XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | TURKEY

# Real Estate Investment – Turkey Citizenship by Investment

Buy Turkish property worth at least USD 400,000 and hold it for three years. Türkiye allows dual citizenship — India does not, and that is the first thing to understand.

| INVESTMENT FROM | TIMELINE | HOLDING PERIOD | FAMILY |
|---|---|---|---|
| USD 400,000 | 6 months (XIPHIAS average) | 3 years | Spouse, children up to age 18 |

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Updated 1 October 2026
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## At a glance

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|---|---|
| COUNTRY<br>**Turkey** | ROUTE<br>**Citizenship by Investment - Real Estate** |
| MINIMUM INVESTMENT<br>**USD 400,000** | TIMELINE<br>**6 months (XIPHIAS average)** |
| HOLDING PERIOD<br>**3 years** | FAMILY MEMBERS<br>**Spouse, children up to age 18** |
| LAST UPDATED<br>**1 October 2026** | |

## Overview

Buying Turkish property worth **at least USD 400,000** and holding it for **three years** qualifies you, your spouse and your children under 18 or dependent for Turkish citizenship.

The threshold rose from USD 250,000 on **13 June 2022** under Presidential Decision 5554. Since **12 December 2023** the property must have condominium ownership or construction servitude established, or be *arsa*-classified land with a building on it — bare and agricultural land no longer qualify.

## 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 Indian families still choose this

**Türkiye is a US E-2 treaty country** — the treaty has been in force since 18 May 1990. India is not. So a Turkish passport is one of the few routes that opens the US E-2 treaty investor visa to a family that began with only Indian nationality. That is the single most common reason our clients look at Türkiye rather than a Caribbean programme.

## How the money must move

The foreign currency must be sold to a Turkish bank, and by that bank to the Central Bank of Türkiye, **before** the property transaction. Only **US dollars, euro, pounds sterling and Swiss francs** are accepted. The USD threshold is measured at the Central Bank rate on the **determination date**, not the date you signed or the date you applied — so budget a margin.

## 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.
- Potential rental income from the property.
- 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).
- Purchase qualifying real estate worth at least USD 400,000 and hold it for three years.

### When this route may not fit

- Incomplete, falsified, or misleading documentation.
- Unclear or illegitimate source of funds.
- Bare land or agricultural land, which no longer qualifies since 12 December 2023.

# Costs and government fees

### Programme costs

| Item | Amount | Notes |
|---|---|---|
| Qualifying real estate (minimum) | USD 400,000 | One qualifying investment covers the principal applicant, the spouse, and children under 18 or dependent. The threshold is measured at the Turkish Central Bank rate on the determination date. |

# Document checklist

### Identity & Civil

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

### Financial & Source of Funds

- Bank statements for the last 6–12 months
- Proof of legal source of funds
- Bank reference letters

### Compliance

- Police clearance / Interpol certificate
- Passport-size photos

### Investment Proof

- Property purchase agreement or land registry documents
- Official property valuation report approved by the Capital Market Board

# Important notes

- Indian citizenship ends automatically on acquiring Turkish citizenship. Read what this means for an Indian passport before committing funds.
- Since 12 December 2023 the property must have kat mülkiyeti (condominium ownership) or kat irtifaki (construction servitude) established, or be arsa-classified land with a building on it. Bare land and agricultural land no longer qualify.
- A three-year no-sale annotation is placed on the title deed. This is a legal block at the registry, not a penalty — the transfer simply will not process.
- Foreign nationals may own at most 10% of the privately-owned area of any district (ilçe) and 30 hectares nationwide. Military and strategic security zones are excluded entirely.
- Two official Turkish PDFs still show the old USD 250,000 figure — the Migration Management brochure and an Investment Office guide. They are out of date. The binding figure is in Article 20(2)(b) of the regulation and in

Official Gazette 31834.

## Compliance

- Minimum USD 400,000, raised from USD 250,000 by Presidential Decision 5554, published in Official Gazette No. 31834 on 13 May 2022 and in force from 13 June 2022.
- Certifying authority: the Ministry of Environment, Urbanisation and Climate Change.
- A notarised sales undertaking (satis vaadi) also qualifies where USD 400,000 is paid up front with a three-year no-transfer annotation.
- 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.
- Whether the threshold is tested against the SPK-licensed appraisal value or the declared sale price is set by Land Registry (TKGM) circulars. XIPHIAS confirms the position directly with TKGM for your property before you commit.

**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; Land Registry Law No. 2644, Article 35; Central Bank of Türkiye — implementation instruction on FX sales under the citizenship regulation; Nüfus ve Vatandaslik Isleri — citizenship services FAQ; Investment Office of the Presidency — acquiring property and citizenship; 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.



XIPHIAS Immigration

NEXT STEP

# Plan your Turkey application with our Dubai team

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


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## CREDENTIALS

- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.


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