

RETAIL BANKING PRODUCT AND SERVICE FEES



Payment to Name - Branch	TRY	15		325	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 15 and maximum TRY 325.	16.02.2026
Payment to Name Above Limit - Branch	TRY	15		325	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 15 and maximum TRY 325.	16.02.2026
Payment to Name at Non-Routine Business Hours or on Non-Business Day - Branch	TRY	15		325	0.1%	It is received at the rate of 0,1% over TRY equivalent of the transaction; minimum TRY 15 and maximum TRY 325.	16.02.2026
MONEY AND PRECIOUS METAL TRANSFERS (TRY/FC)							
EFT / Precious Metal Transfer Fee							
Sending EFT - From Cash - Branch							
Sending EFT - Branch 1 - 8300	TRY	39.87		39.87		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Branch 8300,01 - 399.000	TRY	79.76		79.76		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Branch 399.000,01 TRY +	TRY	797.68		797.68		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Non-Routine - Branch 1 - 8300	TRY	39.87		39.87		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Non-Routine - Branch 8300,01 - 399.000	TRY	79.76		79.76		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Non-Routine - Branch 399.000,01 TRY +	TRY	797.68		797.68		A fixed fee is received per transaction.	16.02.2026
Sending Regular EFT - Branch 1 - 8300	TRY	7.97		7.97		A fixed fee is received per transaction.	16.02.2026
Sending Regular EFT - Branch 8300,01 - 399.000	TRY	15.96		15.96		A fixed fee is received per transaction.	16.02.2026
Sending Regular EFT - Branch 399.000,01 TRY +	TRY	199.42		199.42		A fixed fee is received per transaction.	16.02.2026
Sending ET - From Cash - ATM							
Sending EFT - ATM 1 - 8300						Free of Charge	
Sending EFT - ATM 8300,01 - 399.000						Free of Charge	
Sending EFT - ATM 399.000,01 TRY +						Free of Charge	
Sending EFT - Non-Routine - ATM 1 - 8300						Free of Charge	
Sending EFT - Non-Routine - ATM 8300,01 - 399.000						Free of Charge	
Sending EFT - Non-Routine - ATM 399.000,01 TRY +						Free of Charge	
Sending Regular EFT - ATM 1 - 8300						Free of Charge	
Sending Regular EFT - ATM 8300,01 - 399.000						Free of Charge	
Sending Regular EFT - ATM 399.000,01 TRY +						Free of Charge	
Sending EFT - From Account - Branch							
Sending EFT - Branch 1 - 8300	TRY	39.87		39.87		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Branch 8300,01 - 399.000	TRY	79.76		79.76		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Branch 399.000,01 TRY +	TRY	797.68		797.68		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Non-Routine - Branch 1 - 8300	TRY	39.87		39.87		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Non-Routine - Branch 8300,01 - 399.000	TRY	79.76		79.76		A fixed fee is received per transaction.	16.02.2026
Sending EFT - Non-Routine - Branch 399.000,01 TRY +	TRY	797.68		797.68		A fixed fee is received per transaction.	16.02.2026
Sending Regular EFT - Branch 1 - 8300	TRY	6.09		6.09		A fixed fee is received per transaction.	16.02.2026

