XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | TURKEY

Private Pension Contribution — Turkey Citizenship by Investment

Contribute USD 500,000 to a Turkish private pension system and stay in it for three years. Added to the programme in May 2022.

INVESTMENT FROM	TIMELINE	HOLDING PERIOD	FAMILY
USD 500,000	6 months (XIPHIAS average)	3 years	Spouse, children up to age 18

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

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+971 52 727 5101 | dubai@xiphiasimmigration.com

At a glance

COUNTRY **Turkey**	ROUTE **Citizenship by Investment - Bond**
MINIMUM INVESTMENT **USD 500,000**	TIMELINE **6 months (XIPHIAS average)**
HOLDING PERIOD **3 years**	FAMILY MEMBERS **Spouse, children up to age 18**
LAST UPDATED **1 October 2026**	

Overview

Contributing **USD 500,000** to a Turkish private pension system and remaining in it for **three years** qualifies you, your spouse and your children under 18 or dependent for Turkish citizenship.

This route was **added on 13 May 2022** by the same Presidential Decision that raised the property threshold to USD 400,000.

Before anything else: what this means for an Indian passport

India does not allow dual citizenship. Section 9(1) of the Citizenship Act 1955 says that any citizen of India who voluntarily acquires the citizenship of another country **shall cease to be a citizen of India**.

Acquiring Turkish citizenship is voluntary. So your Indian citizenship ends **automatically, by operation of law, on the day you acquire Turkish citizenship**. There is no Indian decision to appeal, no discretion to exercise, and no way to defer it. You must surrender your Indian passport and obtain a Surrender Certificate.

You can then apply for **Overseas Citizen of India** status. The Ministry of External Affairs is explicit that *OCI is not to be misconstrued as dual citizenship* and confers no political rights. As an OCI you cannot vote, cannot hold constitutional posts, do not have equality in public employment, and **cannot acquire agricultural land, farmhouses or plantation property in India**.

This is a **replacement** of your Indian citizenship, not an addition to it. Turkey itself permits dual citizenship and requires no renunciation — the restriction is entirely on the Indian side.

For many families this trade is still worth it, particularly for the US E-2 route. It is a decision to make with the full picture in front of you, before any funds move.

Why it can suit some families

Unlike property, there is nothing to find, value, maintain or resell. Unlike a business, there is nothing to operate. It is the simplest of the seven routes administratively, and Article 20(8) lets you switch into another investment type later without restarting the three-year clock.

Türkiye and the US E-2 visa

Türkiye is a US E-2 treaty country, in force since 18 May 1990. India is not. For families whose real goal is the United States, that is usually why Türkiye is on the list at all.

Key benefits

- Around 6 months from application to passport on XIPHIAS files. No Turkish government source publishes an overall processing time.
- Türkiye permits dual citizenship and requires no renunciation. India does not — see what this means for an Indian passport.
- No prior residency requirement in Türkiye.
- Visa-free or visa-on-arrival travel to 113 countries.
- Family inclusion: your spouse, and children under 18 or dependent. Parents cannot be included.
- Nothing to find, value, maintain or resell — administratively the simplest of the seven routes.
- Türkiye is a US E-2 treaty country (in force since 18 May 1990). India is not.

Requirements

- Be at least 18 years old.
- Clean criminal record and pass thorough due diligence screenings.
- No impediment on national-security or public-order grounds (Law 5901, Article 12).
- Contribute at least USD 500,000 to a Turkish private pension system and remain in it for three years.

When this route may not fit

- Incomplete or falsified documentation.
- Unclear source of funds.

Costs and government fees

Programme costs

Item	Amount	Notes
Private pension contribution (minimum)	USD 500,000	One qualifying investment covers the principal applicant, the spouse, and children under 18 or dependent. Held in the private pension system for three years.

Document checklist

Identity & Civil

- Passport copies (valid >= 12 months)
- Birth and marriage certificates
- National ID / residential proof

Financial & Source of Funds

- Bank statements (6–12 months)
- Proof of legal source of funds
- Bank reference letters

Compliance

- Police clearance / Interpol certificate
- Passport-size photos

Investment Proof

- Private pension contract and contribution confirmation
- Certificate of conformity from SEDDK

Important notes

- Indian citizenship ends automatically on acquiring Turkish citizenship. Read what this means for an Indian passport before committing funds.
- You must remain in the private pension system for three years without a break. Exiting early breaks the qualification.
- Once the foreign currency sale to the Central Bank completes it cannot be reversed or cancelled.

Compliance

- Article 20(2)(f) requires a contribution of at least USD 500,000 to a private pension system, held for three years. Certifying authority: the Insurance and Private Pension Regulation and Supervision Agency (SEDDK).
- This route was added by Presidential Decision 5554, effective 13 May 2022 — the same instrument that raised the property threshold to USD 400,000.
- Article 20(8) allows switching between investment types to complete the three-year period.
- For the property, bank deposit, government debt, fund and pension routes, the foreign currency must be sold to a Turkish bank and by that bank to the Central Bank of Türkiye before the transaction. This does not apply to the fixed capital or job creation routes.

- Only US dollars, euro, pounds sterling and Swiss francs are accepted for that conversion.
- The USD threshold is tested at the Central Bank effective selling rate and/or cross rate on the determination date (tespit tarihi) — not the contract date and not the application date.
- Law 5901 Article 12 includes the foreign spouse, and the applicant's and spouse's children who are under 18 or dependent. Parents cannot be included.
- The 6 month timeline shown is XIPHIAS's own observed average. No Turkish government source publishes an overall processing time for this programme.

Official sources: Türk Vatandasligi Kanununun Uygulanmasina Iliskin Yönetmelik, Article 20 (consolidated text); Resmî Gazete No. 31834, 13 May 2022 — Presidential Decision 5554 raising the property threshold to USD 400,000; Central Bank of Türkiye — implementation instruction on FX sales under the citizenship regulation; Nüfus ve Vatandaslik Isleri — citizenship services FAQ; US Department of State — treaty countries (Türkiye E-2 in force 18 May 1990); Citizenship Act 1955, Section 9(1) — Government of India; Government of India — passport surrender certificate; Ministry of External Affairs — Overseas Citizenship of India scheme.



NEXT STEP

Plan your Turkey application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Private Pension Contribution — Turkey Citizenship by Investment** fits, set out the full cost in writing and manage the application with you from start to finish.

CALL OR WHATSAPP	+971 52 727 5101
EMAIL	dubai@xiphiasimmigration.com
WEBSITE	www.xiphiasimmigration.ae
OFFICE	Jumeirah Lakes Towers, Dubai, United Arab Emirates

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