



# An Expat's Guide to **TURKIYE**

Living and Working in Türkiye as an Expat

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# Overview of Türkiye

# 1. Geography

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**Turkiye is a large peninsula that bridges the continents of Europe and Asia.**



Turkiye is bounded on the north by the Black Sea, on the northeast by Georgia and Armenia, on the east by Azerbaijan and Iran, on the southeast by Iraq and Syria, on the southwest and west by the Mediterranean Sea and the Aegean Sea, and on the northwest by Greece and Bulgaria.

**The capital is Ankara**, and its largest city and seaport is Istanbul. **Istanbul is the largest city in Turkiye**, built on land in the Bosphorus seaway. The city is partly in Europe and partly in Asia.

## 2. Lifestyle

Turkish lifestyle is a vivid mosaic, combining the West and the East, the modern and the ancient. Also life in Turkiye is a rich variety of cultures and traditions, some dating back centuries and others or more recent heritage. The surprising blend of East and West makes up the Turkish lifestyle.

If you are not familiar yet with the Turkish lifestyle, great surprises are waiting for you, and Turkish people's generosity and warmth will definitely contribute to making you want to stay. Majority of the population is Muslim. However, the country has a history of cultural diversity and is home to many churches and synagogues. Freedom of religion is a constitutional right, introduced by Ataturk on the occasion of the establishment of the secular republic of Turkiye.

Do people speak English in Turkiye : This depends on where you go in Turkiye. As the world's 20th largest country, it is incredibly diverse and varied. Expat living on the Aegean and Mediterranean coasts is generally easy because this is where all Turkiye's beach holiday destinations are; hence international tourism is a significant income, so most locals speak English.





## 2. Lifestyle : Cost of Living

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Living in Turkiye is not expensive for foreigners from the EU and the US. Except for certain locations, housing and the cost of living is cheaper compared to that in their home countries. Although the regional differences affect the cost of living, the average cost of the rents, transportation, food and daily expenses still much lower than the EU or the US. Also the housing costs, options ranging from villas to apartment flats, are more reasonable in Turkiye.

### Office and Retail Hours

**Working hours are 45 hours per week**, from Monday to Friday. The most common working hours are 8:00-17:00 and 9:00-18:00 depending on the relevant company's policy.



# Traveling to Turkiye





# 3.Travelling to Turkiye: Highlights

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**The term "official passports" covers diplomatic, service, special and official passports. You are kindly advised to have a travel document/passport valid for at least 6 months as from the date of your arrival in Turkiye.**

**In this context;**

- » In addition to English, French, and Spanish; Dutch, Norwegian, Polish, German, Arabic and Chinese language options will be added to the e-Visa system.
- » In addition to Visa and Master Card, payment is accepted from other commonly used credit cards and debit cards.
- » Tour operators may apply for group e-Visas and make lump sum payments for them.
- » Necessary arrangements will be made to allow foreign visitors to obtain e-Visas from authorized airline companies offices, including those companies' offices in airports.
- » Fees for e-Visas obtained via the e-Visa website ([www.evisa.gov.tr](http://www.evisa.gov.tr)) are lower than the fees for visas obtained upon arrival to Turkish airports. Information regarding visa fees can be found on the website of the Ministry of Foreign Affairs. (<http://www.mfa.gov.tr/data/KONSOLOSLUK/vize-harc-miktarlari-en.pdf>)

If you have a valid visa, you do not need a residence permit up to 90 days. The period of stay in Turkiye by visa or visa exemption cannot exceed 90 days within a period of 180 days

In case that foreigners who have stayed in Turkiye 90 days within the 180 day period, and come to Turkiye again, (unless there is another matter preventing them from entering into Turkiye at the border Gates), they are required to enter into Turkiye without a visa and fill v84 Residence Permit conditional entry form to declare and apply for residence permit id card at the governorate within ten days of the entry date.

# Accomodation

## 4. Accommodation: Renting a Property

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**Persons who are not citizens of Turkiye can reside in the country as tenants if they meet certain conditions.**

First of all, a rental agreement must be signed to rent a house to foreigners in Turkiye. Rent is usually due in the first few days of the month (by a date agreed in the contract). Payments may be in Turkish Lira or another currency as agreed by the tenant and the landlord (there are no restrictions under Turkish Law).

