be a guide for all individuals, institutions, and communities.

Kind regards,

ÖMÜR TAN  
CEO

# PROLOGUE

## WHY?

Because gender-based discrimination is still affecting many areas of life. Gender equality is necessary for all of us.

## WHY NOW?

According to the World Economic Forum's report, Turkey ranks 134<sup>th</sup> among the 146 countries included in the research, in the area of women's economic participation.

The labor force participation rate of women in Turkey is **35.5%**, while that of men is **71.3%** (TURKSTAT, 2022)

The percentage of women among mid-level and senior managers in Turkey is **18%** (WEF, 2022)

The percentage of companies with female senior executives is **3.90%** (WEF, 2022)

It is crucial we determine the steps we must take to effect change and act now.

## FOR WHOM?

Gender biases restrict girls and boys and women and men, and determine what they can or cannot do.

Both institutions and individuals have a role to play for a more inclusive and equal society.

It is essential for institutions to develop more egalitarian policies, and for everyone to be aware of discriminatory language and behavior.

QNB Finansbank emphasizes the importance of gender equality and a corporate culture that addresses these matters. We announce to all financiers and the general public the steps we have taken and are committed to take in order to establish gender equality within our bank's culture.

## WHAT DOES THIS GUIDE OFFER?

Information on the basic concepts of gender equality

Tools for recognizing gender biases in the workplace

Methods to prevent gender discrimination

Principles for human resources and corporate communications

# PART ONE:

## STEPS TOWARD A MORE EQUAL WORKPLACE

### 1. BASIC CONCEPTS

The first step for a peaceful and productive working environment is the equal treatment of people regardless of their gender or gender identity.

#### Gender Concepts

##### Biological Sex

It is the classification of people as “female” or “male” based on their biological (chromosomes, hormones) and physical (genital organs) characteristics.

##### Gender

This concept is used to describe the roles, responsibilities, behaviors, expectations, rights, opportunities, and privileges deemed appropriate for men and women in a society. Gender is not constant but contextual.

There are different roles and attitudes that are considered appropriate for men and women in different societies and cultures. These expectations may also change over time.

Gender roles are transferred to the individual through family, educational institutions, religion, culture, and traditions.

Stating that gender is a social construct does not mean to ignore biological differences.

The concept of “gender” was first proposed in the academic literature by British sociologist Ann Oakley in 1972. This concept, presented by Oakley in her book *Sex, Gender and Society*, underlines the inequalities brought about by social constructions related to gender, beyond biological differences.

## What Does a Patriarchal Society Mean?

Societies in which men are the decision-making authority over the lives of women and children are called patriarchal societies. In these societies, 'sexism' causes a series of injustices for women.

### Characteristics of a patriarchal society:

Lineage runs through the male. There are mandatory surname and registry applications.

Women's domestic labor is unpaid; the woman is financially dependent on the man.

There is a double standard in sexual morality. A single woman's presence in public spaces is considered dangerous, while a man's polygamy is tolerated.

Male violence is common and goes unpunished.

Men are highly represented in roles in politics, the economy, and in all decision-making positions. The social order is shaped according to the needs of men.

Public spaces are arranged according to the needs of men.

Men have priority access to public resources.



# Stereotypes

Every child is assigned expectations and duties in line with the gender perception of the family and society into which they are born.

From a young age, the child collects data about what is and is not appropriate for them.

The effects of stereotypes and expectations imposed on individuals from childhood on one’s understanding of gender and the resulting societal inequalities can be seen in the following examples:

Stereotype	Gender Understanding	Gender Inequality
Girls don’t play with cars. Boys don’t play with dolls.	<b>Woman:</b> I don’t need a driving license; it’s my husband’s duty. <b>Man:</b> I don’t need to be involved in baby care; it is my wife’s duty.	Women are less visible in public spaces + men take less responsibility for parenting and care.
Girls wear pink and fancy clothes. Boys like blue, dress like a “little man.”	<b>Woman:</b> I should always be well-groomed and beautiful. <b>Male:</b> I must prefer muted colors; vibrant colors harm my masculinity.	There is appearance pressure on both sexes
Girls don’t understand math. Boys can’t paint well.	<b>Woman:</b> Engineering or science is not for me. <b>Man:</b> Art is not for me.	Limited participation of women in the technical workforce + Men primarily choose professions that will support them to look after the household.
The girls help their mother with domestic work at home. The boys go to sports with their father.	<b>Woman:</b> Domestic work is my responsibility. <b>Man:</b> If I do domestic work and don’t watch sports, I will be perceived as being “like a woman.”	Inequalities in the domestic division of labor
Girls play house. Boys play war games.	<b>Woman:</b> I am responsible for the house and for the care of the children. <b>Man:</b> I have to be struggling in the competitive outside world.	Inadequate participation of women in economic and political life + the financial pressure on men to support the house.

## Hidden Prejudices

The effects of stereotypes on individuals can be reflected as discrimination in behaviors.

The stereotypes observed from childhood and encountered in the family/school seem natural or normal to people.

Historically, roles and expectations that are considered “normal” or “appropriate” for men and women in different periods and cultures can change over time.

The fact that people accept these roles and expectations as right and natural without giving a thought to them is called “unconscious bias” in academic literature.

### Examples of unconscious biases:

“Women are fragile”

“Women are more compassionate beings because they are mothers”

“Men are brave”

“Men are strong and resilient; they don’t cry”

## 2. DISCRIMINATION

Discrimination means unfair treatment of a person or group on the basis of race, ethnicity, nationality, religious belief, language, gender, disability, age, marital status, or similar characteristics.

