



European
Joint
Support Unit

Financial & Banking

Istanbul





ADMINISTRATION & FINANCIAL MATTERS

The UK NSE is a very grand title for Irfan's small office. It contains 2 desks: one with a DII laptop giving access to JPA and your DII personal mailbox, and one for Irfan the LEC. Irfan has nearly two decades of experience looking after UK personnel, plus a short-service career in the Turkish Army G1 in these barracks so he has an invaluable wealth of practical and local knowledge. However, he has no access to JPA and no background in JSP regulations, and so the NSE provides only self-help MoD administrative support for UK service personnel and their dependents. Detailed policy or process questions have to be directed to the NSE at HQ Land Command Izmir (easily contactable by phone, and very helpful), or back to EJSU in SHAPE.

PAY/ BANKING

General

It is very important that you sort out your financial affairs before posting. Once you have left UK it can be challenging to change things.

Pay

Your pay will continue to be paid into your UK bank account. There is no facility for any amount of your salary to be paid direct into a Turkish bank account and there is no mechanism for cashing cheques through the UK NSE. You will therefore need to open a Turkish bank account – see 5-4 below. Some currency exchange expenses can be claimed – see 5-8 below.

Bank Accounts

It is essential to have an account with a Turkish bank and there are a number of reputable ones to choose from (although İşBank is preferred – see below). All have plentiful branches, ATMs and offer internet banking – in English! - to varying degrees. It is straightforward to set up a Turkish bank account and it can be used to pay telephone bills, etc, by direct debit. The UK NSE and / or your sponsor will help you with this. All of the tax free fuel privileges are administered through İşBank and this will be set up in the sole name of the NATO entitled person. Once your spouse has their residency their name can be added, making this a joint account. This İşBank account (with credit and debit cards) should be sufficient for all your Turkish banking needs.

Credit Cards and Use of ATMs

VISA, AMEX, MasterCard and Cirrus / Maestro are all widely accepted but you will of course be better placed to secure a discount with cash. It is strongly recommend that you have two different cards. There is a history (at least anecdotally) of credit card fraud in Istanbul, so you need to be alert when using one, and should never let your card out of your sight – cloning is quick and relatively simple, apparently. Having two different cards means that if you (or your credit card company) have to block one card you still have use of the other. It is worthwhile having a credit card registered at a UK address as some firms will not accept credit cards registered abroad or to BFPO addresses. ATM machines abound, but are all tied to their own bank, or will levy charges on your withdrawal. Some of the British houses have safes to secure cash and other valuables.



ALLOWANCES

Claims and allowances are processed through JPA accessed through the DII laptop in the NSE. As with all administrative matters, you should refer to your local administrative staff (Izmir or EJSU) and / or JSP752/754 for specific guidance.

Advance of Pay

You can arrange for an advance of one month's net pay on posting in; this is repayable over 12 months and can be organised through your Unit HR. You might think this worth considering as it is effectively an interest-free loan.