# 5. Buying a Property and Obtaining Citizenship

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One of the most common ways to get Turkish citizenship is by purchasing a property with a **minimum value of \$250.000**. In this way you can get Turkish passport and move to Turkiye with your family.

**Application Process can be summarized as follows ;**

## **a) Choosing Your Property**

Choosing at least a 250.000 USD worth properties. For this step following documents must be provided:

- Construction Servitude or Title Deed should be ready
- In case there is no construction Servitude or Title Deed, seller should accept to make a notarized sale agreement and register it to title deed office.
- Project should be suitable For Official Valuation Survey

# 5. Buying a Property and Obtaining Citizenship

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## b) Getting Tax Number

**Obtained from any Tax Office in Turkiye. Needed documents for this step are :**

- Passport Original
- Tax Registration number

## c) Opening The Bank Account

**Opening a personal bank account in a Turkish bank, to use it with your transfers when you bring your money to Turkiye.**

- Power of attorney to open a bank account in case you can not travel to Turkiye
- Tax Registration number

## d) Buying The Property

- Paying the construction company to get the title deed or Notarized Sales Contract to complete your ownership of the selected property in Turkiye. This can be done through via power of attorney that can be given to the consulting company
- Documentation of transactions during buying stage will be necessary, use Bank Transfer and document all the transactions such as deposit, purchasing down payment, property title deed transfer by receipt.

# 5. Buying a Property and Obtaining Citizenship

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## e) Getting VAT Exemption Certificate

The consultant will apply with the receipts of payment and title deed copy to tax office to get the vat exemption certificate. (This process may take up to 1 month)

## f) Getting Title Deed

Obtained by applying Office General Directorate of Land Registry and Cadaster. For this step following criteria must be met: Your Title Deed should be annotated with “**Not To Be Sold For 3 Years**” during the title deed

## g) Application for The Certificate Of Conformity

The application will be sent by Office General Directorate of Land Registry and Cadaster to Ministry of Environment and Urbanization for verifying the value of the properties, and then to General Directorate of Population and Citizenship Affairs for final signatures and approvals.

- Provide of Official Valuation Survey
- Provide of Transfer Receipts
- **After above stages are completed, the actual procedure for citizenship will start. This process will take in average 3 months.**

# 5. Buying a Property and Obtaining Citizenship : Facts

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## Facts About the Programme

- Time condition for all investments is 3 years.
- You can be a Turkish Citizen with the condition that you can take back all investments along with legal revenues 3 years later.
- You can sell your property once the required time expires and Turkish Citizenship is granted.
- Applicant's spouse and children who are less than 18 years old will also be granted with Turkish citizenship.
- You don't have to live in Turkiye to participate in the program.
- Your Turkish Citizenship will remain throughout your life and your children will be born as Turkish Citizens.
- You can keep multiple Citizenships along with your Turkish Citizenship



# Permits

# 6. Residence Permit

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Foreigners who entered Turkiye for Tourism purpose with sticker Visa or e-Visa, Visa Exempt and wish to **stay over 90 days / in every 180 day period**, must obtain Turkiye Residence Permit ID Card to continue stay in Turkiye legal and longer. The residence application is lodged online in Turkiye.

Applications are made thorough online system of the Immigration Department. Once the application is submitted then system will generate an appointment date and the date and time of appointment will be sent by email.

Then applicant will gather and submit all required documents at the appointment. Once the application is approved then residence permit will be mailed to the applicant's address. Procedure may **take 2 to 6 months** depending on the venue of application and work load of the relevant immigration department

# 7. Work Permit

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Work permits when applied from outside Turkiye is also Residence permit. Foreigners may apply to the Turkish Consulates in the country of citizenship or where they lagally reside and enter into Turkiye by otaining “visa for the purpose of work”. However Work permit applications are concluded by Ministry of Labor and Social Security within 30 days in Turkiye and not by the Turkish Embassy or Consular missions abroad.

All non-Turkish nationals can work and be employed in Turkiye and also benefit from social security, medical and retirement. Work permits in Turkiye are issued to individuals first-time for 1 year duration each instance. The normal Foreigner work permit for 1 year may be renewed up to 30 days before expiration date, next for 2 years, and then renew for 3 years, each instance. Turkish work permit obtained for 8 years are infinitive and do not require renewal.

In the case foreigner lives abroad, may lodge Work permit and visa applicant at the Turkish embassy or consulate, next for Work visa to be made available to you to enter Turkiye.

