

COMMERCIAL PRODUCT AND SERVICE FEE TABLE

Item Name	Minimum Rate	Maximum Rate	Minimum Amount	Maximum Amount	Description	Update Date
Commercial Financing						
Financing Allocation and Financing Usage						
Financing Allocation and Financing Usage Fee						
Financing Allocation Fee		0.25%			Annually. In limit renewals, the financing allocation fee is applied as 0.125 percent of the renewed limit . Per Transaction. BITT is excluded.	06/03/2023
Financing Usage Fee		1.1%			1.10% is collected during financing. For loans with a term shorter than one year, the maximum loan usage fee is applied by taking into account the number of days of maturity and deducting proportionally. BITT is excluded.	06/03/2023
Letter of Reputation/Intent/Reference Preparation Fee	5%		6,000 TL	6,000 TL	It is applied as 5% of the transaction amount, provided that it is not less than 6000 TL , BITT is excluded. In case of giving an e-letter, the fee and tax to be paid to 3rd parties will be collected separately.	03/03/2025
Commission for Financial Leasing Transactions Supported by Türkiye Export Credit Bank Inc.		1.5%			It is calculated on an average maturity basis as 1.5% per year and collected in advance.	16/11/2023
Collateralization						
Expertise, Guarantee Establishment, Change and Cancellation Fee						
Expertise Fee			16,210.5 TL		If the service is received from a third party, fifteen percent more of the amount paid to the third party will be charged, and a reasonable fee will be charged if the service is provided by the bank. BITT is excluded.	03/07/2025
Mortgage Establishment Fee			3,375.00 TL		Amount paid to 3rd party	03/07/2025
Vehicle Lien Fee			279.64 TL		Amount paid to 3rd party	01/01/2025
Deposit Removal Fee			279.64 TL		Amount paid to 3rd party	01/01/2025
Vehicle Consent Addition Fee			279.64 TL		Amount paid to 3rd party	01/01/2025
Financing Risk Process						
Restructuring, Extension/Payment Plan and Dividend Change Fee						06/03/2023
Commitment/Breach of Commitment Fee						
Commitment					There is no fee	06/03/2023
Failure to Fulfill Commitment					There is no fee	06/03/2023
Non-Cash Financing - Term Fee		6%	5,000 TL		6% of the financing amount, provided that it is not less than 5000 TL, For foreign guarantee/guarantee letters, 6% of the financing amount, provided that the minimum amount per transaction is not less than 500 USD. BITT is excluded.	07/02/2025
Non-Cash Financing - Guarantee Fee		6%	500 USD		It is applied as 6% of the financing amount, not less than 500 USD per transaction.. BITT is excluded.	07/02/2025
Closing						
Cash Financing Early Payment Fee						
Cash Financing Early Closing - Remaining Term Up to 24 Months (For financing used before 01.3.2021)						
Cash Financing Early Closing (Turkish Lira Financing)		1%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing - Remaining Term More Than 24 Months (For financing used before 01.3.2021)						
Cash Financing Early Closing (Turkish Lira Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Interim/Partial Payment						
Cash Financing Early Closing (Turkish Lira Financing)	1%	10%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	2%	10%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing - Remaining Term Up to 24 Months (For financing used between 1.3.2021 - 30.6.2024 (inclusive))						
Cash Financing Early Closing (Turkish Lira Financing)		2%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)		3%			On the amount paid early. BITT is excluded.	06/03/2023
Cash Financing Early Closing - Remaining Term More Than 24 Months (For financing used between 1.3.2021 - 30.6.2024 (inclusive))						
Cash Financing Early Closing (Turkish Lira Financing)	3%				For financing used between 1.3.2021 - 30.6.2024 (inclusive) An additional 1% is added to the 2% for each year of the remaining term exceeding 24 months. The periods exceeding twenty-four months of the remaining term in the calculation in question are calculated as is completed. BITT is excluded.	01/07/2024
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing)	4%				For financing used between 1.3.2021 - 30.6.2024 (inclusive) An additional 1% is added to the 2% for each year of the remaining term exceeding 24 months. The periods exceeding twenty-four months of the remaining term in the calculation in question are calculated as is completed. BITT is excluded.	01/07/2024
Cash Financing Early Closing (For financing provided as of July 1, 2024)						
Cash Financing Early Closing (Fixed Profit Share Turkish Lira Financing )					It is calculated by adding 5 percent of the annual compound profit share of the financing and 0.20 percent of the remaining weighted average maturity. BITT excluded.	01/07/2024
