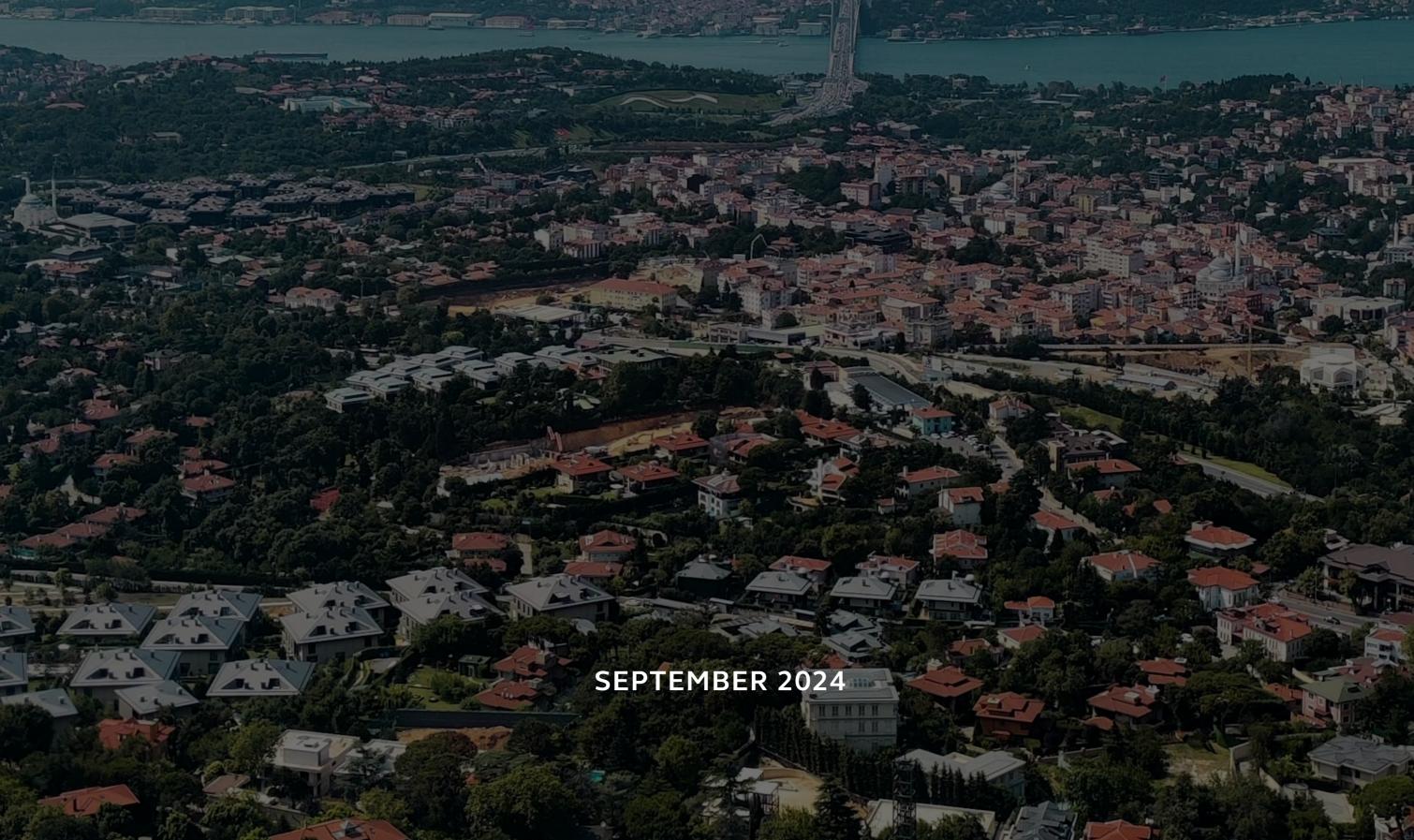


REAL ESTATE SALES STATISTICS IN TURKIYE



properties sold in a month





MONTHLY TREND: "SEASONALITY" SHIFTS TO STEADY GROWTH

According to data from the Turkish Statistical Institute (TÜİK), **140,919 properties** were sold across the country in one month. This represents a 5% increase compared to August and a significant 37,3% rise compared to September 2023. It's also the highest figure since December 2022.

Housing prices in Turkiye have risen by 27,5% since September 2023. The average property price nationwide is 3,58 million Turkish lira (USD 105,500), with an average property size of 131 square metres. Mortgage sales continue to grow, supported by a government-backed programme.

