XIPHIAS Immigration

COUNTRY BROCHURE



CITIZENSHIP BY INVESTMENT | COUNTRY GUIDE

Turkey Citizenship by Investment

Seven routes to Turkish citizenship, from USD 400,000 in property. Verified against the Turkish regulation — including the three-year holding period and what acquiring Turkish citizenship does to an Indian passport.

PROGRAMMES	VISA-FREE DESTINATIONS	CAPITAL	CURRENCY
7	113	Ankara	Turkish Lira (TRY)

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Turkey at a glance

CAPITAL **Ankara**	POPULATION **87,629,938**
LANGUAGE **Turkish**	CURRENCY **Turkish Lira (TRY)**
TIME ZONE **UTC+3 (Turkey Time)**	CLIMATE **Mediterranean, with hot summers and mild winters**
PROGRAMMES WE ADVISE ON **7**	LAST UPDATED **1 October 2026**

Overview

Türkiye grants citizenship by investment under Article 20 of the Turkish Citizenship Regulation, through seven routes: real estate from USD 400,000; USD 500,000 in fixed capital, a bank deposit, government debt instruments, real estate or venture capital fund shares, or a private pension; or the employment of 50 people. Property, deposit, debt instrument, fund and pension investments are held for three years. Your spouse and children under 18 or dependent are included; parents are not. No prior residency is required. Türkiye permits dual citizenship, but India does not: Indian citizenship ends automatically on acquisition.

Key points

- Visa-free or visa-on-arrival access to 113 countries
- No prior residency requirement. Türkiye permits dual citizenship; India does not — Indian citizenship ends on acquisition.
- Seven routes: real estate, fixed capital, job creation, bank deposit, government debt instruments, investment fund shares and private pension
- Around 6 months on XIPHIAS files; no Turkish government source publishes an overall processing time
- Türkiye is a US E-2 treaty country, in force since 18 May 1990. India is not.

Programmes in Turkey



Bank Deposit – Turkey Citizenship by Investment

Commit USD 500,000 through a Turkish bank deposit and hold it for three years. Türkiye allows dual citizenship — India does not, and that is the first thing to understand.

From USD 500,000 | 6 months (XIPHIAS average)



Business Investment – Turkey Citizenship by Investment

Make a USD 500,000 fixed capital investment in Türkiye. No currency conversion requirement and no stated holding period — but Indian citizenship still ends on acquisition.

From USD 500,000 | 6 months (XIPHIAS average)



Fund Investment – Turkey Citizenship by Investment

Commit USD 500,000 through a real estate or venture capital investment fund and hold it for three years. Türkiye allows dual citizenship — India does not, and that is the first thing to understand.

From USD 500,000 | 6 months (XIPHIAS average)



Government Bonds – Turkey Citizenship by Investment

Commit USD 500,000 through Turkish government debt instruments and hold them for three years. Türkiye allows dual citizenship — India does not, and that is the first thing to understand.

From USD 500,000 | 6 months (XIPHIAS average)



Job Creation – Turkey Citizenship by Investment

Employ 50 people in Türkiye. No investment threshold applies to this route — the requirement is the payroll, certified by the Ministry of Labour.

6 months (XIPHIAS average)



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.

From USD 500,000 | 6 months (XIPHIAS average)



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.

From USD 400,000 | 6 months (XIPHIAS average)

The seven routes

Route	Minimum	Hold	Certified by
Real estate	**USD 400,000**	3 years	Ministry of Environment, Urbanisation and Climate Change
Fixed capital investment	USD 500,000	none stated	Ministry of Industry and Technology
Job creation	**50 employees**	none stated	Ministry of Labour and Social Security
Bank deposit	USD 500,000	3 years	BDDK
Government debt instruments	USD 500,000	3 years	Ministry of Treasury and Finance
Investment fund shares	USD 500,000	3 years	Capital Markets Board (SPK)
Private pension	USD 500,000	3 years	SEDDK

The holding period is **three years** for the property, deposit, debt instrument, fund and pension routes (Article 20 of the regulation). The regulation states no holding period for fixed capital investment or job creation.

No route has been added or removed since December 2023.

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.

The real reason Indian families look at Türkiye

Türkiye is a US E-2 treaty country, in force since 18 May 1990. India is not, and never has been. An Indian passport cannot access the US E-2 treaty investor visa at all. A Turkish passport can.

That is usually the whole business case. If the United States is not your goal, compare Türkiye carefully against the other citizenship programmes. Section 9(1) applies to every one of them, so the comparison turns on cost, travel access and family rules.

What changed in December 2023

Property must now 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. If you were shown a plot, check this first.