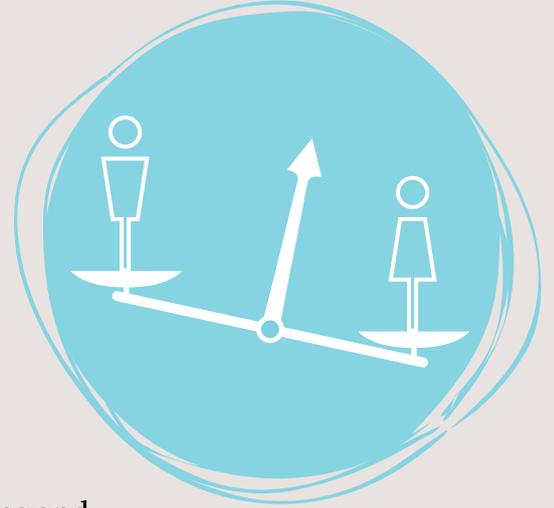
The prevention of discrimination is guaranteed by the principle of 'Equality before the Law' in the Constitution of the Republic of Turkey.

### Gender Discrimination

Gender discrimination both emerges as a result of social norms and stereotypes, and reinforces these distinctions.

For example, attitudes that are put forward with good intentions such as not considering women for positions that require traveling or changing cities due to their 'domestic responsibilities' negatively affect women's participation in working life.

Assuming that a person can or cannot do a job better because of their gender is called 'gender discrimination' or 'sexism.' Gender-based discrimination often intersects with other forms of discrimination: It can become sharper when it is joined with different categories such as ethnic identity, class, education, income status, village/urban background, and age.



### LEGAL BACKGROUND: EQUALITY AND DISCRIMINATION

#### Universal Declaration of Human Rights, Article 7

With the 7th article of the Universal Declaration of Human Rights published by the United Nations in 1948, the principle of equality and the prohibition of discrimination were defined for the first time in the international arena:

All are equal before the law and are entitled without any discrimination to equal protection of the law. All are entitled to equal protection against any discrimination in violation of this Declaration and against any incitement to such discrimination.

#### Constitution of the Republic of Turkey, Article 10

"All individuals are equal without any discrimination before the law, irrespective of language, race, color, sex, political opinion, philosophical belief, religion and sect, or any such considerations."

(Additional paragraph: 7/5/2004-5170/1 art.) Women and men have equal rights. The state is responsible for ensuring that this equality is realized. (Additional sentence: 7/5/2010-5982/1 art.) Measures to be taken for this purpose cannot be interpreted as contrary to the principle of equality.

(Additional paragraph: 7/5/2010-5982/1 art.) Measures to be taken for children, the elderly, the disabled, the widows and orphans of the martyrs of war and duty, the disabled and veterans shall not be considered contrary to the principle of equality.

No privilege shall be granted to any individual, family, group, or class.

State organs and administrative authorities shall act in compliance with the principle of equality before the law in all their proceedings.

## **LEGAL BACKGROUND: GENDER DISCRIMINATION**

### **United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), 1979**

“The term ‘discrimination against women’ shall mean any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”

### **Council of Europe, 2016**

“Direct discrimination occurs when a difference in treatment is based directly and entirely on gender and differences between characteristics that cannot be objectively justified by being a man and a woman.”

## **3. GENDER EQUALITY**

Gender equality means that individuals in a society are treated equally, regardless of their gender, gender identity and orientation, and have equal rights, opportunities, and privileges.

In order to achieve gender equality in all societies, it is important that individuals, companies, non-governmental organizations, international organizations, and governments inform, implement and raise awareness.

According to the World Economic Forum report evaluating the global data obtained in its research studies in 146 countries, 151 years are required to eliminate the ongoing inequality against women in the world at the current speed and progress achieved with current practices and studies.

## TEMPORARY MEASURES: POSITIVE ACTION, QUOTAS, AND CRITICAL MASS

According to research data, in order for a minority group to have a say in a community, it is necessary to attain a certain number. This ratio is called the “critical mass”. The primary goal proposed by CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women) and the United Nations is to increase the representation of women in decision-making groups to at least **30%**.

The term “affirmative action” or “positive action” was defined in the laws against racism in the 1960s and 70s in the USA and England, and in the 1980s, began to be used in the context of the representation of women in the workplace.

This practice is within the scope of “temporary measures to compensate for injustice”. For example, the scholarships provided to female students who want to study engineering, the loan funds allocated for women entrepreneurs, and the obligation to nominate at least **40%** of women in the candidate lists of the parties (quota application) are applications within this scope. In a future where both sexes have equal rights and opportunities in societies, it is foreseen that these temporary measures will be replaced by policies to protect equality such as “the ratio of any gender in the candidate list cannot exceed **60%**.”

### Responsibility of institutions and individuals for equality

Recognizing our prejudices, positive or negative, related to biological sex

Recognizing the differences of each individual and respecting individual rights

Monitoring and auditing practices for equality

Being aware of the unequal treatment of people just because of their gender or gender identity



## 4. DISCRIMINATORY LANGUAGE IN THE WORKPLACE

Language is the reflection of the mind and the carrier of the most basic prejudices. Language also determines how people understand the world and how they think.

For example, to what extent can “science” be included in the career scope of a girl who grew up hearing the term “man of science”?