Istanbul remains the province with the highest sales volume, recording 21,314 transactions. The trend has shifted from holiday homes to a robust demand for commercial properties in the nation's business hubs.

Foreign investors accounted for 1,4% of all transactions, with a total of **2,022 properties** sold. Antalya ranks second after Istanbul for foreign investor purchases and fourth for total sales nationwide.







SUSTAINED GROWTH

Traditionally, the Turkish real estate market sees peak demand during summer and December. This year, however, we are witnessing consistent growth over several months.

- The first driver behind this sales growth inflation.
 - The Central Bank has kept the key rate at a historic 50% for several months now, and, under such economic conditions, investors are turning away from bank savings toward real assets. Inflation diminishes deposit value but drives up property prices, partly due to rising construction costs.
 - Increasing prices in the primary market also boost demand in the secondary market, reinforcing property as a reliable capital-preservation investment.
- The second driver behind this market growth government-backed mortgage support.

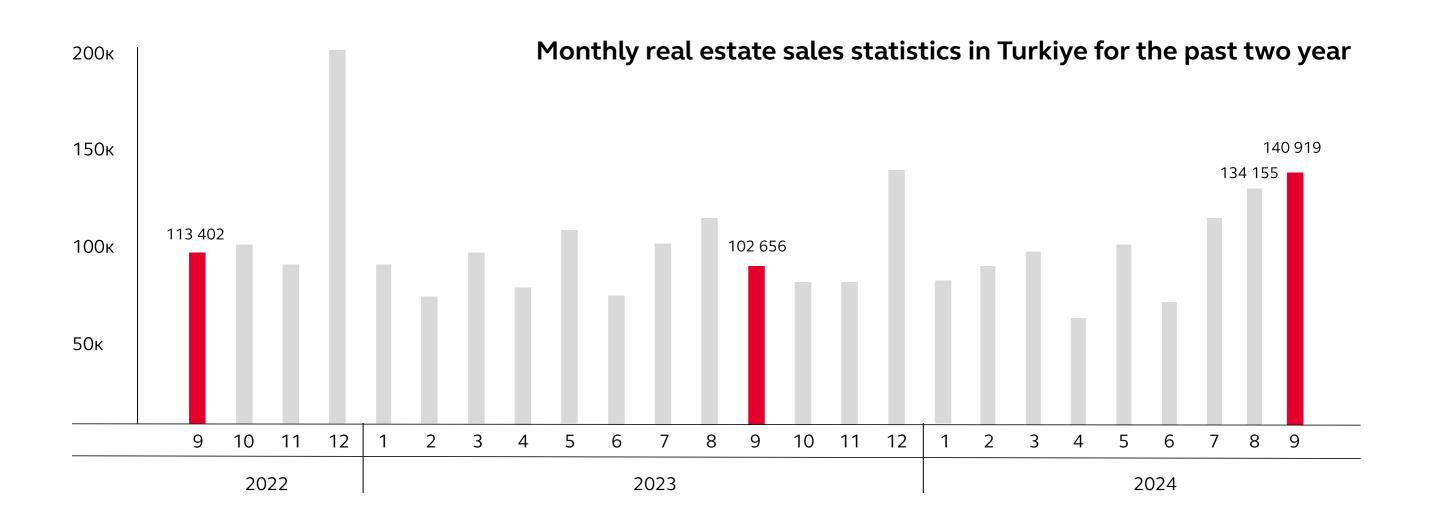
 In July, mortgage sales dropped to their lowest levels in five years, and over 50% of Turkish citizens were living in rented accommodation. To support citizens, the government responded by prompting the Central Bank to lower mortgage interest rates to 2,89% for 60-month terms and 2,79% for 120-month terms.

In the first nine months of 2024

947,236

real estate transactions were recorded in Turkiye

With inflation rates easing at a slow pace, these two growth drivers are expected to continue influencing the market over the next few months.



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DEMAND FOR NEW BUILDINGS AND MORTGAGES CONTINUES TO GROW

A total of 44,858 new properties and 96,061 resale properties were sold. Transactions in the new building sector rose by 47,1% compared to the same month last year, with sales from January to September 2024 increasing by 12% over the previous year.