Cash Financing Early Closing (For Fixed Profit Share Foreign Currency or Foreign Currency Indexed Financing)					The calculated rate is found by adding 2% and 0.15% of the remaining weighted average maturity. BITT is excluded.	01/07/2024
Cash Financing Early Closing (For Variable Profit Share Turkish Lira Financing )		2%			On the amount paid early. BITT is excluded.	01/07/2024
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Variable Profit Shares )		2%			On the amount paid early. BITT is excluded.	01/07/2024
Cash Financing Early Closing (For financing provided as of 6.1.2025)						
Cash Financing Early Closing (Foreign Currency or Foreign Currency Indexed Financing with Fixed Profit Share )					The calculated rate is determined by adding 3 percent and 0.10 percent of the remaining weighted average maturity. BITT excluded.	06/01/2025
Foreign trade						
Import Procedures						
Letter of Credit Opening Fee		5%	450 USD		It is 5% of the transaction amount, not less than 450 USD	07/02/2025
Reserve/Dispute Fee			250 USD	250 USD	Per Transaction	07/02/2025
Advance Notice Fee					There is no fee.	06/03/2023
Guarantee/Acceptance Fee		5%	450 USD		It is 5% of the transaction amount, not less than 450 USD.	07/02/2025
Term/Amount Change Fee			300 USD	300 USD	Per Transaction	07/02/2025
Policy Acceptance Fee		1.5%	200 USD		1.50% of the transaction amount, not less than 200 USD	06/03/2023
Export Procedures						
Notice Fee		0.2%	300 USD		0.2% of the transaction amount, not less than 300 USD	07/02/2025
Confirmation Fee		5%	1,250 USD		5% of the transaction amount, not less than 1250 USD	07/02/2025
Term/Amount Change Fee			300 USD	300 USD	Per transaction	07/02/2025
Deferred Payment Fee					There is no fee	06/03/2023
Discount Fee					There is no fee	06/03/2023
Collection Fee		2%	300 USD		2% of the transaction amount, not less than 300 USD	14/08/2025
Import/Export Joint Operations						
Document Review Fee		2%	375 USD		2% of the transaction amount, not less than 375 USD	07/02/2025
Change Fee			300 USD	300 USD	Per transaction	07/02/2025
Transaction Fee			100 USD	500 USD	Per transaction	07/02/2025
Correspondent Bank Expense					The expenses requested by correspondent banks are collected from the customer's accounts by our Bank.	06/03/2023
Payment Fee		0.5%	100 USD		0.50% of the transaction amount, not less than 100 USD	12/03/2024
Cash Management						
Supplier Finance and Direct Debit System (DBS)						
Supplier Finance and DBS Fee						
DBS		3%			Per transaction	06/03/2023
Supplier Financing	1%	1%			Per transaction	06/03/2023
Supplier Financing and DBS Term Fee						
DBS		3%			Per transaction	06/03/2023
Supplier Financing	1%	1%			Per transaction	06/03/2023
Deposits, Participation Funds and Precious Metal Deposit Accounts						
Deposit/Withdrawal Fee for Money and Precious Metals						
Branch Late Deposit		3%			It will be collected from cash deposited transactions after 15:30.	06/03/2023
Withdrawal						
Withdrawal Over Daily Limit	0.5%	1%				06/03/2023
Withdrawing Money from Other Branches	0.5%	1%				06/03/2023
Foreign Currency Deposit		2%			Amount paid to 3rd party	07/02/2025
Foreign Currency Withdrawal		2%			Amount paid to 3rd party	07/02/2025
Precious Metal Withdrawal						
1 Gram Gold Delivery Fee	4%				Commission is charged at a rate calculated based on the TL equivalent of gold per gram (based on the bank sales rate on the collection date).	07/02/2025
2.5 Gram Gold Delivery Fee	4%				Commission is charged at a rate calculated based on the TL equivalent of gold per gram (based on the bank sales rate on the collection date).	11/09/2024
Gram Gold Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr Fee	4%				Commission is charged at a rate calculated based on the TL equivalent of gold per gram (based on the bank sales rate on the collection date).	11/09/2024
ATM 1 Gram Kuwait Turkish Gold Delivery Fee	4%				Commission is charged at a rate calculated based on the TL equivalent of gold per gram (based on the bank sales rate on the collection date).	07/02/2025
Quarter Gold Delivery Fee			140 TL	140 TL	It is taken per piece.	07/02/2025
ATM Quarter Gold Delivery Fee			140 TL	140 TL	It is taken per piece.	07/02/2025
1 kg Gold Bullion Delivery Fee			100,000 TL	100,000 TL	It is taken per piece. Shipping costs are excluded.	11/09/2024
1 kg Silver Bullion Delivery			45 USD	45 USD	Per piece. (Amount calculated according to delivery costs.)	14/08/2025
50 kg Packaged Granular Silver Delivery			525 TL	525 TL	Price per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)	14/08/2025
