



European
Joint
Support Unit

Financial & Banking

Izmir





BANKING

Credit/ Debit Cards. You are advised to bring credit cards with you. VISA, AMEX and MasterCard are all widely accepted (although there have been some sporadic cases of UK cards not being accepted in petrol stations and supermarkets), therefore it is recommended that you have more than one card in your possession. It is worthwhile having a credit card registered at a UK address as some firms will not accept credit cards registered as abroad or to BFPO addresses. You should also bring a cash card with PIN for ATM machines.

UK Bank Accounts. Some UK banks and credit card companies apply charges for cash withdrawals and foreign currency transactions overseas. You are advised to check with your card provider prior to departing the UK and, if required, upgrade your cards to one which allows free overseas transactions.

ADVANCE OF PAY

Service personnel assigned to an overseas location can apply for an advance of pay, of up to four month's net pay, which is repayable over 12 months. Please see your current unit HR staff for more information and familiarise yourself with the regulations as you may have a tax liability on the outstanding balance (£10,000.00 in a FY). Initial outlay of costs on arrival in Izmir can be expensive, for example car registration, internet/phones.

Banking. Whilst posted to LANDCOM HQ, you are required to open two bank accounts; a local TRY (Turkish Lira) account and a EURO account (For NATO TDY expenses). Opening a bank account is relatively easy as the bank is on the base and HNLO Muhsin Mukiyen – who works in NSE - will help you in opening the bank account. You need approximately 50 TRY cash in order to open the accounts. At the same time, you can open a fixed deposit account with the bank for approximately 500 TRY; this is necessary in order to receive the tax-free fuel with OPET in Turkiye. A fixed deposit account can also be opened at a later stage.



ALLOWANCES

During your assignment to Türkiye there are various allowances that you will attract. Some of the most common ones are listed below:

LOA. LOA is to contribute towards the necessary additional cost of day-to-day living, when Service personnel (SP) are assigned or deployed overseas at public expense. It recognises the amount by which average essential day-to-day expenditure in an overseas location differs from that in the UK.

GYH (O). All Service personnel who are permanently assigned to an overseas station are eligible for GYH (O). For Reserve personnel, this eligibility is unlikely to extend beyond Full Time Reserve Service (Full Commitment) (FTRS (FC)), FTRS (Limited Commitment) (LC) and Mobilised Personnel. In addition, any spouse/civil partner and/or dependent child (ren) accompanying the Service person on the overseas assignment will also be entitled to GYH (O). For your post in Türkiye you are only eligible for 1 GYH (O) journey for every 12 months of your tour. More information on GYH (O) can be found at JSP 752 Pt 2 Chapter 9 Section 11.

Longer Separation Allowance. This covers both VOLSEP and INVOLSEP. Depending on your circumstances you may be eligible for the separation allowances for your post in Türkiye. You also get separation allowances when you go for temp duty from your post in Izmir to another location for more than 7 days or from day 1 if field conditions are granted. To understand your eligibility for this allowance please liaise with the NSE staff. More information on LSA can be found at JSP 752 Pt 2 Chapter 5 Section 4.

Travel and Subsistence Allowance. Travel and Subsistence allowances in Türkiye are governed by two policies, National Travel and NATO Travel. National Travel falls under the EJSU Travel Policy and can only be used for national business e.g. career related courses etc, whereas NATO travel falls under NATO and EU per Diem travel policy for UK personal and is used for temporary duties based on your job within the NATO LANDCOM headquarters. On your arrival to Izmir, NSE can provide more information on these policies.

Travel for Medical and Dental Appointments. Due to non-availability of Service transport, service personnel and dependants can either use their personal vehicle for medical and dental appointments or can use public transport/taxi. If you are using your own vehicle you can only claim MMA if you have business insurance for that vehicle. For taxi and public transport, you can claim the receipted actuals.



Split of Net Pay. Split of net pay to a Turkish Bank account is not possible using the JPA automated process. Once, you have a Turkish bank account you are to make arrangements with your UK bank to transfer the money into Turkish account. This can be achieved either with phone banking or internet banking. The charges and the difference in GAR (Government Accounting Rate – Updated monthly) can be claimed back through JPA i-Expenses. More information regarding this can be found at JSP 754.

It is understood that this is going to be very difficult with all the expenses upon your initial arrival. To cover this, and to make sure the service person is not out of pocket, the policy of EJSU headquarters states that for the first six weeks of your arrival you can use your UK card in Turkiye e.g., ATMs and points of sale, and claim the transaction fees and the difference in the GAR rate through the JPA I – Expenses. Upon your arrival NSE will provide more information on this topic.

Tax-free Motor Vehicles UK. Service personnel on assignment to Turkiye are entitled to purchase tax free motor vehicles. Single/Unaccompanied soldiers can only register one motor vehicle on the Turkish Traffic system where as married accompanied personnel can register 2 vehicles at the Turkish Traffic system.

Tax free motor vehicles Turkiye. Consistent with Article VIII paragraph 2 and 3 of the Paris Protocol, personnel who are entitled to temporarily import motor vehicles in accordance with Article XI paragraph 6 of the NATO SOFA may also purchase such motor vehicles on the Turkish commercial market free of duties and taxes.