

Secure Payment System Becomes Mandatory for Real Estate Sales

Regulations requiring the use of a secure payment system in real estate sales have been introduced through the Regulation Amending the Regulation on Real Estate Transactions in the Official Gazette on 29 April 2026.

The Regulation establishes the following principles regarding payment processes in real estate sales:

- (i) **Cash and Non-Loan Payments:** If the entire purchase price or the portion thereof is paid in cash, by bank transfer, electronic funds transfer, or other payment methods determined by the Ministry of Trade, the payments must be made through a secure payment system designed to ensure the simultaneous transfer of both ownership and the purchase price.
- (ii) **Loan-Financed Sales:** If part or all of the real estate purchase price is financed through loans provided by banks or financing and savings finance companies, the secure payment system must be used for all payments other than the loan amount.
- (iii) **Service Fee:** A service fee will be charged for each transaction carried out through the secure payment system, which will be deducted from the purchase price before its transfer to the seller.
- (iv) **Scope of Application:** The secure payment system will apply to sales transactions conducted by enterprises as well as by other individuals or legal persons.
- (v) **Implementation Details:** The procedures and principles regarding the establishment and operation of the secure payment system, transactions excluded from their scope, the usage fee and its allocation, will be determined and announced by the Ministry of Trade.

The Regulation entered into force on the date of its publication, 29 April 2026. However, the use of the secure payment system is not mandatory until 1 July 2026. The Ministry of Trade is authorized to extend this period by up to three months.

Please contact us if you need further information on this matter.

APRIL 2026

JURISDICTION
Turkey

PRACTICE AREA
Real Estate and
Construction