

2024 KUYEYT TÜRK PRODUCT AND SERVICE FEES TABLE						
Retail Credits (TL/YP)						
Allocation Fee	Channel	Commission	Min Amount	Max Amount	BITT	Explanation
Housing Finance		0.5%				Except BITT
Vehicle Finance		0.5%				Except BITT
Personal Finance		0.5%				Except BITT
Appraisalment Fee			₺7,890.80			Actual expense amount is collected
Pledge Fee						
Hypothec Ensure Fee			₺1,560.00		Included	Actual expense amount is collected
Car Pledge Fee			₺119.40		Included	Actual expense amount (Notary Transaction Fee) is collected
Deposit (TL/YP)						
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/YP)						
	Channel	Commission	Min Amount	Max Amount	BITT	Explanation
Sending EFT - From Cash to Account						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺40.48	₺40.48	₺40.48		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺405.11	₺405.11	₺405.11		Except BITT
Sending EFT - From Cash to Name						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺40.48	₺40.48	₺40.48		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺405.11	₺405.11	₺405.11		Except BITT
Sending EFT - From Account to Account						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺40.48	₺40.48	₺40.48		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺405.11	₺405.11	₺405.11		Except BITT
Sending EFT - From Account to Name						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺40.48	₺40.48	₺40.48		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺405.11	₺405.11	₺405.11		Except BITT
Sending EFT - Regular Transfer From Account						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺40.48	₺40.48	₺40.48		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺405.11	₺405.11	₺405.11		Except BITT
Sending EFT - From Cash to Account						
4.300 TL or less	ATM	₺8.09	₺8.09	₺8.09		Except BITT
Between 4.300,01 - 211.100 TL	ATM	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	ATM	₺202.55	₺202.55	₺202.55		Except BITT
Sending EFT - From Cash to Name						
4.300 TL or less	ATM	₺8.09	₺8.09	₺8.09		Except BITT
Between 4.300,01 - 211.100 TL	ATM	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	ATM	₺202.55	₺202.55	₺202.55		Except BITT
EFT to Multiple Receivers	Branch, XTM (Video Call - Transaction)	10.28 TL	10.28 TL	10.28 TL		Except BITT
Sending EFT From Credit/Bank Card to Credit Card						
Credit Card	Mobile Branch	₺0.07+2.50 TL			Except BITT	Actual expense amount is collected.
Sending EFT – Gold						
1-10 gr		₺20.00			Except BITT	
11-100 gr		₺40.00			Except BITT	
101-250 gr		₺60.00			Except BITT	Amount paid to 3rd party individuals or organizations.
251-500 gr		₺80.00			Except BITT	
501 gr and over		0.015%			Except BITT	
Payment of EFT - Coming to Name						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺40.48	₺40.48	₺40.48		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺405.11	₺405.11	₺405.11		Except BITT
Remittance Fee						
Remittance – From Account to Account	Channel	Commission	Min Amount	Max Amount	BITT	Explanation
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺10.11	₺10.11	₺10.11		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺202.55	₺202.55	₺202.55		System of "Alaçım Güvende" is charged 20.23 TL
System of "Alaçım Güvende" is charged 202.55 TL						
Remittance – From Account to Name						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺10.11	₺10.11	₺10.11		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺202.55	₺202.55	₺202.55		Except BITT
Remittance – From Cash to Account						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺10.11	₺10.11	₺10.11		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺202.55	₺202.55	₺202.55		System of "Alaçım Güvende" is charged 20.23 TL
System of "Alaçım Güvende" is charged 202.55 TL						
Remittance – From Cash to Name						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺10.11	₺10.11	₺10.11		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺202.55	₺202.55	₺202.55		Except BITT
Remittance – From Cash to Account by TR ID No						