Therefore, for a more equal society, transformation starts with language and the way people relate to each other. To realize this transformation, it is necessary to consider the following points.

1. Be careful to use gender-neutral language that does not specify people’s biological sex unless necessary, and to distinguish between people and genders.

Feeling the need to add the adjective “female” in front of some professions stems from seeing them as “male professions.” **Examples include:**

Female prime minister

Female manager

Female parliamentarian

Female professor

Female writer

Female journalist

Female manager

In the same way, be mindful of these usages by noticing that the adjective “male” is added to the beginning of job titles that are generally assumed to be female.

Male nurse

Male teacher

Male hostess

Male secretary



2. The words “man” or “fellow man” used to describe the right and ideal person are expressions that make women invisible and exclude them.

Man-hour → Person-hour

Man-day → Person-day

Per man → Per person

Mankind → Humankind

Businessman → Businessperson

Doing business like a man → Doing business properly

Man among men → He is a very reliable person

Examine like a man → Examine thoroughly

Not being considered like a man → Not being considered seriously

Making a man of it → Fixing

Acting according to what kind of man he is → Treating people differently

Man of his work → Master of his work

A man of his word → Of their word/honest person

Gentlemanly → Polite

3. Be careful not to use the words Girl/Woman and Boy/Man in a way that evokes sexuality/marital status.

**Girl:** Used for females under the age of 18.

**Boy:** Used for males under the age of 18.

**Woman:** Used for adult females.

**Man:** Used for adult males.

Maiden name → Surname at birth



4. Avoid proverbs and idioms that contain stereotypes that trap women and men in certain patterns.

Like mother like daughter

Spare the rod and spoil the daughter

Take/give a girl

Old maid

Spinster

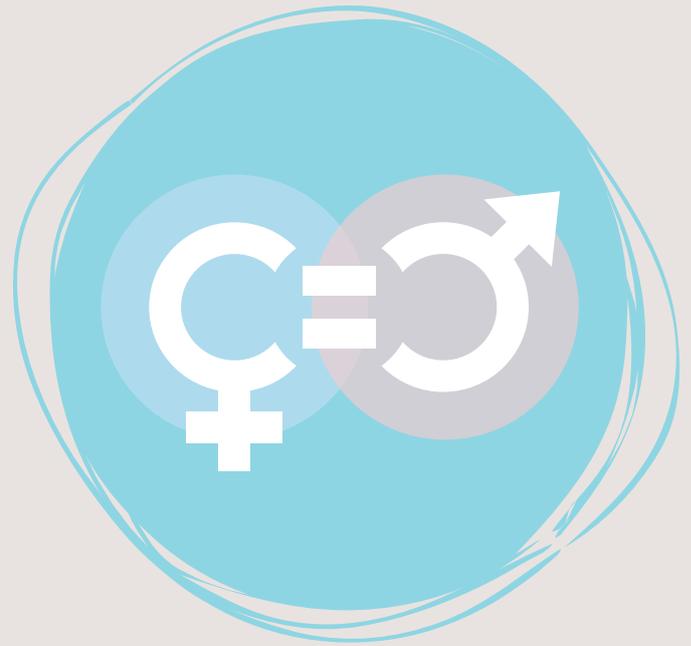
Men don't cry

Gentleman's agreement

You be the man

A woman can make or break a man

Behind every great man is a great woman



5. Avoid judgmental statements about the physical, and hormonal changes your co-workers have undergone in connection with their gender (for example, “menopausal,” “on her regular day,” “he’s going through andropause,” etc.).

Avoid expressions that demean women, men, and people of different gender identities or orientations (for example, “like a girl,” “tomboy,” “man-like,” “sissy,” etc.).

6. Ways of using language in correspondence and oral interaction

- Avoid using terms about personal affinities in business meetings or correspondence involving others.
- At work, avoid terms inspired by family relationships or suggestive of intimacy.

The girls will handle this → Our team will handle this.

I like the new boy we got as MT / The girl we got as MT turned out well → Our colleague / colleague who has just started as MT is performing very well.

Darling, girl, dear, sweetheart, dolly, son → Call your colleagues by their name.

7. Avoid making judgmental statements about colleagues' physical characteristics, age, clothing preferences, lifestyles, worldviews, religious beliefs, speaking styles, or dialects.

People should be described primarily not by their physical characteristics, but by their position in the workplace.

Avoid these and similar terms.

Freshman / Snot-nosed / Dino

Fatso / Porky

Skinny / Giantess

Poser / Beware of the posers

Grod /Groddess / Ladyprimer

Redneck / Hillbilly /Peasant

Zealot / Bigot

### **Let's support each other for a more equal life!**

Recognizing discriminatory language and getting aware of the words we use is a matter of respect for each other. Let's not hesitate to ask frankly about each other's preferences and respect them.

Sometimes we might use an inappropriate term or saying in habit. When you realize this, just apologize, and try not to repeat.

If you see that a colleague persists in using discriminatory language, does not realize that the person they addressed may be offended by it, do not hesitate to kindly remind them of these guidelines.

## 5. DISCRIMINATORY ATTITUDES AND RELATIONS IN THE WORKPLACE

Interpersonal relations in the working environment should be maintained within the framework of mutual respect.

Avoid voicing stereotypes, using expressions that narrow down or demean a men or women, or remind people what behaviors are and are not appropriate to their gender identity.

1. Be careful not to make connections between people's biological sex and their personalities. Every individual's personality traits, strengths, and weaknesses are different from each other regardless of their biological sex.