Sending EFT - Mobile Channel 1 - 8300						Free of Charge	
Sending EFT - Mobile Channel 8300,01 - 399.000						Free of Charge	
Sending EFT - Mobile Channel 399.000,01 TRY +						Free of Charge	
Sending EFT - Non-Routine - Mobile Channel 1 - 8300						Free of Charge	
Sending EFT - Non-Routine - Mobile Channel 8300,01 - 399.000						Free of Charge	
Sending EFT - Non-Routine - Mobile Channel 399.000,01 TRY +						Free of Charge	
Sending Regular EFT - Mobile Channel 1 - 8300						Free of Charge	
Sending Regular EFT - Mobile Channel 8300,01 - 399.000						Free of Charge	
Sending Regular EFT - Mobile Channel 399.000,01 TRY +						Free of Charge	
Sending EFT - Gold							
Sending EFT							
1-10 gr	TRY	50		50		A fixed fee is received per transaction.	16.02.2026
11-100 gr	TRY	100		100		A fixed fee is received per transaction.	16.02.2026
101-250 gr	TRY	150		150		A fixed fee is received per transaction.	16.02.2026
251-500 gr	TRY	200		200		A fixed fee is received per transaction.	16.02.2026
501 gr and above	TRY		0,018%		0,018%	1.8 bps is applied for 501 grams and above (1.8* per ten thousand over the TRY equivalent base as a result of the multiplication of the net balance of the transaction with the gold reference price occurred on the stock exchange on that day)+BTT. Bank commission equal to 18% of the cost is added on Takasbank cost	16.02.2026
Sending EFT - Non-Routine							
1-10 gr	TRY	50		50		A fixed fee is received per transaction.	16.02.2026
11-100 gr	TRY	100		100		A fixed fee is received per transaction.	16.02.2026
101-250 gr	TRY	150		150		A fixed fee is received per transaction.	16.02.2026
251-500 gr	TRY	200		200		A fixed fee is received per transaction.	16.02.2026
501 gr and above	TRY		0,018%		0,018%	1.8 bps is applied for 501 grams and above (1.8* per ten thousand over the TRY equivalent base as a result of the multiplication of the net balance of the transaction with the gold reference price occurred on the stock exchange on that day)+BTT. Bank commission equal to 18% of the cost is added on Takasbank cost	16.02.2026
EFT - Return/Transfer							
EFT - Return/Transfer						Free of Charge	
REMITTANCE							
Remittance							
Remittance - From Cash - Branch							
Remittance - Branch 1 - 8300	TRY	19.94		19.94		A fixed fee is received per transaction.	16.02.2026
Remittance - Branch 8300,01 - 399.000	TRY	39.88		39.88		A fixed fee is received per transaction.	16.02.2026
Remittance - Branch 399.000,01 TRY +	TRY	398.84		398.84		A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 1 - 8300	TRY	19.94		19.94		A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 8300,01 - 399.000	TRY	39.88		39.88		A fixed fee is received per transaction.	16.02.2026

Remittance - Non-Routine - Branch 399.000,01 TRY +	TRY	398.84		398.84		A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 1 - 8300	TRY	3.99		3.99		A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 8300,01 - 399.000	TRY	7.98		7.98		A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 399.000,01 TRY +	TRY	99.71		99.71		A fixed fee is received per transaction.	16.02.2026
Remittance - From Account - Branch							
Remittance - Branch 1 - 8300	TRY	19.94		19.94		A fixed fee is received per transaction.	16.02.2026
Remittance - Branch 8300,01 - 399.000	TRY	39.88		39.88		A fixed fee is received per transaction.	16.02.2026
Remittance - Branch 399.000,01 TRY +	TRY	398.84		398.84		A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 1 - 8300	TRY	19.94		19.94		A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 8300,01 - 399.000	TRY	39.88		39.88		A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 399.000,01 TRY +	TRY	398.84		398.84		A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 1 - 8300	TRY	3.99		3.99		A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 8300,01 - 399.000	TRY	7.98		7.98		A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 399.000,01 TRY +	TRY	99.71		99.71		A fixed fee is received per transaction.	16.02.2026
Remittance - From Account - ATM							
Remittance - ATM 1 - 8300						Free of Charge	
Remittance - ATM 8300,01 - 399.000						Free of Charge	
Remittance - ATM 399.000,01 TRY +						Free of Charge	
Remittance - Non-Routine - ATM 1 - 8300						Free of Charge	
Remittance - Non-Routine - ATM 8300,01 - 399.000						Free of Charge	
Remittance - Non-Routine - ATM 399.000,01 TRY +						Free of Charge	
Regular Remittance - ATM 1 - 8300						Free of Charge	
Regular Remittance - ATM 8300,01 - 399.000						Free of Charge	
Regular Remittance - ATM 399.000,01 TRY +						Free of Charge	
Remittance - From Account - Internet							
Remittance - Internet 1 - 8300						Free of Charge	
Remittance - Internet 8300,01 - 399.000						Free of Charge	
Remittance - Internet 399.000,01 TRY +						Free of Charge	
Remittance - Non-Routine - Internet 1 - 8300						Free of Charge	
Remittance - Non-Routine - Internet 8300,01 - 399.000						Free of Charge	
Remittance - Non-Routine - Internet 399.000,01 TRY +						Free of Charge	
Regular Remittance - Internet 1 - 8300						Free of Charge	
Regular Remittance - Internet 8300,01 - 399.000						Free of Charge	