4.300 TL or less	ATM	₺4.02	₺4.02	₺4.02		Except BITT
Between 4.300,01 - 211.100 TL	ATM	₺10.11	₺10.11	₺10.11		Except BITT
Over 211.100 TL	ATM	₺101.26	₺101.26	₺101.26		Except BITT
Remittance – From Cash to Name by TR ID No						
4.300 TL or less	ATM	₺4.02	₺4.02	₺4.02		Except BITT
Between 4.300,01 - 211.100 TL	ATM	₺10.11	₺10.11	₺10.11		Except BITT
Over 211.100 TL	ATM	₺101.26	₺101.26	₺101.26		Except BITT
Collective Remittance						
Collective Remittance	Branch, XTM (Video Call - Transaction)	₺5.14	₺5.14	₺5.14		Except BITT
Remittance – Gold						
Account			₺10.11	₺202.55	Except BITT	
Payment of Remittance - Coming to Name						
4.300 TL or less	Branch, XTM (Video Call - Transaction)	₺10.11	₺10.11	₺10.11		Except BITT
Between 4.300,01 - 211.100 TL	Branch, XTM (Video Call - Transaction)	₺20.23	₺20.23	₺20.23		Except BITT
Over 211.100 TL	Branch, XTM (Video Call - Transaction)	₺202.55	₺202.55	₺202.55		Except BITT
International Fund Transfer (SWIFT) and Messaging Fee						
	Channel	Commission	Min Amount	Max Amount	BITT	Explanation
Sending Swift – From Account to						
Account	Branch, XTM (Video Call - Transaction)	0.21%	75.00 USD	637.00 USD	Included	Received according to currency type. Different from the commissions stated on the side, transfers to KT Bank AG are charged a minimum of 8 EUR and a maximum of 12.50 EUR up to 10,000 EUR. In transactions of over 10,000 EUR, only a rate of 0.2% is collected.
Sending Swift – From Account to						
Account	Internet Branch	0.21%	37.00 USD	637.00 USD	Included	Received according to currency type. Different from the commissions stated on the side, transfers to KT Bank AG are charged a minimum of 4 EUR and a maximum of 12.50 EUR up to 10,000 EUR. In transactions of over 10,000 EUR, only a rate of 0.15% is collected.
Sending Swift – From Account to						
Account	Call Center	0.21%	37.00 USD	637.00 USD	Included	It is charged based on currency.
Sending Swift – From Account to						
Account	Mobile Branch	0.21%	37.00 USD	637.00 USD	Included	Received according to currency type. Different from the commissions stated on the side, transfers to KT Bank AG are charged a minimum of 4 EUR and a maximum of 12.50 EUR up to 10,000 EUR. In transactions of over 10,000 EUR, only a rate of 0.15% is collected.
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.
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.
Global International Money Transfer - From Card 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.
Global International Money Transfer - From Card to						
Card	Mobile Branch	0.1% - 0.5%	5.00 USD	20.00 USD	Except BITT	It is taken according to the currency type. Fees vary depending on the Receiving Country.
Sending Swift – From Account to						
Name	Branch, XTM (Video Call - Transaction)		₺45.00	₺361.00	Included	Money Gram transaction fee. Minimum - maximum amounts for other currencies: 14 USD- 301 USD ve 9 EUR-216 EUR
SWIFT Paying						
Swift Paying - Coming to an Account						
From a Domestic Bank/ From Abroad Through an Intermediary Bank	Branch, XTM (Video Call - Transaction)	0.16%	36.80 USD	514.08 USD	Included	
From a Bank Abroad	Branch, XTM (Video Call - Transaction)	0.16%	36.80 USD	514.08 USD	Included	
Swift Paying – Coming to Name						
From a Domestic Bank/ From Abroad Through an Intermediary Bank	ATM	0.16%	36.80 USD	514.08 USD	Included	
From a Bank Abroad	ATM	0.16%	36.80 USD	514.08 USD	Included	
SWIFT Return/Change						
SWIFT Return		120.00 USD			Included	
SWIFT Change		120.00 USD			Included	
Credit Cards (TL/YP)						
	Channel	Commission	Min Amount	Max Amount	BITT	Deposit
Annual Card Fee						
Miles & Smiles Platinum		650 ₺	₺650.00	₺650.00	Included	Collected annually
Miles & Smiles Private		1,300 ₺	₺1,300.00	₺1,300.00	Included	Collected annually
This is the fee to be charged per card for the 3rd and subsequent card renewal within 1 calendar year due to loss/stolen. Additional cards and debit cards are also included in the application.						
