

Mandatory Use of the Secure Payment System in Real Estate Sales Postponed

A. Introduction

With the amendment published in the Official Gazette No. 33238 on 29 April 2026, the use of the secure payment system in real estate sales was made mandatory, with the requirement initially scheduled to apply on 1 July 2026. You may access our information note on the relevant regulation [here](#).

However, the Ministry of Trade, exercising its authority to extend the deadline to allow the completion of technical processes and integrations, had postponed the commencement date of the mandatory implementation to 1 October 2026.

The Regulation Amending the Regulation on Real Estate Trade (the “**Amending Regulation**”), published in the Official Gazette dated 1 October 2026 and numbered 33387 and entering into force on the same date, has further postponed the date on which use of the secure payment system in real estate sales will become mandatory to 1 December 2026 and amended the principles governing the establishment and operation of the payment system.

You may access the Amending Regulation [here](#).

B. Scope of the Amendment

i. Mandatory Use of the Secure Payment System Postponed to 1 December 2026.

Article 2 of the Amending Regulation has further postponed the commencement date of the mandatory use of the secure payment system, previously deferred by the Ministry of Trade to 1 October 2026, to 1 December 2026.

Accordingly, from 1 December 2026, use of the secure payment system will become mandatory for real estate sales involving the payment methods specified in Additional Article 1 of the Regulation on Real Estate Trade (the “**Regulation**”), whereas its use will not be mandatory for real estate sales conducted before that date. Nevertheless, the Ministry of Trade retains its authority to extend this date by up to three months.

ii. Principles Governing the Establishment and Operation of the Secure Payment System Revised.

Under the previous version of the Regulation, the procedures and principles governing the establishment and operation of the payment system were to be determined by the Ministry of Trade after obtaining the opinion of the Ministry of Environment, Urbanization and Climate Change.

Article 1 of the Amending Regulation amends the fifth paragraph of Additional Article 1 of the Regulation, providing that the Ministry of Trade will authorize an integrator for the purposes of establishing, effectively operating and developing the payment system and generating statistical data and reports. It further provides that the system will be established and operated in accordance with a protocol to be signed among the Ministry of Trade, the relevant units of the Ministry of Environment, Urbanization and Climate Change, and the integrator.

In this context, the real estate sales to be excluded from the payment system; the need for a pilot implementation and its scope and principles; the fee for use of the payment system and the method of allocating that fee; and the establishment, activities, rights and obligations of the relevant commission will be determined under that protocol.

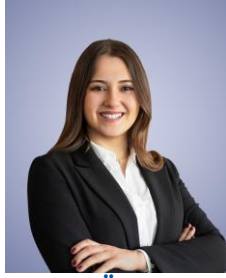
C. Conclusion

The Amending Regulation has further postponed the date on which the secure payment system will become mandatory in real estate sales to 1 December 2026 and amended the principles governing the establishment and operation of the system. However, the fundamental principles relating to the payment methods requiring use of the secure payment system and to payments other than the loan amount where a loan is used have been retained.

The details concerning the implementation and operation of the secure payment system will be

determined by the protocol to be signed among the Ministry of Trade, the relevant units of the Ministry of Environment, Urbanization and Climate Change, and the integrator to be authorized.

For further information and assistance, please contact us.



Ece Özçelik
Senior Associate
e.ozcelik@lbfpartners.com



Birce Önkan
Trainee Lawyer
b.onkan@lbfpartners.com