Miscellaneous Allowances

- a. **Disturbance Allowance.** The normal rules for Disturbance Allowance apply; you should have processed this through JPA and your losing unit Admin Staff prior to arrival in theatre. Ensure you have applied for and received the 'enhanced' (overseas) rate of LOA. As at summer 2015, this required a manual – rather than JPA – application through your Admin Office.
- b. **SSLOA.** Daily SSLOA rates can be obtained by contacting the UK NSE or your own admin staff and are reviewed every 6 months. As we are identified as an SSLOA location, in addition to receiving LOA cash, you pay no accommodation costs, Council tax contribution, or fuel and light charges.
- c. **Embarkation Leave.** Embarkation leave and disembarkation leave carry no LOA entitlement. You may therefore wish to ensure you use your Embarkation leave in UK and that your JPA leave application does not use Embarkation leave days once you are actually in Turkey otherwise you will not be paid LOA for that period. Annual leave is not affected thus.
- d. **Longer Separation Allowance.** Normal rules for LSA apply when separated for service reasons.
- e. **Warm Weather Clothing.** For Army officers, warm weather clothing (dress uniforms) is provided through the QM's department (order the nearest size and then your local QM's tailor should adjust to fit). For the RAF, an application will have to be made to Taylor Verr's who have the contract to provide No 4 and 6 uniforms; speak with your Clothing Section. This will require at least 8 weeks of aim off-time to complete the tailoring if you wish to bring them with you on arrival.
- f. **Get You Home (Overseas).** See JSP 752, Chap 6, Sect 7. These allow for entitled personnel (self, spouse, plus children at post) one return flight per year to the UK (within a cost cap, presently £302.00 as at 01 Apr 16) plus the cost of terminal travel at each end. There are caveats on how these are used, but NSE will brief you on The specifics on arrival.
- g. **Currency Exchange Costs.** You can claim through JPA for the transaction costs, and for the difference between the exchange rate you achieve and the MoD General Accounting Rate (GAR) , for one transfer (of up to 100% of your salary) monthly. During your arrival and departure periods ('about 6 weeks') you will be able to claim all reasonable exchange costs whilst you don't have an active Turkish bank account. If you wish to check the civil exchange rate, www.xe.com provides current rates as do many others.



House Purchase / Sale and Letting Expenses. If you sell a house as a direct result of your posting to Istanbul you may be eligible for a refund of expenses. Check with your current Unit HR as early as possible. If you decide to let your house you may be eligible for a refund of some of the legal expenses involved in drawing up your lease.

Child Benefit. If in receipt of Child Benefit, arrangements should be made in the UK prior to your departure to have the payments paid into a bank or building society account.

Spouse's Pension Contribution. At the end of your tour your spouse should complete the 'Application form for National Insurance credits' which can be found on the HM Revenue & Customs website. This will help preserve their State Pension contribution record for the period they were abroad accompanying you as a Crown Servant.

TAX-FREE ALLOWANCES IN TURKEY

The tax-free status enjoyed elsewhere in NATO as a result of SOFA does not happen to the same extent in Turkey. However, a MoU does allow for some privileges, and the fact that Turkey is outside the EU does allow you to import goods free of UK tax.

The rules state that any goods brought with you on posting to Turkey may be imported tax-free. Thereafter, however, the rules differ significantly from those which you may have experienced elsewhere. You should seek clarification from the NSE if you intend to import any goods separately from your main household goods consignment. At present, you should note that:

a. You are entitled (under Turkish rules) to **own** one tax-free car in Turkey (including any you have bought locally) at any one time (two if accompanied by your spouse). You are separately entitled (under UK rules) to **buy** one new tax-free car per tour to import into Turkey (two if serving accompanied). If you drive them into Turkey they must be imported and registered within your first 6 months; if you have them delivered to Turkey then any time is good. More on this at Chapter 9.

b. You will have access to limited tax-free shopping whilst you are in Turkey:

(1). A limited but good range of cigarettes, wines and spirits is available from the 'Duty Free Shop' on the base. The current allowance, available separately to both you and spouse, is:

- (a) 6 litres of spirits per month.
- (b) 12 litres (16 bottles) of wine per month.
- (c) Up to 3 cartons of cigarettes (200 per carton) per month, plus cigars.
- (d) 40 litres of beer per month,
- (e) Limited chocolates and perfume.

(2). On purchases in Turkey of 'household items' of a value more than TL50 the tax (18%) may be reclaimed. This is submitted quarterly and takes a further 6 weeks to be processed. The vague nature of the categorisation means in practice only furniture, furnishings and household electrical items are allowed. It does not include e.g. car parts, labour or professional services, or anything to do with consumables such as food or restaurant bills. To process this refund, you will need to register (through the Family Support Centre) with the Ministry of Financial Affairs. Thereafter, refund applications re made on-line and take up to three months to appear in your bank.



