

2022 KUYEY TÜRK SERVICES AND PAYMENTS TABLE

Retail Credits (TL/YP)						
Allocation Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Housing Finance		0.50%			Free	
Vehicle Finance		0.50%			Out of BITT	
Personal Finance		0.50%			Out of BITT	
Expertize of Realty			1820.32 TL			Actual expense amount is collected.
Pledge Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Hypotheç Ensure Fee			335 TL	335 TL	Included	Actual expense amount is collected.
Car Pledge Fee			33.80 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		7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	14,96 TL	14,96 TL	14,96 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	149,68 TL	149,68 TL	149,68 TL	Out of BITT	
Sending EFT - From Cash to Name						
1.000 TRY and below		7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	14,96 TL	14,96 TL	14,96 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	149,68 TL	149,68 TL	149,68 TL	Out of BITT	
Sending EFT - From Account to Account						
1.000 TRY and below		7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	14,96 TL	14,96 TL	14,96 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	149,68 TL	149,68 TL	149,68 TL	Out of BITT	
Sending EFT - From Account to Name						
1.000 TRY and below		7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	14,96 TL	14,96 TL	14,96 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	149,68 TL	149,68 TL	149,68 TL	Out of BITT	
Sending EFT - Regular Transfer From Account						
1.000 TRY and below		7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	14,96 TL	14,96 TL	14,96 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	149,68 TL	149,68 TL	149,68 TL	Out of BITT	
Sending EFT - From Cash to Account						
1.000 TRY and below		2,99 TL	2,99 TL	2,99 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	74,84 TL	74,84 TL	74,84 TL	Out of BITT	
Sending EFT - From Cash to Name						
1.000 TRY and below		2,99 TL	2,99 TL	2,99 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	74,84 TL	74,84 TL	74,84 TL	Out of BITT	
EFT to Multiple Receivers						
Sending EFT From Credit/Bank Card to						
Credit Card	Mobile Branch	%0,07 + 0,94 TL			Out of BITT	Actual expense amount is collected.
Sending EFT - Gold						
1-10 gr		3,1 TL			Included	
11-100 gr		4,69 TL			Included	
101-250 gr		6,25 TL			Included	
251-500 gr		7,8 TL			Included	
501 gr and over		0,0195%			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, XTM (Video Call - Transaction)	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	14,96 TL	14,96 TL	14,96 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	149,68 TL	149,68 TL	149,68 TL	Out of BITT	
Remittance (Küveyt Türk to Küveyt Türk)						
Remittance	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Remittance - From Account to Account						
1.000 TRY and below	Branch, XTM (Video Call - Transaction)	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	74,84 TL	74,84 TL	74,84 TL	Out of BITT	System of "Alacajım Güvende" is charged 7,48 TL
Remittance - From Account to Name						
1.000 TRY and below	Branch, XTM (Video Call - Transaction)	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	74,84 TL	74,84 TL	74,84 TL	Out of BITT	System of "Alacajım Güvende" is charged 7,48 TL
Remittance - From Cash to Account						
1.000 TRY and below	Branch, XTM (Video Call - Transaction)	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	74,84 TL	74,84 TL	74,84 TL	Out of BITT	System of "Alacajım Güvende" is charged 7,48 TL
Remittance - From Cash to Name						
1.000 TRY and below	Branch, XTM (Video Call - Transaction)	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	74,84 TL	74,84 TL	74,84 TL	Out of BITT	
Remittance - From Cash to Account by TR ID No						
1.000 TRY and below	ATM	1,49 TL	1,49 TL	1,49 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	38 TL	38 TL	38 TL	Out of BITT	
Remittance - From Cash to Name by TR ID No						
1.000 TRY and below	ATM	1,49 TL	1,49 TL	1,49 TL	Out of BITT	
Between 1.000-50.000 TRY	ATM	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Exceeding 50.000 TRY	ATM	38 TL	38 TL	38 TL	Out of BITT	
Collective Remittance						
Remittance - Gold						
Account	Branch, XTM (Video Call - Transaction)	3,80 TL	3,80 TL	3,80 TL		
		3,8 TL		74,84 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, XTM (Video Call - Transaction)	3,8 TL	3,8 TL	3,8 TL	Out of BITT	
Between 1.000-50.000 TRY	Branch, XTM (Video Call - Transaction)	7,48 TL	7,48 TL	7,48 TL	Out of BITT	
Exceeding 50.000 TRY	Branch, XTM (Video Call - Transaction)	74,84 TL	74,84 TL	74,84 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, XTM (Video Call - Transaction)	0,19%	46 USD	387 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	0,19%	23 USD	387 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	0,19%	23 USD	387 USD	Included	It is charged based on currency.