### ATTENTION: NEGATIVE EXAMPLES

Female managers are emotional.

It is perfectly natural for male managers to not like working with women.

Women are gossipers.

I don't like working with a female manager.

Men are clumsy, so let the girls take care of serving the cakes.

Mrs Alev is a high-performer and a strong leader but she is too "dominant."

Mr Mustafa is too emotional for a man. I don't know if she/he can be a manager.

2. It cannot be assumed that women or men can do certain work better just because of their biological sex.

### ATTENTION: NEGATIVE EXAMPLES

The girls will handle the gifts for our friend's marriage.

Actually, women do not understand technical issues, but as Mrs Mine's father was an engineer, so she knows this from her family.

Ayşe is pregnant, Ah! what a nice three-month vacation she will have.

Our Burak has just become a new father, let's give him a promotion.

Mrs Selin crashed the car this morning, so she was late. Women should not be allowed to drive.

Let's not send our lady friend to the industrial site alone; Ali, you handle it.

Mrs Seyhan is upset that this job was not assigned to her, but what else can we do?  
It's a man's job...

3. Let's avoid comments about the appearance of our colleagues. It is the responsibility of the manager or the Human Resources unit to warn the employee in situations that do not comply with the company's dress code.

### ATTENTION: NEGATIVE EXAMPLES

Mrs Nurten couldn't lose the weight she gained when she was pregnant, so she can't fit through the doors.

Mr Aziz's clothes are too colorful; it does not suit a man.

Mrs İdil, isn't your skirt a little short? I don't think you should wear it that short.

Have you seen Mr Ahmet's tattoo?

Mrs Sude, do you think it is appropriate for your hair to be so short?

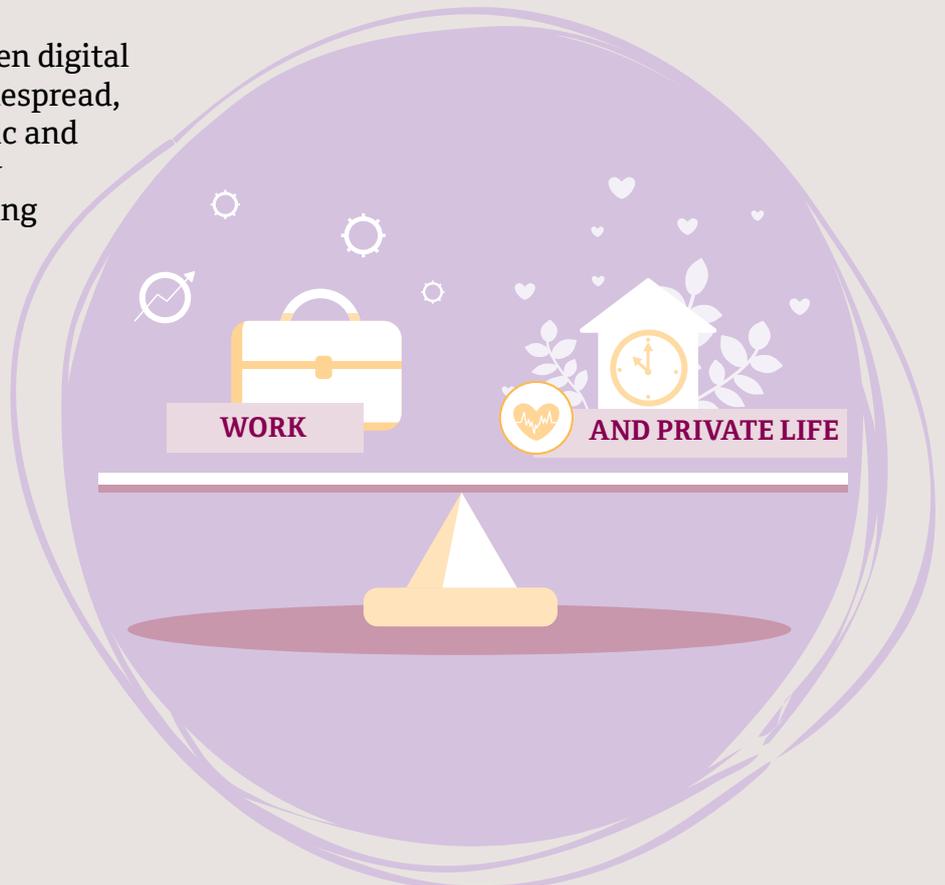
Honestly, I don't think your chosen color suits a lady like you!

## 6. WORK-LIFE BALANCE

Work-life balance is one of the most important topics currently under discussion in work life and human resources literature, both in Turkey and worldwide.

Law makers want to introduce regulations on this issue that will increase employee satisfaction and productivity. Rules on working hours and work-life balance also occupy an important place on the European Union agenda.

Especially since the 2010s, when digital technologies became more widespread, and since 2020, in the pandemic and post-pandemic period, in many sectors "working" has been going beyond working hours.



**When looking at the gender-related dimensions of work-life balance, two main problems are encountered:**

Uneven distribution in the domestic division of labor and care duties within the family, which is a burden for women

Expecting men to work overtime in the office more often, assuming they have no responsibilities at home, or that men themselves are willing to stay in the office for longer, for reasons such as waiting for the rush-hour traffic to ease

## **LEGAL BACKGROUND:**

Weekly working hours in Turkey are regulated by the Regulation on Working Hours of the Labor Law dated 2004, which was prepared on the basis of Article 63 of the Labor Law No. 4857 dated 22/5/2003.