Regular Remittance - Internet 399.000,01 TRY +				Free of Charge	
Remittance - From Account - Call Center					
Remittance - Call Center 1 - 8300				This Service is Unavailable.	
Remittance - Call Center 8300,01 - 399.000				This Service is Unavailable.	
Remittance - Call Center 399.000,01 TRY +				This Service is Unavailable.	
Remittance - Non-Routine - Call Center 1 - 8300				This Service is Unavailable.	
Remittance - Non-Routine - Call Center 8300,01 - 399.000				This Service is Unavailable.	
Remittance - Non-Routine - Call Center 399.000,01 TRY +				This Service is Unavailable.	
Regular Remittance - Call Center 1 - 8300				This Service is Unavailable.	
Regular Remittance - Call Center 8300,01 - 399.000				This Service is Unavailable.	
Regular Remittance - Call Center 399.000,01 TRY +				This Service is Unavailable.	
Remittance - From Account - Mobile Channel					
Remittance - Mobile Channel 1 - 8300				Free of Charge	
Remittance - Mobile Channel 8300,01 - 399.000				Free of Charge	
Remittance - Mobile Channel 399.000,01 TRY +				Free of Charge	
Remittance - Non-Routine - Mobile Channel 1 - 8300				Free of Charge	
Remittance - Non-Routine - Mobile Channel 8300,01 - 399.000				Free of Charge	
Remittance - Non-Routine - Mobile Channel 399.000,01 TRY +				Free of Charge	
Regular Remittance - Mobile Channel 1 - 8300				Free of Charge	
Regular Remittance - Mobile Channel 8300,01 - 399.000				Free of Charge	
Regular Remittance - Mobile Channel 399.000,01 TRY +				Free of Charge	
Gold Remittance - Branch					
Remittance - Branch 1 - 8300	TRY	19.94	19.94	A fixed fee is received per transaction.	16.02.2026
Remittance - Branch 8300,01 - 399.000	TRY	39.88	39.88	A fixed fee is received per transaction.	16.02.2026
Remittance - Branch 399.000,01 TRY +	TRY	398.84	398.84	A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 1 - 8300	TRY	19.94	19.94	A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 8300,01 - 399.000	TRY	39.88	39.88	A fixed fee is received per transaction.	16.02.2026
Remittance - Non-Routine - Branch 399.000,01 TRY +	TRY	398.84	398.84	A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 1 - 8300	TRY	3.99	3.99	A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 8300,01 - 399.000	TRY	7.98	7.98	A fixed fee is received per transaction.	16.02.2026
Regular Remittance - Branch 399.000,01 TRY +	TRY	99.71	99.71	A fixed fee is received per transaction.	16.02.2026
Gold Remittance - ATM					
Remittance - ATM 1 - 8300				Free of Charge	

Remittance - ATM 8300,01 - 399.000				Free of Charge
Remittance - ATM 399.000,01 TRY +				Free of Charge
Remittance - Non-Routine - ATM 1 - 8300				Free of Charge
Remittance - Non-Routine - ATM 8300,01 - 399.000				Free of Charge
Remittance - Non-Routine - ATM 399.000,01 TRY +				Free of Charge
Regular Remittance - ATM 1 - 8300				Free of Charge
Regular Remittance - ATM 8300,01 - 399.000				Free of Charge
Regular Remittance - ATM 399.000,01 TRY +				Free of Charge
Gold Remittance - Internet				
Remittance - Internet 1 - 8300				Free of Charge
Remittance - Internet 8300,01 - 399.000				Free of Charge
Remittance - Internet 399.000,01 TRY +				Free of Charge
Remittance - Non-Routine - Internet 1 - 8300				Free of Charge
Remittance - Non-Routine - Internet 8300,01 - 399.000				Free of Charge
Remittance - Non-Routine - Internet 399.000,01 TRY +				Free of Charge
Regular Remittance - Internet 1 - 8300				Free of Charge
Regular Remittance - Internet 8300,01 - 399.000				Free of Charge
Regular Remittance - Internet 399.000,01 TRY +				Free of Charge
Gold Remittance - Call Center				
Remittance - Call Center 1 - 8300				This Service is Unavailable.
Remittance - Call Center 8300,01 - 399.000				This Service is Unavailable.
Remittance - Call Center 399.000,01 TRY +				This Service is Unavailable.
Remittance - Non-Routine - Call Center 1 - 8300				This Service is Unavailable.
Remittance - Non-Routine - Call Center 8300,01 - 399.000				This Service is Unavailable.
Remittance - Non-Routine - Call Center 399.000,01 TRY +				This Service is Unavailable.
Regular Remittance - Call Center 1 - 8300				This Service is Unavailable.
Regular Remittance - Call Center 8300,01 - 399.000				This Service is Unavailable.
Regular Remittance - Call Center 399.000,01 TRY +				This Service is Unavailable.
Gold Remittance _ Mobile Channel				
Remittance - Mobile Channel 1 - 8300				Free of Charge
Remittance - Mobile Channel 8300,01 - 399.000				Free of Charge
Remittance - Mobile Channel 399.000,01 TRY +				Free of Charge
Remittance - Non-Routine - Mobile Channel 1 - 8300				Free of Charge