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(3) Duty free fuel. You are entitled to duty free fuel, saving about 60% on pump prices. See Chapter 9.

(4) American PX. The nearest PX is in Ankara (5 hours drive) and is easily accessible, but not huge. There is also a PX in Izmir, but it is far more difficult to gain access. As at 2016, our families do not make routine use of this opportunity.

c. As Turkey is not in the EU, you can purchase goods 'duty free' in the UK subject to the limitations set by UK Customs. Under the VAT Retail Export Scheme individuals may purchase items up to 3 months before departing the UK and reclaim the VAT on arriving in Turkey. Note that the Customs must stamp the appropriate VAT Form as you leave the EU. Note that it has recently been found that the company 'Global Refund' do not support the HM Forces in their scheme so an arrangement should be made with the shop to refund the VAT at a later date. Please see the HM Revenue & Customs (travel) website and Notice 704/1 (Sep 04) for further information and do not treat this paragraph as definitive.

ADMINISTRATIVE INDUCTION TO HQ NRDC-T

The Turkish military and bureaucratic systems are complex, confusing and can be daunting to a newcomer. The phrase 'Byzantine bureaucracy' was invented here after all. However, your predecessor, your UK and NRDC-T sponsors, the HQ NRDC-T Family Support Centre staff and, most of all, Irfan will guide you through the maze during your first few weeks. As a generalisation, nothing happens without paperwork and even then it can be slow. You can help greatly by being patient and bringing the following with you. It will be useful for you to have digital scanned copies of everything anyway and to email them to NSE ahead of arrival but still bring the original documents with you:

- a. Copies of your assignment order (make sure you print this off from JPA before the date it becomes effective, after which it can disappear into the JPA data chasm).
- b. Copies of your UK and NATO Security Clearances. Your Unit Vetting Officer / RAF Police should ensure that NATO Security Clearance has been applied for and the original sent to the UK NSE 4 weeks prior to arrival in post to allow you to get an ID Card and get into the HQ. You can also apply for your Security Clearance directly from the DVA.
- c. The following information about yourself and all your family members:
 - (1) Full names.
 - (2) Date & place of birth.
 - (3) Weight (in kg's) & height (in cm's).
 - (4) Colour of eyes and hair.
 - (5) Name of your father & mother, and name of your wife's father & mother
- d. Receipts or bills of sale for your car, caravan, boat, trailer, trailer tent, etc
- e. Marriage and birth certificates (originals) for yourself and your dependants.
- f. Passports for you and your dependants.
- g. Driving licences.
- h. A sense of humour!

Please check with your APC desk or your unit security officer about the security clearance requirement. If you have to be vetted then start the process NOW as it can take up to 6 months.



MISCELLANEOUS ADMINISTRATION

Residency Permits. The UK NSE and/or HQ support staff will guide you through the process of applying for residency for your family. Family members will need to be present when applying at the Immigration Department. Getting an appointment can take weeks and can only be applied for when in Turkey so speak to Irfan once your family's travel dates are firmed up so he can act early.

Driving Licence. Your UK/EU Driving Licence is valid in Turkey (note that this is an exception for NATO families – other foreign residents are required to convert their national licence to a Turkish one). Both serviceman and spouse must present a photocopy to the NSE on arrival so he can produce a Turkish translation, which will be required if stopped by the traffic police or in the event of an accident.

Travel Insurance. You should ensure that you have adequate travel insurance for both you and your family to cover both your journey over here and your stay in Turkey. Most Travel Insurance that is limited to European cover includes the parts of Turkey in Asia however, you should still check.

Household Insurance. As you would with any Service or Substitute Service Families Accommodation in the UK or Germany, you should ensure you have adequate household insurance to cover any damage to the service household furniture and equipment.

Car Insurance. See Chapter 9 for general advice on cars including car insurance.

Personal Information Proforma. The NSE will email you a Personal Information Proforma. You are asked to fill this in and return asap in order to help them prepare for your arrival.