

2021 KUVEYT TÜRK SERVICES AND PAYMENTS TABLE

Retail Credits (TL/YP)						
Allocation Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Housing Finance		0.5%			Free	
Vehicle Finance		0.5%			Out of BITT	
Personal Finance		0.5%			Out of BITT	
Expertize of Realty			950.00 TL			Actual expense amount is collected.
Pledge Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Hypothec Ensure Fee			280 TL	280 TL	Included	Actual expense amount is collected.
Car Pledge Fee			24.82 TL		Included	Actual expense amount (Notary Transaction Fee) is collected.
Deposit (TL / YP)						
Cash Withdrawal Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
ATM Balance Query Fee and Cash Withdrawal Fee						
ATM Withdrawal Fee with Mobile Channel/Digital Application		ATM	0			
Money Transfer (TL/YP)						
Electronic Funds Transfer (EFT) Fee / Precious Metal Transfer Fee						
Sending EFT	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Sending EFT - From Cash to Account						
1.000 TRY and below		5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Sending EFT - From Cash to Name						
1.000 TRY and below		5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Sending EFT - From Account to Account						
1.000 TRY and below		5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Sending EFT - From Account to Name						
1.000 TRY and below		5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Sending EFT - Regular Transfer From Account						
1.000 TRY and below		5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Sending EFT - From Cash to Account						
1.000 TRY and below		5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Sending EFT - From Cash to Name						
1.000 TRY and below		2,2 TL	2,2 TL	2,2 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	55 TL	55 TL	55 TL	Out of BITT	
EFT to Multiple Receivers						
ATM			2,8 TL	2,8 TL		
Sending EFT From Credit/Bank Card to Credit Card						
Credit Card		%0.07 + 0.94 TL			Included	Actual expense amount is collected.
Sending EFT - Gold						
1-10 gr	Mobile Branch	2,3 TL			Included	
11-100 gr		3,45 TL			Included	
101-250 gr		4,6 TL			Included	
251-500 gr		5,75 TL			Included	
501 gr and over		%0.015			Included	
Payment of EFT - Coming to Name	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Payment of EFT - Coming to Name						
1.000 TRY and below	Branch	5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	11 TL	11 TL	11 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	110 TL	110 TL	110 TL	Out of BITT	
Remittance (Kuveyt Türk to Kuveyt Türk)						
Remittance	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Remittance - From Account to Account						
1.000 TRY and below	Branch	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	5,5 TL	5,5 TL	5,5 TL	Out of BITT	System of "Alacajım Güvenderi" is charged 5.5 TL.
Exceeding 50.000 TRY	Branch	55 TL	55 TL	55 TL	Out of BITT	System of "Alacajım Güvenderi" is charged 55 TL.
Remittance - From Account to Name						
1.000 TRY and below	Branch	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	55 TL	55 TL	55 TL	Out of BITT	
Remittance - From Cash to Account						
1.000 TRY and below	Branch	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	5,5 TL	5,5 TL	5,5 TL	Out of BITT	System of "Alacajım Güvenderi" is charged 5.5 TL.
Exceeding 50.000 TRY	Branch	55 TL	55 TL	55 TL	Out of BITT	System of "Alacajım Güvenderi" is charged 55 TL.
Remittance - From Cash to Name						
1.000 TRY and below	Branch	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	55 TL	55 TL	55 TL	Out of BITT	
Remittance - From Cash to Account by TR ID No						
1.000 TRY and below	ATM	11 TL	11 TL	11 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	28 TL	28 TL	28 TL	Out of BITT	
Remittance - From Cash to Name by TR ID No						
1.000 TRY and below	ATM	11 TL	11 TL	11 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	28 TL	28 TL	28 TL	Out of BITT	
Collective Remittance	Branch	2,8 TL	2,8 TL	2,8 TL		
Remittance - Gold Account			2,8 TL	55 TL	Out of BITT	
Payment of Remittance - Coming to Name	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Payment of Remittance - Coming to Name						
1.000 TRY and below	Branch	2,8 TL	2,8 TL	2,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch	5,5 TL	5,5 TL	5,5 TL	Out of BITT	
Exceeding 50.000 TRY	Branch	55 TL	55 TL	55 TL	Out of BITT	
INTERNATIONAL FUNDS TRANSFER (SWIFT) AND MESSAGING FEE						
International Funds Transfer (SWIFT) and Messaging Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Sending Swift - From Account to						
Account	Branch	0,1%	34 USD	285 USD	Included	Received according to currency type. Minimum transfer to KT Bank AG 8 EUR; in transactions of over 10.000 EUR, only a rate of 0.02% is collected.