Remittance - Non-Routine - Mobile Channel 8300,01 - 399.000						Free of Charge	
Remittance - Non-Routine - Mobile Channel 399.000,01 TRY +						Free of Charge	
Regular Remittance - Mobile Channel 1 - 8300						Free of Charge	
Regular Remittance - Mobile Channel 8300,01 - 399.000						Free of Charge	
Regular Remittance - Mobile Channel 399.000,01 TRY +						Free of Charge	
Remittance - Return / Transfer							
Remittance - Return / Transfer						Free of Charge	
International Fund Transfer and Messaging Fee							
International Money Transfer							
International Money Transfer - From Account - Branch							
To Account - Branch	USD	50		2000	0.5%		23.03.2023
Non-Routine - Branch	USD	50		2000	0.5%		23.03.2023
MoneyTransfer Transactions Performed Via Agent Capacity - MoneyGram							
MoneyGram Cash Transfer Commission	USD	14		434		Transaction fees vary by the transaction amount. The fee determined by MoneyGram is charged. BITT is included.	16.02.2026
MoneyGram Cash Transfer Commission	EUR	9		311		Transaction fees vary by the transaction amount. The fee determined by MoneyGram is charged. BITT is included.	16.02.2026
MoneyGram Cash Transfer Commission	TRY	61		9999		Transaction fees vary by the transaction amount. The fee determined by MoneyGram is charged. BITT is included.	16.02.2026
International Money Transfer - From Account - Internet							
To Account - Internet	USD	50		2250	0.5%		16.02.2026
To Name - Internet	USD	50		2250	0.5%		16.02.2026
Payment of International Money Transfer							
International Money Transfer - To Name - Branch							
Incoming From Domestic Bank / From Abroad Through Intermediary Bank - Branch	USD	30		1250	0.1%		16.02.2026
From A Bank Abroad - Branch	USD	30		1250	0.1%		16.02.2026
International Money Transfer - Return/Transfer							
Return of International Money Transfer	USD	100		200	0.05%		06.03.2024
Transfer of International Money Transfer	USD	100		200	0.05%		06.03.2024
Other (TRY/FC)							
Safe Deposit Box Fee							
Big Safe Deposit Box Fee - From Account / From Participation Fund							
Monthly	TRY	3500		3500		An additional deposit amount up to annual rental value is received.	16.02.2026
3 Monthly	TRY	5800		5800		An additional deposit amount up to annual rental value is received.	16.02.2026
6 Monthly	TRY	9000		9000		An additional deposit amount up to annual rental value is received.	16.02.2026
Yearly	TRY	12650		12650		An additional deposit amount up to annual rental value is received.	16.02.2026