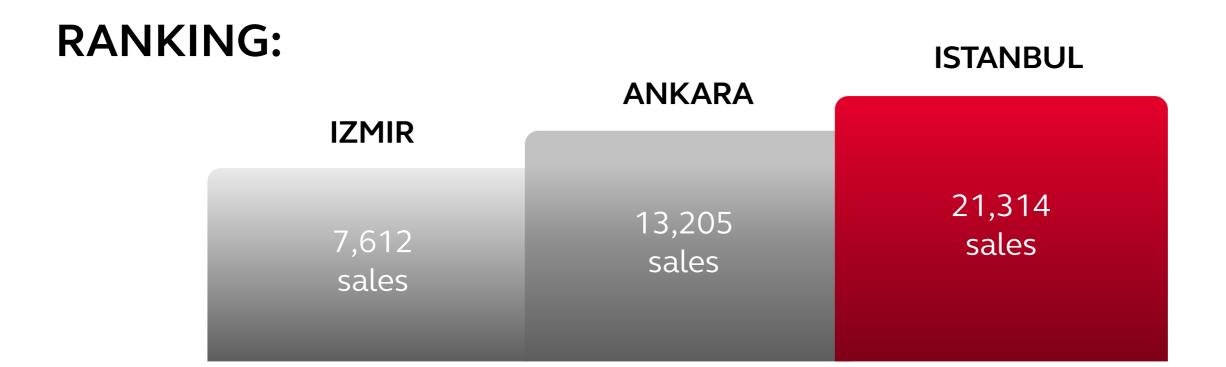
In September, **15,825 properties** were purchased with mortgages, making up 11,2% of the total market.

Property prices continue to rise as construction costs increase. TÜIK's latest report shows that **material costs in August 2024 rose by 34,98**% compared to August 2023, with this trend continuing in September alongside inflation.

In September, new building sales accounted for 31,8% of total transactions

Turkiye's most expensive properties as of September are in Bodrum, Mugla, with an average price of 8,2 million Turkish lira (\$240,000).

The three top spots for sales volume in September were taken by Turkey's major urban and financial centres. Unlike August, sales grew faster in Istanbul in September, as investors hurry to close deals before year's end, and corporate activity resumes. One in seven transactions nationwide occurs in Turkiye's financial capital.



The top five provinces by property value remain unchanged: Mugla, Aydin, Istanbul, Izmir, and Antalya.



VOLUME OF FOREIGN INVESTMENT

IN TURKISH REAL ESTATE

Foreign buyers represented 1,4% of all property transactions in September. **Total of 2,022 properties purchased by foreign nationals in September.**Russian nationals remained the top foreign buyers in September with 346 contracts, followed by Iranians with 163 contracts, and Iraqis with 139 purchases.

Top three provinces by sales to foreign buyers:

1st place: Istanbul - 783 sales 2nd place: Antalya - 548 sales 3rd place: Mersin - 210 sales

This month, the share of sales to foreign buyers saw a slight decline, a cyclical trend that occurs annually after the holiday season. This year, fluctuations were also influenced by Turkiye's tightened migration policies.



However, in September, regulations were adjusted: properties can now be used as capital in company formations intended to secure work visas, and the housing price threshold for residence permits has been lowered.

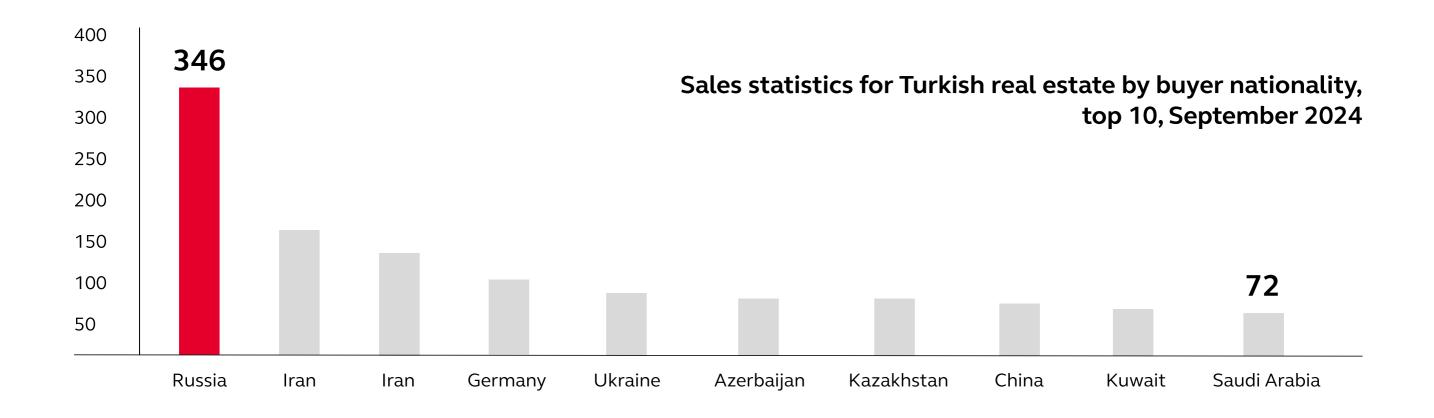
Experts predict these changes will stimulate demand in areas popular with foreign relocators.

