

2026 KUYEY TURK PRODUCT AND SERVICE FEES TABLE

Item Name	Channel	Commission	Min Amount	Max Amount	BITT	Explanation	Update Date
Retail Credits (TL/FX)							
Allocation Fee							
Housing Finance		0.5%			Except BITT		01/04/2020
Vehicle Finance		0.5%			Except BITT		01/04/2020
Personal Finance		0.5%			Except BITT		01/04/2020
Appraisalment							
Appraisalment Fee			23,202.11 TL		Included	It is allocated up to the actual cost amount. It varies according to the real estate subject to valuation.	07/01/2026
Pledge Fee							
Housing Finance			4,500 TL		Except BITT	Actual expense amount is collected	07/11/2025
Vehicle Finance			350.92 TL		Except BITT	Actual expense amount (Notary Transaction Fee) is collected	01/01/2026
Vehicle Pledge Release Fee			350.92 TL		Except BITT	Actual expense amount (Notary Transaction Fee) is collected	01/01/2026
Vehicle Pledge Consent Fee			350.92 TL		Except BITT	Actual expense amount (Notary Transaction Fee) is collected	01/01/2026
Mevduat /Katılım Fonu(TL/FX)							
Cash Withdrawal Fee							
ATM Balance Query Fee and Cash Withdrawal Fee							
ATM Withdrawal Fee with Mobile Channel/Digital Application	ATM		0				
Money and Precious Metals Transfers(TL/FX)							
Electronic Fund Transfer/Precious Metal Transfer Fee							
Sending EFT							
Sending EFT - From Cash to Account							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	76.49 TL	76.49 TL	76.49 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	765.56 TL	765.56 TL	765.56 TL	Except BITT		02/03/2026
Sending EFT - From Cash to Name							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	76.49 TL	76.49 TL	76.49 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	765.56 TL	765.56 TL	765.56 TL	Except BITT		02/03/2026
Sending EFT - From Account to Account							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	76.49 TL	76.49 TL	76.49 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	765.56 TL	765.56 TL	765.56 TL	Except BITT		02/03/2026
Sending EFT - From Account to Name							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	76.49 TL	76.49 TL	76.49 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	765.56 TL	765.56 TL	765.56 TL	Except BITT		02/03/2026
Sending EFT - Regular Transfer From Account							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	76.49 TL	76.49 TL	76.49 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	765.56 TL	765.56 TL	765.56 TL	Except BITT		02/03/2026
Sending EFT - From Cash to Account							
8.300 TL or less	ATM	15.28 TL	15.28 TL	15.28 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	ATM	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
Over 399.000 TL	ATM	382.77 TL	382.77 TL	382.77 TL	Except BITT		02/03/2026
Sending EFT - From Cash to Name							
8.300 TL or less	ATM	15.28 TL	15.28 TL	15.28 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	ATM	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
Over 399.000 TL	ATM	382.77 TL	382.77 TL	382.77 TL	Except BITT		02/03/2026
EFT to Multiple Receivers	Branch, XTM (Video Call - Transaction)	19.42 TL	19.42 TL	19.42 TL	Except BITT		02/03/2026
Sending EFT From Credit/Bank Card to Credit Card							
	Mobile Branch	%0.07+4.70 TL				Actual expense amount is collected.	02/03/2026
Sending EFT - Gold							
1-10 gr		50 TL			Except BITT	Amount paid to 3rd party individuals or organizations.	02/03/2026
11-100 gr		100 TL			Except BITT		02/03/2026
101-250 gr		150 TL			Except BITT		02/03/2026
251-500 gr		200 TL			Except BITT		02/03/2026
501 gr and over		0.018%			Except BITT		02/03/2026
Payment of EFT - Coming to Name							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	76.49 TL	76.49 TL	76.49 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	765.56 TL	765.56 TL	765.56 TL	Except BITT		02/03/2026
Remittance Fee							
Remittance - From Account to Account							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT	System of "Alaçğm Güvende" is charged 38.21 TL	02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	382.77 TL	382.77 TL	382.77 TL	Except BITT	System of "Alaçğm Güvende" is charged 382.77 TL	02/03/2026
Remittance - From Account to Name							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	382.77 TL	382.77 TL	382.77 TL	Except BITT		02/03/2026