Card Renewal Fee						
Card Renewal Fee			₺100.00	₺100.00	Included	
Cash Advance Fee						
Kuveyt Türk ATM	ATM	1.00%		₺7.25	Included	
Others (TL/YP)						
	Channel	Commission	Min Amount	Max Amount	BITT	Deposit
Safe Deposit Box Fee						
Safe Deposit Box Fee (Big Size) - From Account						
Annual			₺7,150.00	₺7,150.00	Included	₺3,980.00
6 Monthly			₺4,250.00	₺4,250.00	Included	₺3,340.00
3 Monthly			₺2,550.00	₺2,550.00	Included	₺2,500.00
Monthly			₺960.00	₺960.00	Included	₺1,850.00
Safe Deposit Box Fee (Medium Size) - From Account						
Annual			₺6,100.00	₺6,100.00	Included	₺3,980.00
6 Monthly			₺3,850.00	₺3,850.00	Included	₺3,340.00
3 Monthly			₺2,100.00	₺2,100.00	Included	₺2,500.00
Monthly			₺900.00	₺900.00	Included	₺1,850.00
Safe Deposit Box Fee (Small Size) - From Account						
Annual			₺5,000.00	₺5,000.00	Included	₺3,980.00
6 Monthly			₺3,000.00	₺3,000.00	Included	₺3,340.00
3 Monthly			₺1,500.00	₺1,500.00	Included	₺2,500.00
Monthly			₺850.00	₺850.00	Included	₺1,850.00
Campaign Product or Service Fee						
Special Services						
	Channel	Commission	Min Amount	Max Amount	BITT	Explanation
Deliveries of Silver/Gold						
A commission is collected at the rate calculated over the TL equivalent of gold per gram (at the bank sales rate on the date of collection).						
1 Gram of Gold Delivery Commission		2.0%			Included	
A commission is collected at the rate calculated over the TL equivalent of gold per gram (at the bank sales rate on the date of collection).						
2,5 Gram of Gold Delivery Commission		4.0%			Included	
A commission is collected at the rate calculated over the TL equivalent of gold per gram (at the bank sales rate on the date of collection).						
Gram Gold (5, 10, 20, 50, and 100 gr) Delivery Commission		4.0%			Included	
A commission is collected at the rate calculated over the TL equivalent of gold per gram (at the bank sales rate on the date of collection).						
1 Gram ATM Kuveyt Türk Gold Delivery Commission		2.0%			Included	
Quarter Gold Delivery Commission			₺100.00	₺100.00	Included	Per Unit
Quarter Gold Delivery Commission from ATM with Kuveyt Türk Cards			₺100.00	₺100.00	Included	Per Unit
1 Kilogram Gold Bullion Delivery Commission			₺100,000.00	₺100,000.00	Included	Per Unit. Excluding Courier Rate
1 Kilogram Silver Ingot Delivery			25.00 USD	25.00 USD	Included	Per Unit. Excluding Courier Rate
50 Kilogram Packaged Silver Granules Delivery			₺525.00	₺525.00	Included	Per Kg. Excluding Courier Rate
TL equivalent of 1 gram gold (at the bank sales rate on the date of collection)						
Gold Bullion Transportation Cost					Included	Fee Paid to Third Persons and Organizations Per 1 Kilogram Gold Bullion
Only the actual cost amount is charged. It is per kilogram. Shipping costs are excluded						
Platinum Delivery			5,305.00 USD	5,305.00 USD		
Special Reports						
Findeks Risk Report	Branch, XTM (Video Call - Transaction)		₺28.83	₺28.83	Except BITT	
Findeks Cheque Report	Branch			₺320.00	Except BITT	
Invoice Payment Fees						
Cardless transactions from ATMs vary depending on the institution. Bill payment at the counter: 8.09 TL; Bill Payment by Credit Card: 5.40 TL						
Invoice Payment / Institution Payment - Instant Payments			₺0.00	₺8.09	Included	
HGS			₺120.00	₺120.00	Included	HGS sticker fee. Per Unit.