While foreign investment transactions declined in Istanbul and Antalya, Mersin saw an increase.



The primary reason behind Mersin's growing appeal is the new international airport, inaugurated in August, which is expected to become the largest transport hub in this part of the country.

Together with its industrial facilities, a major port, and a new nuclear power plant generating jobs, Mersin is poised to become a significant business and financial hub in eastern Turkiye. With its industry, international airport, and coastal location, Mersin combines the advantages of a resort city and an industrial-business centre, making it an attractive spot for investment.





ECO-RESIDENCES IN ISTANBUL:

A NEW TREND IN THE PREMIUM REAL ESTATE MARKET

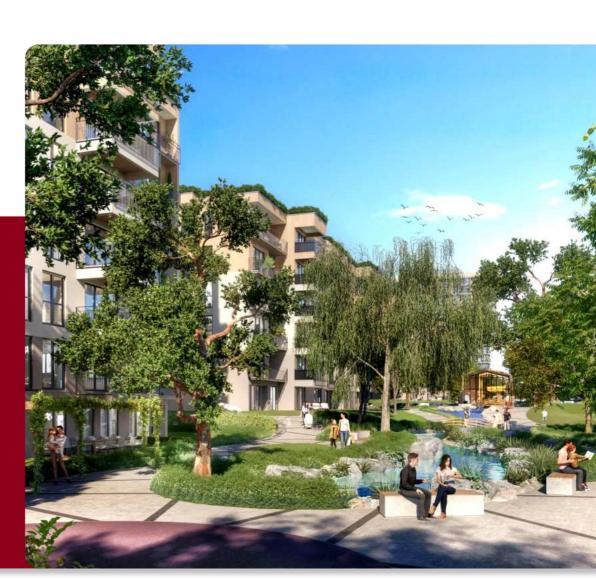
The eco-friendly residential complex segment is rapidly growing in Istanbul, meeting the increasing demand for sustainable living and a healthy lifestyle. These projects combine modern technologies with environmental care and resident comfort. Some developers aim to create residential complexes that harmoniously blend natural elements with urban conveniences.

Main features of eco-residences:

- Energy efficiency solar panels, heat recovery systems*, smart energy management, and LED lighting are used.
- **Eco-friendly materials** natural finishing materials, safe paints and coatings, and wood from renewable sources are standard.
- Green spaces vertical landscaping on facades, rooftop gardens, private parks within the complex, and resident-only gardens are included.
- Resource management rainwater collection systems, separate waste containers, and composters for household organic waste are installed.

With the advancement of "green" technologies, eco-residences are gradually becoming the new standard of high-quality housing in Istanbul.

The cost of such properties is, on average, higher than comparable traditional projects, but this difference is offset by lower maintenance expenses and faster price growth on the secondary market.



^{*}Heat recovery – a technology that efficiently uses thermal energy usually lost during ventilation, significantly reducing heating and cooling costs.



ISTANBUL LEADS IN REAL ESTATE PRICE GROWTH

In September, the average resale property price in Istanbul was 4,7 million Turkish lira (\$137,200), while new builds averaged around 5,6 million.

