

Secure Payment System Made Mandatory for Real Estate Sales

A. Introduction

The Regulation on Amendments to the Regulation on Real Estate Trade (“**Amendment Regulation**”) was published in the Official Gazette dated 29 April 2026 and numbered 33238, and entered into force on the same date. The Amendment Regulation introduced the obligation to use a secure payment system in real estate sales.

You can access the Amendment Regulation [here](#).

B. Purpose and Scope of the Amendment

In current practice, the sale price in real estate sales is largely paid in cash; this situation paves the way for informal transactions, payment disputes between the buyer and the seller, the risk of carrying high amounts of cash, and cases of fraud and theft. The Regulation on Real Estate Trade has been amended by the Ministry of Trade (“**Ministry**”) in order to eliminate these risks and increase transparency in real estate sales.

Article 5 of the Amendment Regulation has made the use of the secure payment system mandatory for real estate sales. Accordingly, in real estate sales to which all natural and legal persons, including businesses, are party, if the entire sale price or a part thereof is paid in cash, wire transfer, electronic funds transfer (“**EFT**”), or other payment methods determined by the Ministry, the payment in question must be made through the secure payment system created in a way to ensure the simultaneous exchange of real estate ownership and the sale price.

Furthermore, according to the Amendment Regulation, if the entire sale price or a part thereof is financed through loans by banks defined in the Banking Law No. 5411, or by financing and savings finance companies defined in the Financial Leasing,

Factoring, Financing and Savings Finance Companies Law No. 6361, the use of the secure payment system is also mandatory for payments other than the loan amount. The loan amount itself is excluded from the scope of this obligation.

The Amendment Regulation stipulates that a utilization fee will be charged for transactions conducted through the secure payment system. This fee will be deducted from the real estate sale proceeds transferred to the seller.

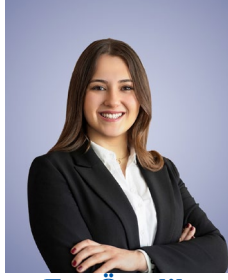
C. Conclusion

With the introduced amendment, the secure payment system will become mandatory for real estate sales to be made as of 1 July 2026. The use of the secure payment system is not mandatory for real estate sales to be made until this date, and the Ministry is authorized to extend the date in question for up to three months.

Monitoring the operation of the payment system, identifying technical problems, and developing solution proposals will be carried out by a commission consisting of representatives of relevant units to be established by the Ministry of Trade and the Ministry of Environment, Urbanization and Climate Change.

The procedures and principles regarding the establishment and operation of the payment system, the real estate sales to be excluded from the system, the amount and sharing of the utilization fee, and the establishment and duties of the commission shall be determined by the Ministry of Trade, by obtaining the opinion of the Ministry of Environment, Urbanization and Climate Change, and will be announced on the official website of the Ministry.

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