Sending Swift - From Account to						
Account	Internet Branch	0,1%	17 USD	285 USD	Included	Received according to currency type. Minimum transfer to KT Bank AG 4 EUR; in transactions of over 10.000 EUR, only a rate of 0.15% is collected.
Sending Swift - From Account to						
Account	Call Center	0,1%	17 USD	285 USD	Included	It is charged based on currency.
Sending Swift - From Account to						
Account	Mobile Branch	0,1%	17 USD	285 USD	Included	Received according to currency type. Minimum transfer to KT Bank AG 4 EUR; in transactions of over 10.000 EUR, only a rate of 0.15% is collected.
Sending Swift - From Account to						
Name	Branch		28 TL	220 TL	Included	Money Gram transaction fee. Minimum - maximum amounts for other currencies: 14 USD- 215 USD ve 9 EUR- 215 EUR*
SWIFT Paying	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Swift Paying - Coming to an Account						
From a Domestic Bank/ From Abroad Through an Intermediary Bank	Branch	0,1%	10 USD	140 USD	Included	
From a Bank Abroad	Branch	0,1%	10 USD	140 USD	Included	
Swift Paying - Coming to Name						
From a Domestic Bank/ From Abroad Through an Intermediary Bank	ATM	0,1%	10 USD	140 USD	Included	
From a Bank Abroad	ATM	0,1%	10 USD	140 USD	Included	
SWIFT Return/Change	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
SWIFT Return		45 USD			Included	
SWIFT Change		45 USD			Included	
Credit Cards (TL/YP)						
Cash Advance	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Sakı Plus/Sakılam Card Cash Advance Fees						
Kuveyt Türk ATM	ATM	1%			Included	
Others (TL/YP)						
Safe Deposit Box	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Deposit
Safe Deposit Box (Big Size) - From Account						
Annual			630 TL	630 TL	Included	350 TL
6 Monthly			380 TL	380 TL	Included	300 TL
3 Monthly			225 TL	225 TL	Included	225 TL
Monthly			85 TL	85 TL	Included	175 TL
Safe Deposit Box (Medium Size) - From Account						
Annual			540 TL	540 TL	Included	350 TL
6 Monthly			340 TL	340 TL	Included	300 TL
3 Monthly			185 TL	185 TL	Included	225 TL
Monthly			80 TL	80 TL	Included	175 TL
Safe Deposit Box (Small Size) - From Account						
Annual			440 TL	440 TL	Included	350 TL
6 Monthly			265 TL	265 TL	Included	300 TL
3 Monthly			135 TL	135 TL	Included	225 TL
Monthly			74 TL	74 TL	Included	175 TL
Campaign Products or Services Fee						
Special Services	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Deposit
Issuing Gift Card - Voucher			1 TL	1 TL		Gold Cheque transaction fee. It is received per unit. The actual expense amount is collected.
Deliveries of Silver/Gold						
Delivery of 1 Gram of Gold			6,3 TL	6,3 TL	Included	Per Unit
Delivery of 1.5 Grams of Gold			8,5 TL	8,5 TL	Included	Per Unit
Delivery of 2.5 Grams of Gold			9,5 TL	9,5 TL	Included	Per Unit
Delivery of Gold in Grams 5 gr - 10 gr - 20 gr - 50 gr -100 gr			2,8 TL	2,8 TL	Included	Per Gram
Withdrawing 1 Grams of Kuveyt Türk Gold from ATM			9,0 TL	9,0 TL	Included	Per Unit
Withdrawing 1.5 Grams of Kuveyt Türk Gold from ATM			10,0 TL	10,0 TL	Included	Per Unit
Delivery of Quarter Gold Coin			12,5 TL	12,5 TL	Included	Per Unit
Withdrawing Quarter Gold Coin with Another Bank's Card from ATM			18,0 TL	18,0 TL	Included	Per Unit
Withdrawing 1 Gram of Gold with Another Bank's Card from ATM			12,5 TL	12,5 TL	Included	Per Unit
Withdrawing Quarter Gold Coin with This Bank's Card from ATM			13,5 TL	13,5 TL	Included	Per Unit
Withdrawing 1 Gram of Gold with This Bank's Card from ATM			10,0 TL	10,0 TL	Included	Per Unit
Delivery of 1 kg Gold Ingot			275,0 TL	275,0 TL	Included	Per Unit. Excluding Courier Rate.