In 2021, regulations were published that amend the articles of this statute on working hours that cannot be divided into weekly working days, overworking, and working overtime. According to the current regulations, the principle that the daily working time should not exceed 11 hours is still in effect.

### **Weekly Normal Working Hours**

Article 4 - Generally, the working time is a maximum of 45 hours per week. Unless otherwise agreed, this period is applied by dividing it equally into the working days of the week in workplaces.

In workplaces that are partially worked on one of the working days of the week, after this period is deducted from the weekly working time, the daily working hours are determined by dividing the working time by the number of working days.

The daily working time cannot exceed 11 hours in any way.

## 7. PARENTHOOD AND CHILDREN

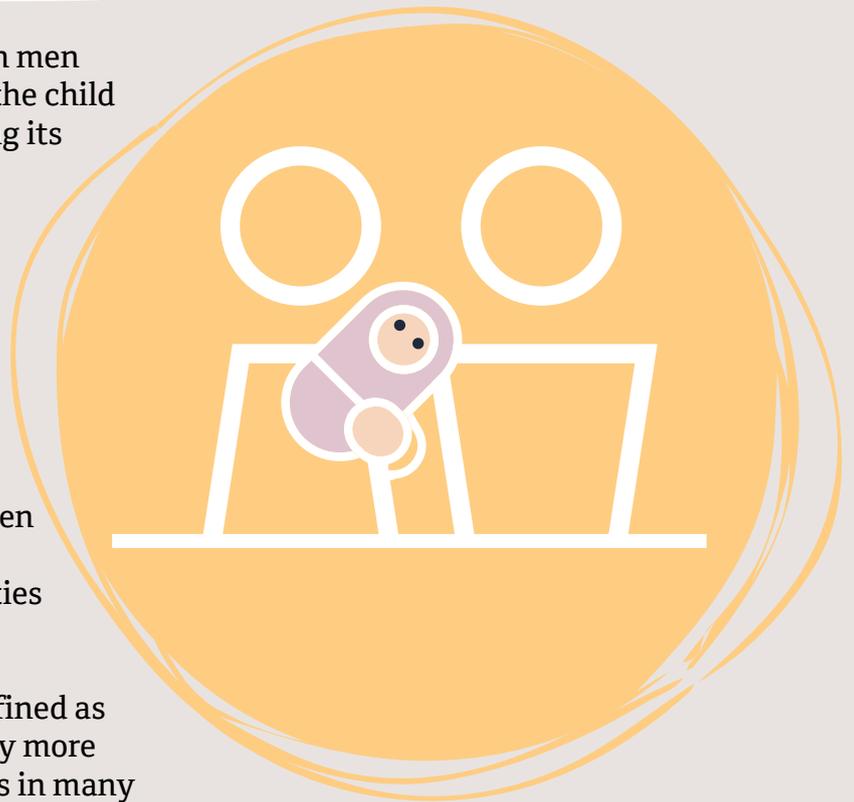
The main biological difference between men and women is that the woman carries the child in her womb and nurses the baby during its first months on earth.

The fact that women take on this responsibility for the continuation of the human generation also brings the expectation that all care requirements in the house should be undertaken by women.

In recent years, a steep increase has been observed in the desire and demand of fathers to share parenting responsibilities more equally.

The practice, which was previously defined as “maternity leave,” has been replaced by more egalitarian “parental leave” regulations in many countries today. The European Union has defined at least 14 weeks of maternity leave and two weeks of paternity leave as mandatory for all member states as of 2 August 2022. Although the leave periods vary according to country, usual practices are considered to be those that give equal leave and pay full wages to the mother and father until the baby is one year old.

Law-makers, civil society, and institutions have significant duties in this area.



### **What should managers and employees do to prevent pregnancy, childbirth, and childcare from becoming a subject of discrimination?**

1. In job interviews, women cannot be asked if they have pregnancy plans.
2. Managers do not have the right to ask their team members about their plans for having a child or to make comments such as “do/don’t”.
3. Maternity leave cannot be seen as a “vacation.” It should be noted that during this period, the parent is actively involved in the care of the baby and most likely has a sleepless and tiring period.
4. It should not be assumed that women’s performance will decline after having children; however, neither should it be thought that life conditions will remain exactly the same after becoming a mother. An employee who performed beyond expectations by working frequently beyond working hours before may care more about work-life balance after becoming a mother or father and may not be willing to work overtime.

## 8. PRIVATE LIFE AND PERSONAL RIGHTS

A person's private life should not be considered in any way related to their working life.

**REMEMBER: PRIVATE LIFE IS PRIVATE.**

**Including someone's private life in their evaluation is reflected in business life as discrimination!**

**Examples include:**

- Mrs Melek's husband earns plenty.

→ She doesn't need this promotion; let's promote someone else.

**Result:** Mrs Melek had a good education, worked hard for her career, and performed at a high level for years, but she could not get promoted because her husband earned a lot.

- Mrs Fatma was divorced last year.

→ Going to customer visits with a male employee would not be appropriate, it could be misunderstood.

**Result:** Mrs Fatma remained in the background as the only employee who could not go on customer visits.

- Do you follow Mr Kerem's Instagram account? Outside of the office, he has a somewhat unusual life.

→ How can someone who goes out so often at night concentrate on their work? I have question marks about Mr Kerem's performance.

