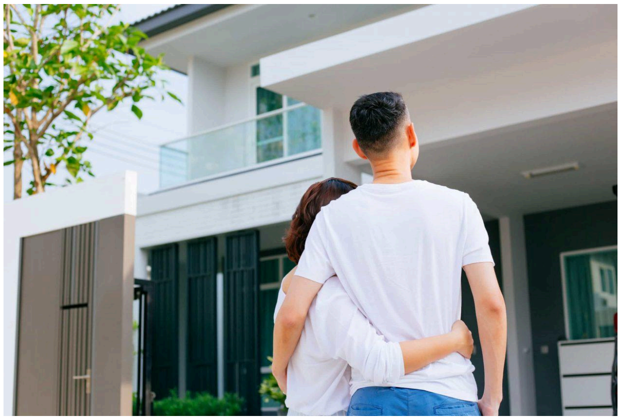
Buyer's Guide

Buying a property in Turkey is a relatively quick and easy process. Property Wizard Turkey is a licensed estate agency with years of experience and will help buyers every step of the way. While we are happy to prepare and handle all of the necessary paperwork on your behalf, you are welcome to appoint an independent solicitor if you wish. Please note that instructing a solicitor is not a legal requirement when purchasing property in Turkey. For up to date solicitor costs, please email info@propertywiizard turkey.com.



Below is a step by step guide of the buying process:

Stage One - Securing the property

After finding the right property and having an offer accepted verbally, with the help of Property Wizard Turkey, both parties will need to sign a contract and the buyer will need to pay an agreed amount as a deposit. The deposit amount is generally 10% of the agreed purchase price. It is also important to note that it should be clarified at this stage who is going to be responsible for paying the **Title Deed Transfer Tax (Tapu Harcı)** - *please refer to Stage Six below for more detailed information regarding this*.

At this stage a mutually convenient date for the deeds transfer is agreed. If the buyer is not able to be present for the title deeds transfer date they will need to leave power of attorney to an appointed person (this can be Selahattin Kaymak the owner of Property Wizard Turkey) or a solicitor.

Stage Two - Admin post signing of the contract

Once the deposit has been paid and the contract signed there are a few things that now need to be done. Property Wizard Turkey will assist with all of the below:

1. **Obtaining a tax number**
   The buyer will need to obtain a tax number from the tax office.
2. **Opening a bank account**
   The buyer will need to open a bank account in Turkey.

Stage Three - Making the funds available in Turkey

The Buyer should arrange for their purchase funds to be transferred to Turkey well in advance of the agreed title deed transfer date. It is important to check the expected transfer times with the bank or currency provider being used, as international transfers can take longer than anticipated. Where possible, allow additional time to avoid any delays.

The bank handling the transaction will require the IBAN details of your GBP bank account in Turkey to complete the transfer.

Please also be aware that Turkish bank holidays may affect processing times, as banks are closed during these periods. Property Wizard Turkey will advise you of any known bank holidays that could impact your transaction. However, please note that for certain public holidays, such as Eid, the Turkish Government may announce extended holidays at short notice, which can result in unexpected delays.

Stage Four - Obtaining a DAB Certificate and making the final payment

To help protect the Turkish Lira and the Turkish economy, the Turkish Government requires all foreign buyers purchasing property in Turkey to comply with the Foreign Currency Exchange Regulation. Under this regulation, the Buyer must exchange an amount of foreign currency at least equal to the value declared on the title deed (Tapu) into Turkish Lira (TL) through a Turkish bank.

This process is required even if the purchase price is ultimately being paid to the Seller in another currency. For a more detailed explanation of this process, please click here.

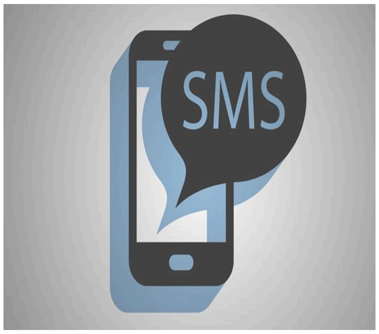
Once the foreign currency has been exchanged, the Turkish bank will issue a **DAB Certificate (Foreign Currency Purchase Certificate)** confirming that the transaction has taken place in relation to the property purchase. The DAB Certificate is a mandatory document that must be submitted to the Land Registry (Tapu) Office before the title deed can be transferred.

After the DAB Certificate has been issued, the Buyer should pay the remaining balance of the Purchase Price to the Seller in the currency agreed within the sale contract. This final payment does **not** need to be made in Turkish Lira unless otherwise agreed by the Parties.

Stage Five - Purchasing compulsory earthquake insurance

Just prior to making an appointment at the deeds office, the buyer will need to purchase compulsory DASK (earthquake) insurance. Property Wizard Turkey will assist with this.

Stage Six - Obtaining an appointment at the deeds office & paying the title deed transfer tax



Once all of the above steps have been completed, Property Wizard Turkey will apply for an appointment with the Land Registry (Tapu) Office.

To obtain the appointment, several documents must be submitted, including the DAB Certificate, compulsory earthquake insurance (DASK), a copy of the Buyer's passport and two passport-sized photographs, together with any other documents required by the Land Registry.

The deeds office will notify Property Wizard Turkey of the time of the appointment via SMS. The SMS only arrives shortly before the appointment. It is important the buyer is flexible with their arrangements regarding this appointment due to the little notice given.

The SMS will also confirm the amount of **Title Deed Transfer Tax (Tapu Harcı)** payable before the appointment. This tax is currently **4% of the value declared on the title deed (Tapu)**. Property Wizard Turkey will assist the Buyer with arranging payment of this tax.

Under Turkish law, the Title Deed Transfer Tax is ordinarily shared equally between the Buyer and the Seller. However, the sale contract will specify how this liability has been agreed between the Parties and who is responsible for payment.

Stage Seven - At the deeds office

The Buyer and the Seller should arrive in plenty of time for their appointment at the Land Registry (Tapu) Office. Property Wizard Turkey will arrange transport where required and will be present throughout the appointment to assist both parties.

All Buyers who do not speak Turkish are required to use an official sworn translator to ensure they fully understand the documents being signed and the title deed transfer procedure. Property Wizard Turkey will arrange the translator on the Buyer's behalf. For up-to-date translator fees, please email info@propertywiizard turkey.com.

The appointment at the Land Registry is generally straightforward and takes only a short time. Once all documents have been checked and signed, the title deed (Tapu) will be transferred into the Buyer's name, and the Buyer will receive their official title deed.

Stage Eight - Registering ownership with the council and utility providers

Once the title deed (Tapu) has been transferred into the Buyer's name, the Buyer must register their ownership with the local council and arrange for the utility accounts to be transferred into their name.

This typically includes electricity and water. Property Wizard Turkey will be on hand to guide and assist the Buyer throughout this process, helping to ensure that all registrations and transfers are completed as quickly and smoothly as possible.

Please note: legislation and procedures change, this information is correct as of July 2026.

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