Remittance - From Cash to Account							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT	System of "Alaçğm Güvende" is charged 38.21 TL	02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	382.77 TL	382.77 TL	382.77 TL	Except BITT	System of "Alaçğm Güvende" is charged 382.77 TL	02/03/2026
Remittance - From Cash to Name							
8.300 TL or less	Branch, XTM (Video Call - Transaction)	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
Over 399.000 TL	Branch, XTM (Video Call - Transaction)	382.77 TL	382.77 TL	382.77 TL	Except BITT		02/03/2026
Remittance - From Cash to Account by TR ID No							
8.300 TL or less	ATM	7.59 TL	7.59 TL	7.59 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	ATM	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
Over 399.000 TL	ATM	191.34 TL	191.34 TL	191.34 TL	Except BITT		02/03/2026
Remittance - From Cash to Name by TR ID No							
8.300 TL or less	ATM	7.59 TL	7.59 TL	7.59 TL	Except BITT		02/03/2026
8.300,01 - 399.000 TL	ATM	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
Over 399.000 TL	ATM	191.34 TL	191.34 TL	191.34 TL	Except BITT		02/03/2026
Collective Remittance	Branch, XTM (Video Call - Transaction)	9.71 TL	9.71 TL	9.71 TL	Except BITT		02/03/2026
Remittance - Gold							
Account	Branch, XTM (Video Call - Transaction)		19.09 TL	382.77 TL	Except BITT		02/03/2026
Payment of Remittance - Coming to Name							
8.300 TL ve altı	Branch, XTM (Video Call - Transaction)	19.09 TL	19.09 TL	19.09 TL	Except BITT		02/03/2026
8.300,01-399.000 TL	Branch, XTM (Video Call - Transaction)	38.21 TL	38.21 TL	38.21 TL	Except BITT		02/03/2026
399.000 TL üzeri	Branch, XTM (Video Call - Transaction)	382.77 TL	382.77 TL	382.77 TL	Except BITT		02/03/2026
International Fund Transfer (SWIFT) and Messaging Fee							
International Fund Transfer (SWIFT) and Messaging Fee							
Sending Swift - From Account to Account	Branch, XTM (Video Call - Transaction)	0.30%	108 USD	917 USD	Included	Per transaction	05/03/2025
Sending Swift - From Account to Account	Internet Branch	0.30%	53 USD	917 USD	Included	Per transaction	05/03/2025
Sending Swift - From Account to Account	Call Center	0.30%	53 USD	917 USD	Included	Per transaction	05/03/2025
Sending Swift - From Account to Account	Mobile Branch	0.30%	53 USD	917 USD	Included	Per transaction	05/03/2025
Global International Money Transfer - From Account to Account	Branch, XTM (Video Call - Transaction)	0.013% - 2%	30 USD	750 USD	Except BITT	It is taken according to the currency type: Fees vary depending on the Receiving Country.	12/03/2024
Global International Money Transfer - From Account to Account	Mobile Branch	0.013% - 2%	15 USD	750 USD	Except BITT	It is taken according to the currency type: Fees vary depending on the Receiving Country.	12/03/2024
Global International Money Transfer - From Account to Card	Mobile Branch	0.013% - 2%	15 USD	750 USD	Except BITT	It is taken according to the currency type: Fees vary depending on the Receiving Country.	12/03/2024
Global International Money Transfer - From Card to Card	Mobile Branch	0.1% - 0.5%	5 USD	20 USD	Except BITT	It is taken according to the currency type: Fees vary depending on the Receiving Country.	12/03/2024
Sending Swift - From Cash to Name	Branch, XTM (Video Call - Transaction)		64 TL	521 TL	Included	Moneygram Transaction Fee: Transaction fees vary depending on the country and the transfer amount. Minimum - maximum amounts for other currencies: USD: 14 USD - 434 USD, EUR: 9 EUR - 311 EUR	05/03/2025
Swift Paying - Coming to an Account							
From a Domestic Bank/ From Abroad Through an Intermediary Bank	Branch, XTM (Video Call - Transaction)	0.23%	52 USD	740 USD	Included	Per transaction	05/03/2025
From a Bank Abroad	Branch, XTM (Video Call - Transaction)	0.23%	52 USD	740 USD	Included	Per transaction	05/03/2025
Swift Paying - Coming to Name							
From a Domestic Bank/ From Abroad Through an Intermediary Bank	ATM	0.23%	52 USD	740 USD	Included	Per transaction	05/03/2025
From a Bank Abroad	ATM	0.23%	52 USD	740 USD	Included	Per transaction	05/03/2025
SWIFT Return/Change							
SWIFT Return		172 USD			Included		05/03/2025
SWIFT Change		172 USD			Included		05/03/2025
Correspondent Bank Charge						The costs to be charged by correspondent banks are collected.	05/03/2025
Credit Cards (TL/FX)							
Annual Card Fee							
Miles & Smiles Platinum		1,200 TL	1,200 TL	1,200 TL	Included	Collected annually	02/03/2026
Miles & Smiles Private		2,400 TL	2,400 TL	2,400 TL	Included	Collected annually	02/03/2026
