

Turkish Citizenship by Investment

A practical guide for Chinese investors · 2026

Buying a USD 400,000 property does not automatically bring Turkish citizenship.

For Chinese investors planning to apply for Turkish citizenship through investment:
the legal points to understand before any large payment is made.

This guide covers:

- 01 The main investment routes
- 02 Which real estate qualifies
- 03 Why the TTB, the DAB and payment documents matter
- 04 The three-year commitment and the application process
- 05 Family members, dual nationality and common risks

Understand first, invest second

Introduction and investment routes

Turkish law gives qualifying foreign investors a route to apply for citizenship through investment. The most common is the purchase of eligible real estate worth at least USD 400,000 in total, with a commitment in the land registry not to sell for three years.

Whether the property qualifies, the valuation documents, the method of payment, the bank records, the seller, the property's ownership history and the land registry steps can all decide whether the purchase can be used for citizenship. These points are best reviewed before any large payment is made.

01 · The investment routes

Real estate · USD 400,000

Eligible real estate worth at least USD 400,000 in total, with a three-year no-sale commitment entered in the land registry.

Bank deposit · USD 500,000

At least USD 500,000 or equivalent deposited with a bank in Türkiye and kept for at least three years under the rules.

Fixed capital · USD 500,000

Fixed capital investment of at least USD 500,000 or equivalent, confirmed by the competent authority.

Other financial investments · USD 500,000

Qualifying government debt instruments, real estate or venture capital investment fund units, private pension contributions and similar, generally with a holding period.

Employment · 50 jobs

Creating at least 50 jobs, confirmed by the competent authority.

Each route is confirmed by a different authority. Confirm the conditions and procedure in force for the chosen route before structuring the investment.

USD 400,000 is not the whole test

02 · Is a USD 400,000 property always enough?

No. The advertised price or the price agreed between the parties is not the test. The authorities also look at:

- The price in the official land registry deed
- Actual payments and bank transfers
- Valuation and amount-determination documents
- The legal nature of the property
- The seller and the property's past ownership
- Any other restriction affecting eligibility

“The price is above USD 400,000” and “this property can be used for citizenship” are two different legal questions.

03 · Which property qualifies?

Condominium ownership

Independent units with *Kat Mülkiyeti*.

Construction servitude

Eligible property with *Kat İrtifakı*.

Land with a building

Registered as land, with a qualifying permanent building on it.

Bare undeveloped land and agricultural land cannot be used under the current real estate route.

Property acquired in co-ownership shares cannot in principle be used for a citizenship application; acquisition of the whole of a property by one foreign investor is assessed differently.

An investor may buy one or several eligible properties, provided the investment as a whole meets the amount and the other legal conditions.

Why the TTB matters

04 · Valuation and the amount determination document

The amount that counts for citizenship is confirmed through a prescribed valuation system. The **TTB (*Tutar Tespit Belgesi*)** is based on a valuation report by a licensed valuation institution, is processed through the official electronic system, and states the investment amount that can be accepted for the property in the citizenship procedure.

So it is not enough that the contract says USD 400,000. The authorities check that the transaction documents, the payment records and the amount in the TTB each meet the requirement.

September 2026 update · applied from 28 September 2026

- No more than 12 months may pass between the date of the TTB and the land registry application for the citizenship transaction (previously six months). Beyond that, the valuation report underlying the TTB in principle has to be renewed.
- Valuation reports for citizenship purposes are no longer limited to a single designated institution; institutions authorised by the Capital Markets Board and connected to the official valuation system may issue them.
- Purchases from real estate investment trusts (GYO) for citizenship purposes now also require qualifying valuation support before transfer.

Implementing guidance on these changes may still be supplemented. The rules applied by the land registry on the day of the transaction are decisive.

05 · Why the method of payment matters

DAB · Döviz Alım Belgesi

The foreign currency purchase certificate. The purchase currency has to be handled through the banking system under the Turkish foreign exchange rules, with a DAB issued.

Bank payment records

Bank-confirmed receipts are key evidence that payment was actually made.

The amount in the official deed, the actual payments and the amount-determination document must correspond to one another and each satisfy the minimum investment. **Confirm the payment structure and the documents before transferring the main sum.**

Ownership history can also disqualify a property

06 · The point most often overlooked

Not every property bought from a Turkish individual or company qualifies. The current rules restrict properties with certain ownership and transfer histories, for example:

- property previously held by a foreign natural person and later transferred to a Turkish citizen or company cannot, under certain conditions, be used for a new citizenship application;
- property already used for citizenship by investment cannot in principle be used again;
- property bought from the investor's own name, a spouse, children or other close relatives, or from companies connected to them, may not count.