## Application from Abroad

In the case foreigner lives abroad, may lodge Work permit and visa applicant at **the Turkish embassy or consulate**, next for Work visa to be made available to you to enter Turkiye.

- The consulate will provide the foreigner a Work permit reference
- The Turkish employer in Turkiye will then login at the Ministry of Labor and Social Security website to submit the required company documents, either in person or via mail within 10 business days following the date of the candidate’s to a consulate.
- The Ministry of Labor and Social Security in Turkiye shall provide your Turkish employer Work visa

Reference number usually confirming to issue Work Visa to travel to Turkiye.

# **Tax and Government Procedures**

# 8. Obtaining Tax ID Number

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A Tax ID number is helpful for expats upon arrival to Turkiye since their residence permits and some administrative procedures will not be readily available when they arrive.

**It will allow you to open a bank account** with Turkish banks, obtain health insurance, and perform various formalities in Turkiye.

Once you have a residence permit, you will have your foreign ID number and do not have to use your Tax ID number anymore.

A Tax ID application can only be made with your valid passport.

**Obtaining a Tax ID number is easy**, online (if you have a Turkish phone number), and free of charge.



# 8.Obtaining Tax ID Number

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## OPTION 1: Online Acquisition

### What do you need?

1. A Turkish phone number
2. A digital copy of your passport ID page ready on your computer (In pdf, doc, docx, xls, xlsx, odt, ods, png, or jpeg formats, less than 1 megabyte)

### How to proceed?

1. Visit the official webpage of the Interactive Tax Office at [//ivd.gib.gov.tr/](http://ivd.gib.gov.tr/)
2. Click on the Application For Non-Citizen's Potential Tax Number button at the bottom of the page. The application form has English explanations, and it requires you to upload your passport ID page.
3. The system will give you a Tax ID number once you submit the form. Please enable cookies and pop-ups on your browser since your Tax ID number will be given to you as an official letter in a PDF format. If you do not enable them, you cannot receive the document. The T.C./Vergi Kimlik Numarası or the Potansiyel Vergi Kimlik Numarası on the document is your Tax ID number.

## OPTION 2: In-Person Application

You need to visit a Tax Office to apply for and obtain a Tax ID number with several documents.

### The required documents:

- Your passport
- A photocopy of your passport ID page,
- Filled and signed Tax ID Application Form

# 9.E-Government / E-Devlet

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e-Government in Turkiye is the use of digital technology to Access government services for citizens or foreign individuals who hold a valid residence/work permit through an electronic portal. Please be informed that in order to get an e-government password, the expat needs to have a valid residence permit.

Turkish website e-Devlet kapısı (Turkish: e-government gateway), simply e-devlet (Turkish: e-government) or turkiye.gov.tr, is a resource providing access to government services, with an information portal for foreigners. Users access e-Devlet via their ID number and password or with Identity Cards. In addition to passwords, mobile or digital signature login is available. Internet banking customers can access e-devlet from their banking provider.

## How to Get Login for E-Devlet

The password to enter into the e-Government system is given from from PTT (post office) branches.

### Services include:

- Social security documents
- Forensic clearance
- Address documents
- Tax debts
- Traffic bills
- Mobile telephone number checks
- Deeds
- Student documents
- Family tree

# 10. Opening Bank Account

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**Owning a local bank account will significantly facilitate your life as an expat in Turkiye.**

Not only might you need it for bills remittance or to deposit your wage if you are an employee, but it will also allow you to make your daily purchases without constantly paying the fees probably charged by your foreign bank for international transactions.





# **Social Security System**

# 11. Expats working for a Company in Turkiye : Employment Contracts

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## Work Permits

In order to work for a company located in Turkiye, expats needs to be hired by the qaulified sponsor employer or Turkish company and have a work permit issued on the name of the qualified sponsor employer or Turkish company (with job position, salary, employment duration, terms agreed on paper) by the method of an employer and employee signed, Labor contact and Invitation letter for completion.

## Employment Contracts

**Pursuant to the Turkish Labor Law, there are various types of employment contracts:**

- Employment contacts for temporary and permanent work
- Employment contracts for a definite period or an indefinite period
- Employment contracts for part-time and full-time work
- Employment contracts for work-upon-call
- Employment contracts with a trial period
- Employment contracts constituted with a team contract

# 11. Expats working for a Company in Turkiye : Social Security

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## Registration to Turkish Social Security

The registration for a new start should be filled online on the **SSI (Social Security Institution)** registration website. The new employee should be registered one day before their start date (working day) at the latest. The employees cannot be paid legally without registration.