**Result:** Although his performance was very good, Mr Kerem received a low performance grade.

- Mrs Serra is our strongest candidate. But she has just married... She could have children and go on maternity leave at any time

→ We'd better consider some other candidates. Mrs Serra is risky.

**Result:** Mrs Serra was not hired for the job she wanted and deserved. Even if she had got the job and then got pregnant, she would have made a significant contribution to the company when she returned from maternity leave.

- Mrs İrem is single and lives alone.

→ She can easily move house if we assign her to this remote branch.

**Result:** Mrs İrem lives alone but is responsible for her mother's care. She can no longer visit her mother every day now because of the traveling time. She had to hire a caretaker and put off her home-buying plans.

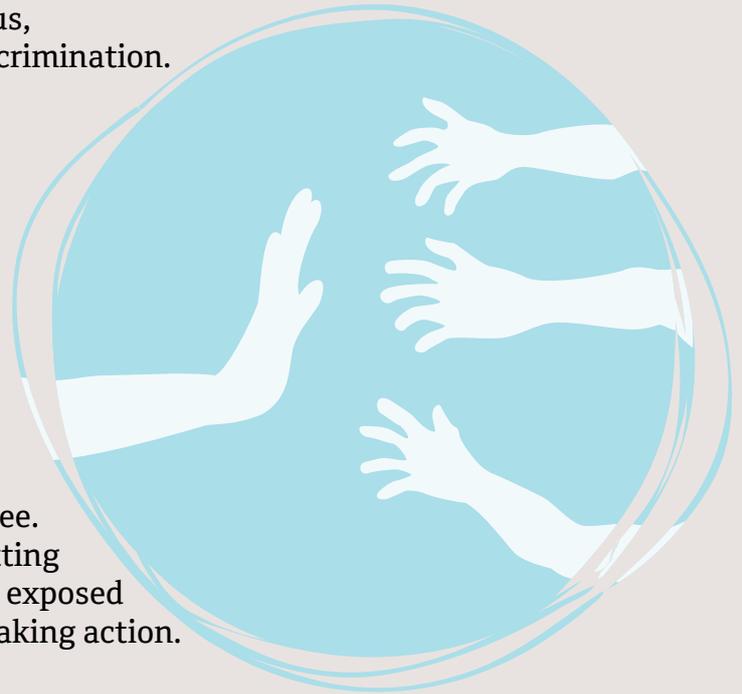
## 9. HARASSMENT AND MOBING AT WORK

Apart from or in addition to gender, such issues as age, educational status, ethnic identity, income status, and social status can also be at the center of discrimination.

In interpersonal relations, this discrimination is often observed as the stronger person behaving in an uncomfortable manner to the relatively weaker person.

In business life, institutional hierarchies are combined into these power relations.

It may be more difficult for the employee to articulate or react to the problem when their supervisor does something to offend the employee. Fear of getting poor performance grades, not getting a promotion or losing a job, and the fear of being exposed to more mobbing may prevent employees from taking action.



### BE INFORMED AND TAKE ACTION

#### Harassment / Verbal Harassment

Using expressions or asking questions that will annoy or offend a person.

Expressions that criticize appearance or lifestyle,

Destructive, not constructive, criticisms of personality are included in this scope.

It should be kept in mind that some comments that are thought to be positive may also contain disturbing implications. For example, expressing or implying that a woman successfully uses her “femininity” to achieve a business goal should also be considered within this scope.

#### Mobbing (Emotional/Psychological Harassment)

The concept of psychological harassment in the workplace is defined as “intimidation at work” as a form of discrimination in the Law on the Human Rights and Equality Institution of Turkey dated 2016 and numbered 6701.

According to the law, the following elements must be present in order to define an incident as mobbing in the workplace:

It must happen at work.

It should be done on the basis of discrimination listed in the law.

It should aim to alienate, exclude, and make the person weary of their job.

It must be intentional.

There must be more than one incident.

“Mobbing” is different from the concepts of “conflict” and “divergence.”

**According to the Human Rights and Equality Institution of Turkey, examples of attitudes that are included within the scope of “mobbing” are:**

Damage to personal belongings

Exclusion and isolation, preventing them from communicating with co-workers

Gossip and disseminating misinformation

Provocation of co-workers against the mistreated person

Interference in one’s private life

Making fun of the person, especially among their colleagues, about their work

Making serious accusations about their performance

Provocation

Verbal humiliation

Demotion

Excessive surveillance of personnel

Forced dysfunctionalization of staff by not assigning any tasks

Gradual reduction of the number of assigned tasks

The intentional ignoring or contempt of incoming suggestions

Unmerited transfers

Threat of dismissal

Threat of taking administrative action

Continuous criticism and accusations

Intentional neglect of the provision of information required for the job

Repeated disciplinary proceedings

Accusing the employee of not showing enough effort,

Making accusations about inexperience and humiliating due to a person’s age,

Preventing access to workplace opportunities,

Assigning excessive workload and/or demanding the completion of the work to unreasonable timescales,

Assigning the employee unrelated or unsuccessful tasks,

Reminding them of their mistakes constantly,

Not giving information about meetings in which they should participate

Not responding to the employee’s phone or e-mail, creating a physical work environment that isolates them,

Using physical violence or threatening that it will be applied,

Making implications about their mental health

## Sexual Harassment

It means harassing a person with sexual words or attitudes without their consent. No physical contact is required for an act to qualify as “sexual harassment”.