A note on two official PDFs

Two Turkish government PDFs still show the old **USD 250,000** property figure — a Migration Management brochure and an Investment Office guide. They are out of date. The binding figure is USD 400,000, set by Presidential Decision 5554 in Official Gazette No. 31834 and in force since 13 June 2022. If someone shows you one of those PDFs as evidence the threshold is lower, they are reading a stale document.

{/ restored from the 2019–2026 site /}

Turkey Business Visa

For investors looking for Turkey Bussiness Visa, this program gives the aspirants the opportunity to choose from a number of different types of economic investments which will help develop the country’s economy and avail the benefits and opportunities that the country provides.

Turkey Citizenship by Investment Program

The Citizenship by Investment Program of Turkey invites investors to invest in the Real Estate of the country or invest in long-term fixed investments or create jobs by setting up businesses or invest in Government bonds or Venture Capital Investment funds or they can simply have the recommended bank deposits to obtain Turkey’s citizenship. This program was started in the year 2018.

Turkey is located on the cross borders of Europe and Asia. Although it’s a small nation, Turkey has a strong economy with stable Governance. The Government of Turkey provides good living conditions for the general public. The taxes

are also reasonably low in Turkey.

Ankara is its capital.

The law for Citizenship by Investment was passed by amending the Turkish Citizenship Law No. 5901. This was primarily introduced to enhance the economy of Turkey while providing and creating jobs for the Turkish public.

Benefits of Obtaining Citizenship by Investment in Turkey

- Dual citizenship
- There is no compulsion to live in Turkey at any given point in time
- Benefits will be extended to all of the family members
- Access to the best cross-continent market through Turkey
- Access genuine Turkey cuisine
- Investment to ensure a stable economic growth

Types of All Turkey Investor and Work Visa

The types of Turkey Investor Visa pathways are:

The types of employment and routes to get a Work Visa are:

- Employment Purpose/Special Employment Purpose
- Assigned Lecturers/Academics
- Assigned Sportsperson
- Assigned Artists
- Assigned Free Zone Workers
- Assigned Journalists
- Montage and Repairman Purposes

Turkey Golden Visa

The Turkey Golden Visa program is a Citizenship by Investment program that allows foreign individuals and their families to obtain Turkish citizenship by making investments in the country. It is becoming an increasingly popular path for those seeking Citizenship by Investment.

The various ways options available to individuals investing in real estate, making a fixed capital investment, or depositing money in a Turkish bank account.

Explore the Process and Benefits of Obtaining Turkey Residency through Investment Program

After choosing the qualifying Turkey citizenship by investment program, a residence permit application shall be made on the family's behalf. The main applicant is then required to open a bank account in Turkey.

Once all application documents have been prepared, the investment can be completed and the documents submitted to the government. The review process will begin once the application has been received by the government. An interview may also be requested.

Our Turkey investment residency experts can guide you through the process of getting a Turkey investment visa and avail the benefits of obtaining a Turkey investment residency.

How the application works

1. **Initial consultation: XIPHIAS assesses eligibility, explains the Indian citizenship consequence and helps you select the investment route.**
2. **Make the qualifying investment. For the property, deposit, debt instrument, fund and pension routes, the foreign currency is first sold to a Turkish bank and by that bank to the Central Bank of Türkiye.**
3. **Obtain the certificate of conformity (Uygunluk Belgesi) from the ministry or agency that certifies your route.**
4. **Apply for a short-term residence permit under Article 31/1(j) of Law No. 6458 at the provincial Migration Management directorate.**
5. **Submit the citizenship application. The file goes to the Ministry of Interior and the decision is taken by Presidential Decision.**
6. **Citizenship approval and passport issuance.**

General requirements

- Applicant must be at least 18 years old with a clean criminal record.
- Successfully pass due diligence checks and provide proof of legal source of funds.
- No impediment on national-security or public-order grounds (Law 5901, Article 12).
- Complete the selected investment according to Article 20 of the regulation.

Questions clients ask

How long does the process take?

No Turkish government source publishes an overall processing time. On XIPHIAS files the process typically takes around 6 months from application to passport.

Can family members be included?

Yes. Your foreign spouse, and your and your spouse's children who are under 18 or dependent (Law 5901, Article 12). Parents cannot be included.

What is the minimum investment?

USD 400,000 for real estate, or USD 500,000 for fixed capital, a bank deposit, government debt instruments, investment fund shares or a private pension. The job creation route requires the employment of 50 people rather than a capital amount.

Are there taxes on citizenship?

Turkey does not impose special taxes for citizenship, though standard property or income taxes may apply depending on the investment type.

Is prior residency required?

No prior residency is required to obtain Turkish citizenship through investment.

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.



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NEXT STEP

Discuss your Turkey options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Turkey routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

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