Delivery of 1 kg Silver Ingot			520	520	Included	Per Unit. Excluding Courier Rate.
Delivery of 50 kg Packaged Silver Granules			212,0 TL	212,0 TL	Included	Per Kg. Excluding Courier Rate.
Real Regular						
KKB Reports (FİNDEKS)	Branch		90 TL		Included	
Cheque Report	Branch		88 TL	88 TL	Included	
Invoice Payment Fees	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Invoice Payment/Institution Payment - Instant Payments						
			11 TL	2,2 TL	Included	Invoice Payment Without ATM Card: 110 TRY; Invoice Payment from the Counter: 2,20 TRY; Invoice Payment by Credit Card: 1,30 TRY
HGS			34 TL	34 TL	Included	HGS sticker fee. Per Unit.
Invoice Payment/Institution Payment - InstantPayments						
			11 TL	2,2 TL	Included	Invoice Payment Without ATM Card: 110 TRY; Invoice Payment from the Counter: 2,20 TRY; Invoice Payment by Credit Card: 1,30 TRY
Archive - Research Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Giving Document and Receipt Requiring Archive Research			4,5 TL	4,5 TL	Included	No fee is claimed for the first year following the date the requested document is issued.
Letter of Reference			540 TL	540 TL	Included	
Letters Issued for Visa and Private Schools			55 TL	55 TL	Included	
Letter of Guarantee	3%		450 TL		Included	3% of financing amount provided that it shall not be less than 450 TRY. In foreign letters of credit/guarantee, % 3 of financing amount is applied provided that it shall not be less than minimum 200 USD per transaction.
Giving Account Statement			4,5 TL	4,5 TL	Included	No fee is claimed for the first year for instant account statement requests.
Fee for Transaction Made from another Institution's ATM	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Balance Query Fee						
Balance Query Fee (Within the Country)		0,24 TL			Included	
Cash Withdrawal Fee						
Cash Withdrawal Fee (Within the Country)		%1 + 0,91 TL			Included	Amount and rate are received together.
Cash Depositing Fee						
Cash Depositing Fee (Within the Country)		%1 + 0,91 TL			Included	Amount and rate are received together.
Warning						
			12,36 TL		Included	A minimum of 174.67 TRY (expense amount) is collected in the protests sent through a notary.
Others						
SKK Payment With Credit Card		%1,75				
Checking Credit Card Dept. (ATM which is all bank can use)		0,24 TL				
Paying Credit Card Dept. (ATM which is all bank can use)		%1 + 0,91 TL				Amount and rate are received together.
Checking Credit Card Limit (ATM which is all bank can use)		0,24 TL				
PIT - Paying Credit Card Debt		2,5 TL				
Money transfer from PIT counter to a Kuveyt Türk account						Fee paid to PIT for services is to be collected.
CHEQUE AND NOTES						
Cheque/Note Transactions	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Cheque Transactions						
Cashing Cheque At The Teller		0,10%	88,00 TL	355,00 TL	Included	
Receiving Cheque For Cashing			13,00 TL	13,00 TL	Included	
Cashing Cheque In A Foreign Currency			88,00 TL	88,00 TL	Included	
Price per cheque leaf			14,00 TL	14,00 TL	Included	Excluding Valuable Paper Fee.
KKB Cheque Inquiry Report			13,00 TL	13,00 TL	Included	
Chequebook Allocation and Intelligence Fee			88,00 TL	88,00 TL	Included	
Blocked Cheque Issuance		0,10%	88,00 TL	355,00 TL	Included	
Partial Payment Or Disagree Cheque - Our Bank's Cheques			265,00 TL	265,00 TL	Included	
Lost Cheque			150,00 TL	150,00 TL	Included	
Cheque Cancellation Notice			22,50 TL	22,50 TL	Included	
Continuous Cheque Form			14,00 TL	22,50 TL	Included	
Note Transactions						
Cashing A Promissory Note			63,00 TL	63,00 TL	Included	Excluding Correspondent Bank Charges.
Protesting An Overdue Promissory Note			88,00 TL	88,00 TL	Included	Excluding Notarization Costs.
Releasing Protest			135,00 TL	135,00 TL	Included	
Note Collection			63,00 TL	63,00 TL	Included	