The United Nations Entity for Gender Equality (UN Women) defines sexual harassment as:

“Any unwanted sexual desire, verbal or physical behavior of a sexual nature, or other behavior of a sexual nature that is thought or perceived to cause discomfort or humiliation to another person.”

**The following attitudes and behaviors fall within the scope of “sexual harassment”:**

Insistently making propositions

Making improper innuendo

Making sexually explicit proposals

Showing sexually explicit images or objects



## PART TWO:

# PRINCIPLES FOR A MORE GENDER-SENSITIVE BANK

## 1. QNB FINANSBANK GENDER EQUALITY ACTION PLAN

QNB Finansbank has committed to take the following steps for a gender-sensitive working environment.

1. Equality of opportunity is ensured in Human Resources and training processes. Gender and gender-related issues such as birth and military service are not a factor in recruitment, training, performance appraisal, promotion and salary decisions.
2. Interpersonal respect is essential in our work environment. We are making all the necessary arrangements to offer our employees, customers, and shareholders a work environment that treats them all equally.
3. In order to promote awareness and equitable language use in working life; We aim to increase the knowledge and awareness of all our Financiers by providing trainings on gender equality covering Unconscious Bias, Sexual Violence and Prevention of Harassment, starting from this year to 2023, and to ensure that these trainings benefit not only our Financiers, but also our stakeholders, customers and beyond that the society.
4. With the match to strengthen the equality we will provide in every field, it will be among our priorities to manage the distribution of female and male candidates equally in the recruitment processes, and to increase the rate of female employees graduated from engineering and technology faculties.
5. In addition to increasing female suppliers in our recruitment processes, it is committed to put forth the best effort to increase the number of current female suppliers of QNB Finansbank up to 10% on a yearly basis, for the upcoming 5 years in our purchasing processes.
6. At QNB Finansbank, the rate of female employees is at a very high level with 57%, however, the low rate of female employees in management positions, as in the banking sector in general, causes an increase in our gender pay gap. For this reason, it is aimed to reduce our wage gap rate by 2.23 percent until the end of 2022, by 3.57 percent in the following year and by 7.40 percent in the following year, by being determined to increase the representation of women in management levels and fair wage distribution.
7. In order to support the education of our financiers' children, we are committed to making discount agreements and similar activities that will support our employees with children between the ages of 2.5-5.5 in their education for three years.
8. The efforts for a banking sensitive to gender equality are shared with the public; it is aimed to disseminate these principles to the stakeholders and the sector.



## 2. EQUALITY PRINCIPLES IN HUMAN RESOURCES

### RECRUITMENT

- Gender and private life questions are not asked in recruitment interviews.
- Recruitment decisions are made regardless of gender and private life information.



### PERFORMANCE EVALUATION

- Interrupted periods such as the birth of a child and military service are not included in the performance evaluation.
- The sensitivity and practices of managers and employees in the field of gender equality are included in the evaluation. Internal and cross-evaluations of the teams about this are listened to and included in the evaluation.

### PROMOTION AND WAGES

- Gender and private life information are never included in the evaluation while making promotion and wage decisions.

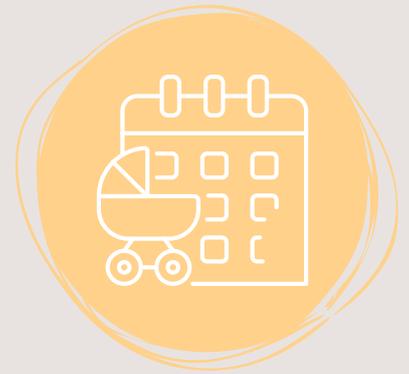


### SUPPORTING FEMALE CANDIDATES

- In order to ensure equality and diversity in management and senior management, the training, development, and performance of female candidates are closely monitored and supported.

## REGULATIONS REGARDING MATERNITY LEAVE

- The returning to work processes of mothers or fathers on maternity leave are closely monitored and supported by their managers.
- No position changes are made upon return from maternity leave; promotion is not postponed for this reason.



## REGULATIONS REGARDING DAYS OFF

- Employees are given the flexibility to work from home in case of sudden school holidays or sickness of the ones that they are responsible to give care to.



## DISCRIMINATION, HARASSMENT, AND MOBBING IN THE WORKPLACE

- Behaviors such as unequal treatment, discrimination, harassment, and mobbing which are reported to the Human Resources department are examined by the relevant committee; necessary measures are taken and this negative situation is closely monitored until it is cleared up.



## EMPLOYEE SATISFACTION AND LOYALTY

- Gender-sensitive practices of the company are evaluated in annual surveys and research studies.



### 3. EQUALITY PRINCIPLES IN INTERNAL RELATIONS COMMITTED BY QNB FINANSBANK

We treat our teammates equally regardless of their gender.

We become aware of stereotypes.

We dismiss discriminatory words from our language.

When addressing each other, customers, and stakeholders, we always use polite and respectful language and addresses appropriate to the working environment.

We take care to pronounce each other's names correctly and to respect people's address preferences.

We don't interrupt each other at the meetings.

We make equal eye contact with all participants at the meetings and make sure that we give everyone an equal say.

We do not interrogate each other about our private lives and preferences, we do not judge each other's preferences.

We do not include private life information in business decisions.

We are open to criticism and feedback from our colleagues regarding all the above issues; for a more equal working life, we do not turn these issues into matters of personal vulnerability but reconsider our own attitudes.