Gold Bullion Transportation Fee			TL equivalent of 1 gr gold (based on the collection date bank sales rate)		Fee Paid to Third Persons and Organizations Per Kilogram of Gold Bullion	06/03/2023
Platinum Delivery			5,305 USD	5,305 USD	Price per kg. Shipping costs are excluded. (Amount calculated based on delivery costs.)	14/08/2025
Fee for Transactions Made from Other Institutions' ATMs/Partner ATMs						
Withdrawal/Deposit/Debt payment	1% + 0.91 TL				The amount and rate are taken together. Fee paid to the 3rd party	06/03/2023
ATM Balance/Limit/Debt Inquiry			0.24 TL		Fee paid to 3rd party	06/03/2023
Money and Precious Metals Transfers						
Electronic Funds Transfer (EFT) Fee						
Mobile banking and internet banking						
6,300 TL and below					There is no fee	12/03/2024
6,300.01 - 304,800 TL					There is no fee	12/03/2024
Over 304,800 TL					There is no fee	12/03/2024
ATM						
6,300 TL and below			11.68 TL	11.68 TL	Per transaction. Excluding BITT	07/02/2025
6,300.01 - 304,800 TL			29.20 TL	29.20 TL	Per transaction. Excluding BITT	07/02/2025
Over 304,800 TL			292.44 TL	292.44 TL	Per transaction. Excluding BITT	07/02/2025
Other Channels						
6,300 TL and below			29.20 TL	29.20 TL	Per transaction. Excluding BITT	07/02/2025
6,300.01 - 304,800 TL			58.44 TL	58.44 TL	Per transaction. Excluding BITT	07/02/2025
Over 304,800 TL			584.89 TL	584.89 TL	Per transaction. Excluding BITT	07/02/2025
Money Transfer from PTT Counter to Kuveyt Turk Account					The fee paid to PTT is collected for the Service Mix.	06/03/2023
Transfer Fee						
Mobile banking and internet banking						
6,300 TL and below					There is no fee	06/03/2023
6,300.01 - 304,800 TL					There is no fee	06/03/2023
Over 304,800 TL					There is no fee	06/03/2023
ATM						
6,300 TL and below			5.80 TL	5.80 TL	Per transaction. Excluding BITT	07/02/2025
6,300.01 - 304,800 TL			14.59 TL	14.59 TL	Per transaction. Excluding BITT	07/02/2025
Over 304,800 TL			146.19 TL	146.19 TL	Per transaction. Excluding BITT	07/02/2025
Other Channels						
6,300 TL and below			14.59 TL	14.59 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded.	07/02/2025
6,300.01 - 304,800 TL			29.20 TL	29.20 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded.	07/02/2025
Over 304,800 TL			292.44 TL	292.44 TL	The money transfer payment coming to the name is included per transaction. BITT is excluded.	07/02/2025
EFT Payment to Name						
6,300 TL and below			29.20 TL	29.20 TL	Per transaction. Excluding BITT	07/02/2025
6,300.01 - 304,800 TL			58.44 TL	58.44 TL	Per transaction. Excluding BITT	07/02/2025
Over 304,800 TL			584.89 TL	584.89 TL	Per transaction. Excluding BITT	07/02/2025
International Fund Transfer and Messaging Fee						
Outgoing Fund Transfer		0.6%	200 USD	2,000 USD	Per transaction. Excluding BITT	07/02/2025
Incoming Fund Transfer		0.5%	100 USD	1,000 USD	Per transaction. Excluding BITT	07/02/2025
Sent via Payment Institutions		0.6%	200 USD	2,000 USD	Per transaction. Excluding BITT	07/02/2025
From Payment Institutions		0.5%	100 USD	1,000 USD	Per transaction. Excluding BITT	07/02/2025
International Fund Transfer Inquiry/Messaging Fee			300 USD	300 USD	Per transaction. Excluding BITT	07/02/2025
International Fund Transfer and Messaging Transaction Refund			300 USD	300 USD	Per transaction. Excluding BITT	14/08/2025
International Fund Transfer and Messaging Process Change			300 USD	300 USD	Per transaction. Excluding BITT	14/08/2025
Correspondent Bank Expenses					The expenses requested by correspondent banks are collected from the customer's accounts by our Bank.	14/08/2025
Precious Metal Transfer Fee						
Inside the Bank		0.015%	40 TL		1-10 gr. 40 TL, 11-100 gr. 80 TL, 101-250 gr. 120 TL, 251-500 gr. 160 TL, 501 gr and above 0.015%. Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties.	07/02/2025
Other Bank		0.015%	40 TL		1-10 gr. 40 TL, 11-100 gr. 80 TL, 101-250 gr. 120 TL, 251-500 gr. 160 TL, 501 gr and above 0.015%. Maximum rate is valid for shipments of 501 gr and above. It is the fee paid to third parties.	07/02/2025
Instant and Continuous Transfer of Funds (FAST)						
Mobile banking and internet banking						
6,300 TL and below					There is no fee.	01/12/2023
6,300.01 - 304,800 TL					There is no fee.	01/12/2023
Over 304,800 TL					There is no fee.	01/12/2023
ATM						
6,300 TL and below			5.80 TL	5.80 TL	Per transaction. Excluding BITT	07/02/2025
6,300.01 - 304,800 TL			14.59 TL	14.59 TL	Per transaction. Excluding BITT	07/02/2025
Over 304,800 TL			146.19 TL	146.19 TL	Per transaction. Excluding BITT	07/02/2025
Other Channels						
6,300 TL and below			14.59 TL	14.59 TL	Per transaction. Excluding BITT	07/02/2025
6,300.01 - 304,800 TL			29.20 TL	29.20 TL	Per transaction. Excluding BITT	07/02/2025
Over 304,800 TL						