**Expat new starts are required to provide the following documentation:**

- Passport
- Permit residence (original and copy, this should be taken from the Foreign Branch of the District Police Headquarters )
- Six small passport style photographs
- Diploma
- Contract
- Application Form from Labour Ministry
- Employer Address from General Directorate of Population and Citizenship Affairs
- Copy of Employer's ID card
- Employers' e-state code



# 11. Expats working for a Company in Turkiye : Social Security

The Turkish social security system comprises both employee's and employer's contributions which contributions are withheld from the foreign individual's salary via the Turkish payroll during the year.

If a foreign individual is employed in Turkiye, then he or she is in principle subject to Turkish social security system.

**Employee & Employer Contributions are as follows;**

**Employee contributions consist of:**

- Disability (invalidity), old age and death
- Public health insurance
- Unemployment

**Employer contributions consist of:**

- Disability (invalidity), old age and death
- Work-related accidents and illness, health and maternity
- Public health insurance
- Unemployment



# 11. Expats working for a Company in Turkiye : Premiums

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A total of social security premiums is 37.5% of Earnings subject to Premium (including unemployment insurance)

15% of total is deducted from the gross salary as allowance of employee, and 22.5% of earnings subject to premium is additionally calculated as the employer's allowance

- Net Salary and Total Cost for Company
- Net Salary : Gross Salary – (Social Security Employee Premium + Income Tax + Stamp Tax)
- Total Employee Cost For Company: Gross Salary + Social Security Employer Share

**Total Social Security  
Premium**

**37,5%**



# 11. Expats working for a Company in Turkiye : Special Agreements

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**Turkiye has signed bilateral agreements related to social security coverage with certain countries.**

**These countries are ;** Albania, Austria, Azerbaijan, Belgium, Bosnia and Herzegovina, Canada, Croatia, Turkish Republic of Northern Cyprus, Czech Republic, Denmark, France, Hungary, Italy, Germany, Georgia, Libya, Luxembourg, Kyrgyzstan, Macedonia, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Quebec, Serbia, Slovakia, South Korea, Spain, Sweden, Switzerland, Tunisia and the United Kingdom

If the individuals are assigned from countries that Türkiye have signed social security agreements, they can apply for Certificate of Coverage's to their home country Social Security Institutions. With this document the individuals can remain subject to their home country social security scheme. A copy of the Certificate of Coverage obtained from the respective foreign Social Security Institution needs to be submitted to the Turkish Social Security Institution in order to for the foreign individual to be exempted from Turkish social security contributions.

In case individuals are assigned from countries that have not been signed social security agreement with Türkiye, then foreign individual should be enrolled to the Turkish mandatory social security scheme once the work permit is granted in Türkiye and **once the 3 months exemption period for social security is over.**

# 11. Expats working for a Company in Turkiye : Health Insurance Plan

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## Mandatory General Health Insurance Plan

Foreign individuals who have stayed in Turkiye for **more than 1 year** with residence permits and are not contributing to the Turkish Social Security system through local payrolls are required to contribute individually to the Mandatory Public Health Insurance Plan as of 1 January 2012 unless there is a Certificate of Coverage covering both short term and long term period of contributions. The monthly fixed amount of contribution is 107,32 TRY between 01.01.2021 – 31.12.2021.



# Tax



## 12. Tax : Employment Income

The following tax rates are applicable on **employment income** for the calendar year 2021:

AMOUNT	TAXATION RATE
Up To 24.000 TRY	%15
From 24.000 TRY to 53.000 TRY	%20
From 53.000 TRY to 190.000 TRY	%27
From 190.000 TRY to 650.000 TRY	%35
Over 650.000 TRY	%40



# 12. Tax : Tax Rates

## Other Types of Income

The following tax rates are applicable on other types of income for the calendar year 2021:

AMOUNT	TAXATION RATE
Up To 24.000 TRY	%15
From 24.000 TRY to 53.000 TRY	%20
From 53.000 TRY to 190.000 TRY	%27
From 190.000 TRY to 650.000 TRY	%35
Over 650.000 TRY	%40

# 12. Tax : Self Employed Expats

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## Residency issue

Those taxpayers whose home or principle residence is in Turkiye, whose usual residence is in Turkiye (more than 6 months in a calendar year), whose principal place of professional activity or employment is in Turkiye and finally whose center of economic interest is in Turkiye, are considered as resident of Turkiye and subject to income taxes in Turkiye on their worldwide income. On the other hand, Non-resident taxpayers are only liable to taxation on their income earned in Turkiye.