Private Safe						This Service is Unavailable.	
Medium Safe Deposit Box Fee - From Account / From Participation Fund							
Monthly	TRY	2450		2450		An additional deposit amount up to annual rental value is received.	16.02.2026
3 Monthly	TRY	3900		3900		An additional deposit amount up to annual rental value is received.	16.02.2026
6 Monthly	TRY	6100		6100		An additional deposit amount up to annual rental value is received.	16.02.2026
Yearly	TRY	9400		9400		An additional deposit amount up to annual rental value is received.	16.02.2026
Private Safe						This Service is Unavailable.	
Small Safe Deposit Box Fee - From Account / From Participation Fund							
Monthly	TRY	1550		1550		An additional deposit amount up to annual rental value is received.	16.02.2026
3 Monthly	TRY	3100		3100		An additional deposit amount up to annual rental value is received.	16.02.2026
6 Monthly	TRY	4500		4500		An additional deposit amount up to annual rental value is received.	16.02.2026
Yearly	TRY	6500		6500		An additional deposit amount up to annual rental value is received.	16.02.2026
Private Safe						This Service is Unavailable.	
Emlak Katılım Paraf Troy (Card)							
Credit Card Fee (Annual)	TRY	0		0		Free of Charge	04.11.2024
Renewal Fee	TRY	225		225		This is the fee charged for renewals after 2 in a calendar year due to reasons such as loss, theft, etc. There is no fee charged for debit cards.	16.02.2026
Campaign Products and Services Fee							
Product and Service Packages							
Product and Service Packages	TRY					The amount to be received may vary by the content of the package.	23.03.2023
Special Services							
Forex / Effective Buying-Selling Transactions							
Airport/Border Regions	USD					This Service is Unavailable.	23.03.2023
Free Trade Zone and Duty-Free Sales Areas	USD					This Service is Unavailable.	23.03.2023
Special Product and Services							
Collection Services Through Group Headquarters	TRY	500		500		A fixed fee is received per transaction.	06.03.2024
Second Hand Vehicle Sales-Güvenli Ödeme Sistemi Service Fee	TRY	243.84		243.84		3rd party person/firm cost is fully reflected.	16.02.2026
Precious Metal Deliveries							
Standard Physical Bullion	TRY	1800				A fixed amount is collected per transaction. In addition, physicalization costs and transportation/logistics costs are also collected according to current market conditions.	16.02.2026
1 Gram Gold	TRY	195		195			
2.5 Gram Gold	TRY	400		400			
5 Gram Gold	TRY	800		800			
10 Gram Gold	TRY	1600		1600			
20 Gram Gold	TRY	3200		3200			

Balance Inquiry Fee							
Balance Inquiry - Domestic	TRY					Free of Charge	
Cash Withdrawal Fee							
Cash Withdrawal - Domestic	TRY					Free of Charge	
Cash Deposit Fee							
Cash Deposit - Domestic	TRY					Free of Charge	
Chequebook and Check Issuance Fee							
Chequebook (Excluding Valuable Paper Fee Per Sheet)	TRY	130		390		For standard checks, 130 TRY per sheet; for checks with logos, 390 TRY per sheet is collected.	16.02.2026
Cheque Issuance(Checkbook Allocation and Intelligence)	TRY	260		1300		A fixed fee is received per transaction.	16.02.2026
Special Cheque Issuance(Blocked Check)	TRY	390		1820	0.2%	A fixed fee is received per transaction.	16.02.2026
Cheque Return Fee	TRY	130		130		A fixed fee is received per transaction.	16.02.2026
Cheque Collection Fee							
Same Bank's Cheque	TRY	52		260	0.1%	It is received per transaction and specific to that transaction.	16.02.2026
Another Bank's Cheque	TRY	52		260	0.1%	It is received per transaction and specific to that transaction.	16.02.2026
Foreign Currency Cheque Collection (Another Bank)	USD	100		1000	0.2%	It is received per transaction over the transaction amount.	05.03.2025
Cheque Documentation and Correction Fee							
Bad Cheque Documentation(Partial Payment)	TRY	780		780		A fixed fee is received per transaction.	16.02.2026
Cheque Correction Right(Lost Stolen Check)	TRY	182		182		A fixed fee is received per transaction.	16.02.2026
Promissory Note Transactions							
Promissory Note Information Fee	TRY	390		390		A fixed fee is received per transaction.	16.02.2026
Promissory Note Return Fee	TRY	390		390		A fixed fee is received per transaction.	16.02.2026
Promissory Note Protest Fees							
Promissory Note Protest	TRY	650		650		A fixed fee is received per transaction.	16.02.2026
Promissory Note Protest Release	TRY	650		650		A fixed fee is received per transaction.	16.02.2026
Promissory Note Collection Fees							
Same Bank's Promissory Note Collection	TRY	325		325		A fixed fee is received per transaction.	16.02.2026
Corresponding Bank's Promissory Note Collection	TRY	325				Corresponding bank fee is reflected.	16.02.2026

* *BITT is separately received from all fee items.*