The average property size was 115 square metres. Districts with the quickest return on investment based on September data include:

- Esenyurt
- Eyup Sultan
- Fatih
- Princes' Islands

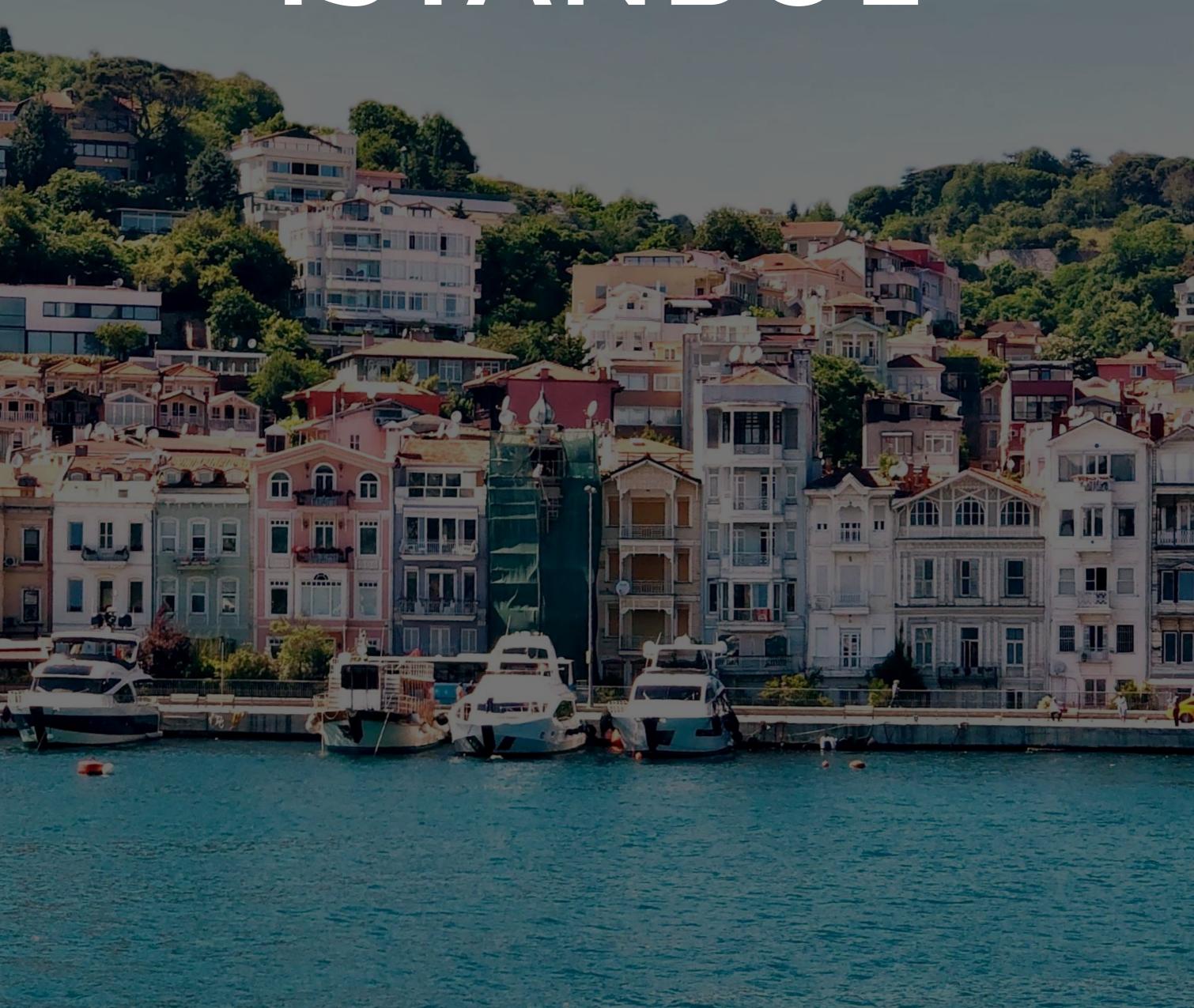
The highest property price increases in September were observed in Adalar (Princes' Islands), Kadikoy, Catalca, Beykoz, Silivri, and Bakirkoy. The most expensive real estate in Istanbul is in the Beykoz district on the Asian side, with an average property price of **18,134,360 Turkish lira**.

However, the highest price per square metre remains in Sariyer. The top five districts by average property price also include Sariyer, Besiktas, Kadikoy, and Sile.