## Deductions

In case there is a double taxation agreement, income taxes paid in the home country of the individual can be deducted only by submitting an official documentation to the Turkish Tax authorities stating the foreign tax amount that has been paid. This document needs to be approved at the relevant Turkish Consulate located in home.

In addition to taxes paid in home country, Taxpayers who have a filing obligation in Turkiye can deduct the following expenses on their tax return:

1. Life and Personal Insurance premiums
2. Education and Health expenses
  - Expenses must be related for tax payer's himself, spouse or/and kids younger than 18 years old
  - Expenses must be afforded by tax payer himself
3. Donations and grants
4. Sponsorship expenses

# 12. Tax : Treaties

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## List of Income Tax Treaties

Albania, Algeria, Australia, Austria, Azerbaijan, Bahrain, Bangladesh, Belarus, Belgium, Bosnia and Herzegovina, Brasil, Bulgaria, Canada, China, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Ethiopia, Finland, France, Gambia, Georgia, Germany, Greece, Hungary, India, Indonesia, Iran, Ireland, Israel, Italy, Japan, Jordan, Kazakhstan, Kosovo, Kuwait, Kyrgyzstan, Latvia, Lebanon, Lithuania, Luxembourg, Macedonia, Malaysia, Malta, Mexico, Moldova, Mongolia, Morocco, New Zealand, Norway, Oman, the Netherlands, Norway, Pakistan, Philippines, Poland, Portugal, Qatar, Romania, Russia, Saudi Arabia, Serbia and Montenegro, South Africa, South Korea, Singapore, Slovakia, Slovenia, Spain, Sudan, Syria, Sweden, Switzerland, Tajikistan, Thailand, Tunisia, Turkmenistan, Ukraine, United Arab Emirates, United Kingdom, Vietnam, Yemen, United States of America and Uzbekistan.

# Useful Information

# 13. Public Holidays

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Holiday	Days
National Sovereignty and Children's	1 Day
Labor and Solidarity	1 Day
Commemoration of Atatürk, Youth and Sports Day	1 Day
Feast of Ramadan	3 Day
Martyrs and Veterans	1 Day
Eid-al-Adha	4 Day
Victory Day	1 Day
Republic Day	1 Day



# 14. Schools for Foreigners

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## **TARABYA İNGİLİZ OKULLARI**

<https://ingilizokullari.com.tr/hakkimizda>

## **MEF Uluslararası Okulları**

<https://www.arikanliholding.com/sayfa/mef-uluslararasi-okullari>

## **KANADA EĞİTİM PROGRAMI**

<https://canada.k12.tr/>

## **SAFİR KOLEJİ**

<https://okul.com.tr/kolejler/safir-koleji-110>

## **Al Fayez International School Main Branch**

<https://www.kazanim-k12.com/>

## **Istanbul International Community School**

<https://www.iics.k12.tr/>

## **ALKEV ÖZEL OKULLARI**

<https://www.alkev.k12.tr/>

## **Sainte Pulcherie High School**

<https://www.sp.k12.tr/>

## **İSTANBUL'DA PUSHKIN ULUSLARARASI RUS OKULU**

<http://pushkinschool.com/>

## **İstanbul Özel Notre Dame de Sion Fransız lisesi**

<https://www.nds.k12.tr/>

# 15. Private Hospitals

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## **Liv Hospital Ulus**

<https://www.livhospital.com/>

## **Medical Park Bahçelievler Hastanesi**

<https://www.medicalpark.com.tr/>

## **Medicana Hastanesi**

<https://www.medicana.com.tr/>

## **Medicine Hospital**

<https://medicinehospital.com.tr/>

## **Memorial Hastanesi**

<https://www.memorial.com.tr/>

## **Florence Nightingale Hastanesi**

<https://www.florence.com.tr/>

## **Acibadem Hastanesi**

<https://www.acibadem.com.tr/>