## 4. EQUALITY PRINCIPLES IN CORPORATE COMMUNICATIONS

We adopt a gender-sensitive approach in QNB Finansbank's media and marketing communications.

We control who is represented - to what extent and in what roles - in communication materials and related events; we examine it in terms of gender equality.

### What should be considered in advertisements and visual materials?

Who is the main character? Is it a woman or a man, what is the age and income group?

What role do they play?

How do they look?

What kind of life do we think this character has?

What kind of division of labor and power relation do they have with other characters?

What does the voiceover say, how do they speak?

Are the gender and age of the characters and voiceover balanced?

### In press communication:

Who are the spokespersons at the press conference?

Were those sitting at the table chosen by considering the equality of position, age, and gender?

Are women and men given equal rights to speak?

Were women only assigned to host/presenter/moderator duties?

Are all spokespersons quoted in the press release?

### CONTROL LIST

Have sexist stereotypes been avoided in the language?

Has quantitative equality been ensured in the representation of women and men?

Are the male and female representations free of stereotypes?

Are power relations balanced between men and women?



Prepared with the contributions of Prof. Dr. Dilek Cindođlu and Research Assistant İlkay Baliç, from Kadir Has University.

## Prof. Dr. Dilek Cindođlu

Prof. Dr. Dilek Cindođlu has been the Director of the Women's Studies Doctorate Program at Kadir Has University since 2021. She worked as HBKU, Middle East Studies Director (2018-2019), Bilkent University Political Science Department Lecturer (1991-2012), Abdullah Gül University Faculty of Humanities and Social Sciences Founding Dean (2015-2018), and Deputy Dean of Faculty of Humanities and Social Sciences and Head of Sociology Department at Mardin Artuklu University (2012-2015).

After completing her undergraduate and graduate studies in sociology at Bođaziçi University, she received her doctorate from the Department of Sociology at the State University of New York (SUNY, Buffalo) in 1991. She had been to several universities such as Georgetown University (ISIM, 2022), Columbia University (IRWAG, 2010-2011), New York University (CGS, 2003), Oxford University St. Antony College (2002), and the University of Wisconsin CWGS Center at Madison (1998-1999) as visiting lecturer.

Cindođlu's research focuses on gender inequalities in work, migration, and health. Her work has been published in numerous national and international journals and books. She worked as a researcher on many projects supported by sources such as national (TÜBİTAK, KSSGM, AAK) and international (IDRC, Ford Foundation, the World Bank, ILO, European Union, and Fulbright).

She served as an elected board member of the Sociological Association in Turkey (2008-2014), the International Sociological Association (2010-2018) and 2018-2020), and the European Sociological Association.

Dilek Cindođlu lives between Izmir and Istanbul, and has one child.

## İlkay Baliç

After graduating from Urban and Regional Planning at Yıldız Technical University, she got a master's degree in Sociology at Bođaziçi University and completed the Non-Governmental Organizations Management Program at Istanbul Bilgi University.

Baliç has worked as a researcher, editor, programmer, and manager in various institutions and projects in the fields of culture, arts, and civil society. She was the Communications Director (2015--2021) responsible for media, marketing, development, publishing and learning programs of Arter, the contemporary art institution of the Vehbi Koç Foundation.

She continues to work in the fields of communication, creative content production, and publishing under the roof of her own agency, Mümkün. She has been studying toward her Ph.D. in Women's Studies at Kadir Has University since 2021. Her academic research and work focus on women's labor force participation and gender discrimination in the workplace.

İlkay Baliç lives in Istanbul and has one child.

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## **QNB Finansbank**

Cenk Akıncılar, *Executive Vice President, Human Resources*  
Özge Otmanbölük, *Division Manager, Human Resources*  
Sinem Uzun, *Assistant Manager, Human Resources*  
Yeliz Ataay Arıkkök, *Chairperson of the Sustainability Committee*  
Sinem Erol, *Division Manager, Sustainability Management*  
Kübra Aksoy Kain, *Manager, Sustainability Management*  
Bala Tabak, *Assistant Manager, Sustainability Management*  
Egemen Küçükgül, *Supervisor, Sustainability Management*  
Seray Tekdemir, *Supervisor, Sustainability Management*  
Armağan Engel, *Director, Communications & Customer Experience Office*  
Sülün Gürtin, *Division Manager, Public Relations, Communication*  
Didem Argüden, *Assistant Manager, Public Relations, Communication*

## **Project Agency**

### **Weber Shandwick Türkiye**

Esra Yener, *Executive Vice President*  
Şener Aslıbay, *Director, Media Relations*  
Hatice Kayrak, *Senior Customer Relations Manager*  
Kaan Sancar, *Manager, Media Relations*  
Sedef Deniz Erdil, *Senior Customer Relations Asistant Manager*

## **Advertising Agency**

### **Gram İstanbul**

Tarık Akın, *Creative Director*  
Hasan Yaşar, *Group Head*  
Sabahat Doğan, *Art Director*  
Kerem Kaşığır, *Copywriter*  
Hatice Şahinkaya, *Graphic Designer*  
Ertunç Kasapoğlu, *Proofreader*  
Yeliz Tezcan, *Account Relations Group Head*  
Meltem Nurcan, *Account Relations Supervisor*  
Çağla Demir, *Account Representative*



QNB Finansbank Kristal Kule  
Büyükdere Caddesi No: 215  
4. Levent 34394 İstanbul

*qnbfinansbank.com*  
*0850 222 0 900*