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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At a glance

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



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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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