The exact scope and exceptions are set by the land registry's current guidance and have to be checked case by case. Before buying, establish:

- The current registered owner
- The seller's identity
- Past transfers of the property
- Any link to the buyer or the buyer's close relatives
- Whether the property was used in another citizenship application

The seller's name on the current title deed is not enough to decide eligibility.

Promise-of-sale contracts and the three-year commitment

07 – 08

07 · Can I apply on a promise-of-sale contract?

Where the conditions are met, yes. The contract must be drawn up by a notary in the form required by law, the property must have condominium ownership or a construction servitude, at least USD

400,000 or equivalent must be paid in advance under the rules, and a commitment not to transfer or cancel for three years must be entered in the land registry.

An ordinary private agreement is not the same as a qualifying promise-of-sale arrangement. For new developments where final title has not yet passed, confirm before payment that the project and the contract structure really meet the citizenship requirements.

08 · What does the three-year commitment mean?

A commitment not to sell for three years is entered in the land registry. This is a legal restriction of the citizenship procedure, not general investment advice.

If ownership changes or the investor asks for the entry to be removed before the period ends, the competent authorities are notified and citizenship that has been granted or is being processed may be affected. Consider before buying whether you are willing and able to hold the investment for the required period.

The application process

09 · Not "buy a home, collect a passport"

- 1 **Pre-investment legal review.** Property, seller, land registry, investment amount, payment structure and eligibility.
- 2 **Valuation and TTB.** Obtained through the prescribed system.
- 3 **Payment documents.** Bank payment records, DAB and other required documents.
- 4 **Land registry transaction.** Purchase or qualifying promise of sale, with the three-year restriction registered.
- 5 **Certificate of conformity.** The competent authority confirms that the investment meets the requirements.
- 6 **Residence permit and citizenship applications.** Filed under the investment procedure.
- 7 **Review by the authorities.** Meeting the investment amount does not mean automatic citizenship. The final decision is made by the competent authorities under the law, including national security and public order checks. No lawyer or agent can guarantee the outcome or the timing.

Family members and dual nationality

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10 · Can my spouse and children apply with me?

Where the legal conditions are met, the investor's foreign spouse and the minor or dependent children of the investor or the spouse can be included in the same procedure. Adult, financially

independent children do not generally acquire citizenship merely because a parent has invested. Family structure, ages, dependency and documents should be confirmed individually before applying.

11 · A particular point for Chinese investors

From the Turkish side, the investment route does not as such require an applicant to give up an existing nationality. That does not mean acquiring Turkish citizenship has no consequences under Chinese law.

The Nationality Law of the People's Republic of China does not recognise dual nationality for Chinese nationals.

Before deciding to apply, take advice from qualified Chinese legal professionals or the competent Chinese authorities on:

- The effect on Chinese nationality
- The nationality of family members
- Chinese passports and identity documents
- Other legal or administrative consequences in China

Tercan Legal advises on Turkish law only. This guide is not an opinion on Chinese nationality law.

The most common risks

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Looking only at the sale price

An advertised price above USD 400,000 does not prove eligibility.

Paying first, checking later

If a problem with the property, the seller or the payment structure appears after payment, it is much harder to correct.

Ignoring the property's history

A Turkish seller today does not mean the earlier transfers meet the rules.

Inconsistent payment documents

Mismatches between the contract, the registered price, the bank payments and the amount-determination document cause problems.

Treating a purchase as citizenship

Reaching the threshold is only one part of the system. The application is still reviewed by the authorities.

Relying only on the seller's side

Sales staff can explain the project and the commercial terms; eligibility for citizenship is a separate legal question.

13 · Checklist before paying

- Land registry status of the property
- Registered owner and seller's identity
- Whether the property type qualifies
- Mortgages, attachments or other restrictions
- Past ownership and transfers
- Whether it counts towards USD 400,000
- Timing of the valuation and TTB
- DAB and bank payment documents
- Legal form of the contract or promise of sale
- How the three-year restriction will be registered
- Whether family members can be included
- Whether the overall structure fits the citizenship aim

How Tercan Legal can help

14 · Identify the problems before the investment is made

- Pre-investment legal due diligence on the property
- Land registry and ownership review
- Review of the seller and the transaction structure
- Legal review of eligibility for citizenship
- Sale and promise-of-sale contracts
- Legal coordination of valuation, TTB and transaction documents
- Review of payment documents and procedure
- Land registry procedures
- Certificate of conformity and the citizenship application
- Other legal matters connected with investing in Turkish real estate

Confirm before investing, not after paying

If you are considering a purchase in Türkiye with citizenship in mind, have the property and the structure checked against the current rules before paying a deposit or the main price.

Contact Tercan Legal

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Written materials can be provided in Chinese; the language of day-to-day communication is agreed before engagement.

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