

## Türkiye Introduces Mandatory Secure Payment System for Real Estate Transactions

**MAY 1, 2026**

On April 29, 2026, an amendment to the Regulation on Real Estate Trade, which has been in force since June 5, 2018, introduced a new Supplementary Article 1 establishing a mandatory secure payment mechanism for real estate transactions in Türkiye. This system is intended to ensure that the transfer of title at the land registry and the payment of the purchase price are executed simultaneously, thereby significantly reducing transactional risks for both buyers and sellers.

The requirement is set to become compulsory as of July 1, 2026; however, the Ministry of Trade (the “Ministry”) retains the discretion to postpone its implementation for up to an additional three months, if deemed necessary.

Under the new provision, all proceeds arising from real estate sales, whether settled in cash, via wire transfer, electronic funds transfer, or through any other method designated by the Ministry, must be processed through the official payment system. This mechanism is designed to synchronise the transfer of title with the transfer of funds, ensuring that both occur concurrently within a secure and controlled framework. A service fee is applied to each transaction processed through the system, and this fee is deducted from the sale proceeds payable to the seller.

Where all or part of the purchase price is financed through a bank (as defined under Banking Law No. 5411) or by a financing or savings financing company (as defined under Law No. 6361), the mandatory payment system will apply solely to the portion of the consideration not covered by the relevant credit facility. In such cases, the financed amount may be disbursed in accordance with the lender’s internal procedures, while the remaining balance must be processed through the designated system.

The detailed procedures and principles governing the establishment and operation of the system, the categories of transactions that may be exempt from its scope, the structure and allocation of the applicable service fees will be announced by the Ministry in due course. These secondary regulations will be published on the Ministry’s official website following consultation with the Ministry of Environment, Urbanisation and Climate Change.

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Furthermore, a supervisory commission composed of representatives from the Ministry and the Ministry of Environment, Urbanisation and Climate Change will be established to oversee the system's operation and address technical issues.

Once the new rules come into effect, all relevant transactions will be required to utilise the designated payment system. Accordingly, transaction documentation and payment arrangements should be carefully structured to ensure alignment with the operational requirements of the system. Failure to do so may result in delays in the completion of title transfers or procedural complications before the land registry.

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