Card Renewal Fee			180 TL	180 TL	Included	This is the fee to be charged per card for the 3rd and subsequent card renewal transactions to be made within 1 calendar year due to loss/theft. Additional cards and debit cards are also included. BITT included.	02/03/2026
Cash Advance Fee							
Cash Advance Fee - Own Bank	ATM	1%		13 TL	Included	Included BITT	02/03/2026
Others (TL/FX)							
Safe Deposit Box Fee							
Safe Deposit Box Fee (Big Size) - From Account							
Annual			13,507 TL	13,507 TL	Included	Deposit	02/03/2026
6 Monthly			8,023 TL	8,023 TL	Included	6,308 TL	02/03/2026
3 Monthly			4,816 TL	4,816 TL	Included	4,718 TL	02/03/2026
Monthly			1,806 TL	1,806 TL	Included	3,494 TL	02/03/2026
Safe Deposit Box Fee (Medium Size) - From Account							
Annual			11,518 TL	11,518 TL	Included	7,519 TL	02/03/2026
6 Monthly			7,264 TL	7,264 TL	Included	6,308 TL	02/03/2026
3 Monthly			3,965 TL	3,965 TL	Included	4,718 TL	02/03/2026
Monthly			1,695 TL	1,695 TL	Included	3,494 TL	02/03/2026
Safe Deposit Box Fee (Small Size) - From Account							
Annual			9,443 TL	9,443 TL	Included	7,519 TL	02/03/2026
6 Monthly			5,667 TL	5,667 TL	Included	6,308 TL	02/03/2026
3 Monthly			2,827 TL	2,827 TL	Included	4,718 TL	02/03/2026
Monthly			1,603 TL	1,603 TL	Included	3,494 TL	02/03/2026
Campaign Product or Service Fee							
Precious Metal Deliveries							
1 Gram of Gold Delivery Fee					Included	Costs incurred on delivery date will be charged.	08/01/2026
2,5 Gram of Gold Delivery Fee					Included	Costs incurred on delivery date will be charged.	08/01/2026
Gram Gold (5, 10, 20, 50, and 100 gr) Delivery Fee					Included	Costs incurred on delivery date will be charged.	08/01/2026
ATM 1 Gram Kuyey Türk Gold Delivery Fee					Included	Costs incurred on delivery date will be charged.	08/01/2026
Quarter Gold Delivery			300 TL	1000 TL	Included	per unit	27/11/2025
ATM Quarter Gold Delivery Fee			300 TL	1000 TL	Included	per unit	27/11/2025
1 Kilogram Gold Bullion Delivery Fee					Included	Costs incurred on delivery date will be charged.	08/01/2026
1 Kilogram Silver Ingot Delivery Fee					Included	Costs incurred on delivery date will be charged.	08/01/2026
50 Kilogram Packaged Silver Granules Delivery					Included	Costs incurred on delivery date will be charged.	08/01/2026
Gold Bullion Transportation Cost			TL equivalent of 1 gram gold (at the bank sales rate on the date of collection)		Included	Fee Paid to 3rd Persons and Organizations per 1 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.)	21/08/2025
Palladium Delivery					Included	Costs incurred on delivery date will be charged.	30/01/2026
Special Reports							
Findeks Risk Report	Branch, XTM (Video Call - Transaction)		65 TL	65 TL	Except BITT	Fee paid to 3rd party (KKB Check / Risk Report).	12/01/2026
Findeks Cheque Report	Branch		65 TL	65 TL	Except BITT	Fee paid to 3rd party (KKB Check / Risk Report).	12/01/2026
Intermediary Services Fee							
Invoice/Instution payment from account				20 TL	Included	Per unit. The collection system agreement also applies to websites, foundations and other organizations. The fees charged for telephone operator payments, billing or dues collection transactions vary according to the agreement between the instution and the bank.	02/03/2026
Invoice/Instution payment from credit card		3.5%	20 TL		Included	A minimum of 20 TL will be charged per invoice. The collection system agreement also applies to websites, foundations and other organizations. The fees charged for telephone operator payments, billing or dues collection transactions vary according to the agreement between the instution and the bank.	02/03/2026
Cash Invoice/Instution payment				25 TL	Included	Per unit. The collection system agreement also applies to websites, foundations and other organizations. The fees charged for telephone operator payments, billing or dues collection transactions vary according to the agreement between the instution and the bank.	02/03/2026
Card / Cardless Access Systems Payment			220 TL	220 TL	Included	HGS sticker fee. Per Unit.	02/03/2026
Archive - Research Fee							
Providing Documents and Receipts Requiring Archival Research			30.49 TL	30.49 TL	Except BITT	No fee is charged for documents requested within one year following the date on which the requested document was issued. BSMV is excluded.	02/03/2026
Letter of Reference							