Cardless transactions from ATMs vary depending on the institution. Bill payment at the counter: 8.09 TL; Bill Payment by Credit Card: 5.40 TL						
Intermediation of Telephone Operators Payments						
Cardless transactions from ATMs vary depending on the institution. Bill payment at the counter: 8.09 TL; Bill Payment by Credit Card: 5.40 TL						
Archive - Research Fee						
No fee is claimed for the first year following the date the requested document is issued						
Giving Document and Receipt Requiring Archive Research			₺16.14	₺16.14	Included	
Letter of Reference		4.5%	₺1,985.00		Included	4.5% of financing amount provided that it shall not be less than 1,985 TL
Letters Issued for Visa and Private Schools			₺201.00	₺201.00	Included	
4.5% of financing amount provided that it shall not be less than 1655 TL–In foreign letters of credit/guarantee, % 4,5 of financing amount is applied provided that it shall not be less than minimum 200 USD per transaction						
Letter of Guarantee		4.5%	₺1,655.00		Included	
No fee will be charged for instant account statement requests for the first year. Fee is charged per page.						
Giving Account Statement			₺16.14	₺16.14	Except BITT	
Fee for Transaction Made from Another Institution's ATM						
Balance Query Fee						
Balance Query Fee (Within the Country)		₺0.24			Included	
Cash Withdrawal Fee						
Cash Withdrawal Fee (Within the Country)		₺1 + 0.91 TL			Included	Amount and rate are received together.
Cash Deposit Fee						
Cash Deposit Fee (Within the Country)		₺1 + 0.91 TL			Included	Amount and rate are received together.
A minimum of 1002.07 TL (expense amount) is collected in the protests sent through a notary.						
All Legal Notices and Notices of Closure						
Others						
SGK Payment With Credit Card		1.75%				Fee paid to the 3rd party individuals.
Checking Credit Card Debt (ATM that all banks can use)		₺0.24				Fee paid to the 3rd party individuals.
Paying Credit Card Debt (ATM that all banks can use)		₺1 + 0.91 TL				Amount and rate are received together.Fee paid to the 3rd party individuals.
Checking Credit Card Limit (ATM that all banks can use)		₺0.24				Fee paid to the 3rd party individuals.
Money transfer from PTT counter to a Kuveyt Türk account						
Fee paid to PTT for services is to be collected.						
CHEQUES, PROMISSORY NOTES AND SECURITIES						
		Commission	Min Amount	Max Amount	BITT	Explanation
Cheque/Promissory Note Transactions						
Cheque Processing						
Cashing Cheque At The Teller		0.10%	₺320.00	₺1,300.00	Included	
Receiving Cheque For Cashing			₺45.00	₺45.00	Included	
Cashing Cheque In A Foreign Currency			₺320.00	₺320.00	Included	
Price per check leaf			₺50.00	₺50.00	Included	Excluding Valuable Paper Fee.
Cheque Intelligence			₺45.00	₺45.00	Included	
Chequebook Allocation and Intelligence Fee			₺320.00	₺320.00	Included	
Blocked Cheque Issuance		0.10%	₺320.00	₺1,300.00	Included	
Partial Payment Or Disgraced Cheque - Our Bank's Cheques			₺970.00	₺970.00	Included	
Lost Cheque			₺490.00	₺490.00	Included	
Cheque Correction Notice			₺80.00	₺80.00	Included	
Continuous Cheque Form			₺50.00	₺50.00	Included	
Minimum Amount: Normal Refund, Maximum Amount: Exchange Day Return Fee. For Foreign Exchange Checks: When the correspondent debits, the amount debited by the correspondent is taken.						
Cheque Return Fee			₺100.00	₺100.00	Except BITT	
Promissory Note Transactions						
Cashing A Promissory Note			₺225.00	₺225.00	Included	Excluding Correspondent Bank Charges
Protesting An Overdue Promissory Note			₺320.00	₺320.00	Included	Excluding Notarization Costs
Releasing Protest			₺490.00	₺490.00	Included	
Promissory Note Collection			₺225.00	₺225.00	Included	
Promissory Note Return Fee			₺300.00	₺300.00	Except BITT	It is a fee per transaction.