Sending Swift - From Account to						
Account	Mobile Branch	0,19%	23 USD	387 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, XTM (Video Call - Transaction)		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, XTM (Video Call - Transaction)		13,60 USD	190 USD	Included	
From a Bank Abroad	Branch, XTM (Video Call - Transaction)	0,10%	13,60 USD	190 USD	Included	
Swift Paying - Coming to Name						
From a Domestic Bank/ From Abroad Through an Intermediary Bank	ATM	0,10%	13,60 USD	190 USD	Included	
From a Bank Abroad	ATM	0,10%	13,60 USD	190 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
Sale Plus/Şajhen Card Cash Advance Fees						
Küveyt Türk ATM	ATM	%		3,00 TL	Included	
Annual Subscription Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Miles & Smiles Platinum		250 TL	250 TL	250 TL		Collected annually
Miles & Smiles Private		500 TL	500 TL	500 TL		Collected annually
Others (TL/YP)						
Safe Deposit Box	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Deposit
Safe Deposit Box (Big Size) - From Account						
Annual			850 TL	850 TL	Included	475 TL
6 Monthly			510 TL	510 TL	Included	400 TL
3 Monthly			305 TL	305 TL	Included	300 TL
Monthly			115 TL	115 TL	Included	225 TL
Safe Deposit Box (Medium Size) - From Account						
Annual			730 TL	730 TL	Included	475 TL
6 Monthly			460 TL	460 TL	Included	400 TL
3 Monthly			250 TL	250 TL	Included	300 TL
Monthly			108 TL	108 TL	Included	225 TL
Safe Deposit Box (Small Size) - From Account						
Annual			598 TL	598 TL	Included	475 TL
6 Monthly			360 TL	360 TL	Included	400 TL
3 Monthly			180 TL	180 TL	Included	300 TL
Monthly			100 TL	100 TL	Included	225 TL
Campaign Products or Services Fee						
Special Services	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Deposit
Deliveries of Silver/Gold						
1 Gram Gold Coin Delivery			8,56 TL	8,56 TL	Included	Commission per unit.
1 Gram Gold Coin Delivery Expense			16 TL	16 TL	Included	Per Unit. Only the actual expense amount is charged.
1.5 Grams Gold Coin Delivery			11,5 TL	11,5 TL	Included	Commission per unit.
1.5 Grams Gold Coin Delivery Expense			11 TL	11 TL	Included	Per Unit. Only the actual expense amount is charged.
2.5 Grams Gold Coin Delivery			12,92 TL	12,92 TL	Included	Commission per unit.
2.5 Grams Gold Coin Delivery Expense			19 TL	19 TL	Included	Per Unit. Only the actual expense amount is charged.
Gram Gold Coin Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr			3,8 TL	3,8 TL	Included	Commission per gram.
Gram Gold coin Delivery 5 gr- 10 gr- 20 gr- 50 gr- 100 gr Expense			7,5 TL	7,5 TL	Included	Per Gram. Only the actual expense amount is charged.
Withdrawing 1 Grams of Küveyt Türk Gold from ATM			12,0 TL	12,0 TL	Included	Per Unit
Withdrawing 1.5 Grams of Küveyt Türk Gold from ATM			13,5 TL	13,5 TL	Included	Per Unit
Delivery of Quarter Gold Coin			17 TL	17 TL	Included	Per Unit
Withdrawing Quarter Gold Coin with Another Bank's Card from ATM			24,49 TL	24,49 TL	Included	Per Unit
Withdrawing 1 Gram of Gold with Another Bank's Card from ATM			17 TL	17 TL	Included	Per Unit
Withdrawing Quarter Gold Coin with This Bank's Card from ATM			18,37 TL	18,37 TL	Included	Per Unit
Withdrawing 1 Gram of Gold with This Bank's Card from ATM			13,5 TL	13,5 TL	Included	Per Unit
Delivery of 1 kg Gold Ingot			374 TL	374 TL	Included	Per Unit. Excluding Courier Rate.
Delivery of 1 kg Silver Ingot			5,2 TL	5,2 TL	Included	Per Unit. Excluding Courier Rate.
Delivery of 50 kg Packaged Silver Granules			288 TL	288 TL	Included	Per Kg. Excluding Courier Rate.
Gold Bullion Transportation Cost		TL equivalent of 1 gram of gold (date of collection at the bank's purchase rate)			Included	Fee paid to third party individuals and organizations per 1 kg bullion
Special Reports						
KKB Reports (FINOCES)	Branch, XTM (Video Call - Transaction)		122,47 TL		Included	
KKB Risk Report	Branch, XTM (Video Call - Transaction)		10,20 TL	10,20 TL	Included	
Cheque Report	Branch		119,75 TL	119,75 TL	Included	
Invoice Payment Fees	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Invoice Payment / Institution Payment - Instant Payments						
			0 TL	2,99 TL	Included	Invoice Payment / Institution Payment - Instant Payments Including 0 TL 2,99 TRY Cardless Transaction from ATM (Differs on institution based) - Invoice Payment at the Bus Office 2,99 TRY- Invoice Payment by Credit Card 2 TRY
HCS						
			46 TL		Included	HCS sticker fee. Per Unit.
Intermediation of Telephone Operators Payments						
			0 TL	2,99 TL	Included	Intermediation of Telephone Operators Payments Including 0 TL 2,99 TRY Cardless Transaction from ATM (Differs on institution based) - Invoice Payment at the Bus Office 2,99 TRY- Invoice Payment by Credit Card 2 TRY
Archive - Research Fee	Channel	Amount / Rate	Min Fee	Max Fee	BITT	Description
Giving Document and Receipt Requiring Archive Research			6,0 TL	6,0 TL	Included	No fee is claimed for the first year following the date the requested document is issued.
Letter of Reference			734 TL	734 TL	Included	
Letters Issued for Visa and Private Schools			74,80 TL	74,80 TL	Included	
Letter of Guarantee	3%		62 TL		Included	3% of financing amount provided that it shall not be less than 62 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			6,0 TL	6,0 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 Deposit/ing Fee						
Cash Deposit/ing Fee (Within the Country)		%1 + 0,91 TL			Included	Amount and rate are received together.
Warning						
			16,71 TL		Included	A minimum of 188,86 TRY (expense amount) is collected in the protests sent through a notary.
Others						
SGK 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)		6,00 TL				
Paying Credit Card Debt from PTT counter						Free paid to the 3. person
Money transfer from PTT counter to a Küveyt Türk account						Free paid to the 3. person