

YUVAM ACCOUNTS

YUVAM accounts are an advantageous system enabling you to invest your savings in Türkiye.

How can people without a bank account in Türkiye open YUVAM accounts?

YUVAM accounts can be opened online through remote identification from anywhere in the world.

Who can make use of YUVAM accounts?

Persons residing abroad and their companies abroad can make use of YUVAM accounts.

What are the maturity options for YUVAM accounts?

YUVAM accounts can be opened with maturities of 3, 6, 12 and 24 months.

Which foreign currencies can be converted to YUVAM accounts?

Accounts in US dollars, euros, pound sterling and Swiss francs can be converted into YUVAM accounts.

Is it possible to withdraw money from YUVAM accounts before they mature?

Money can be withdrawn from YUVAM accounts before maturity. However, you cannot benefit from the return advantages in that case.

Are the earnings from YUVAM accounts taxed?

Earnings from YUVAM accounts will not be subject to taxation in Türkiye.

What will I earn if I open a YUVAM account?

FX Principal
+
Interest/Profit Share
+
Additional Return

What are the rates of additional return on FX principal?

YUVAM accounts provide additional annual returns of up to 6%, with maturity options of 3, 6, 12 and 24 months.

At which banks can a YUVAM account be opened?

A YUVAM account can be opened at any bank or participation finance institution operating in Türkiye that has joined the system.

How many times can YUVAM accounts be opened?

With no upper or lower limit, you can open as many YUVAM accounts as you wish.