REALESTATE IN ISTANBUL





GREEN OASIS IN KUCUKCEKMECE



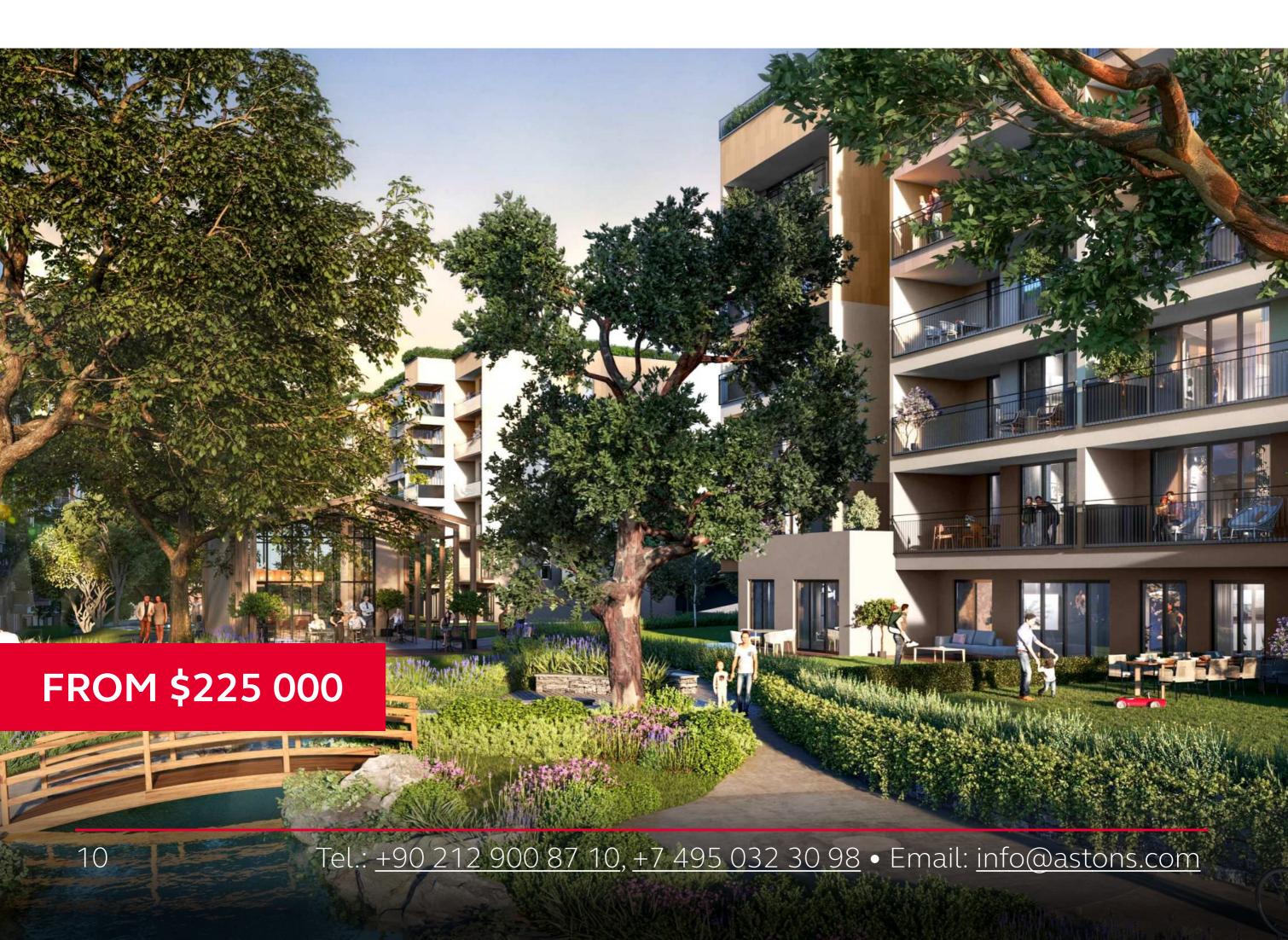
This eco-friendly project by a renowned Istanbul developer consists of 11 blocks, each with only six floors. The main aim is to create a peaceful, nature-inspired living space. The complex features a private river, walking and relaxation zones along its banks, and a park. Green areas will cover the majority of the complex's grounds. The location also provides access to some of the best public hospitals and the largest shopping centres in the city.

Why we recommend it:

- Location: close to a popular beach, a five-minute walk to Istanbul's largest shopping centre, with nearby metro and Marmaray line stations.
- Unique eco-concept and green space
- Experienced developer
- Spacious apartments
- Low-rise building design
- Ready to issue documents
- No appraisal needed

The project is eligible for the Citizenship by Investment program.

If you are interested in this property, contact our expert and mention the code: TR727.





AUTONOMOUS ECO-COMPLEX WITH ARTIFICIAL LAKES AND SEA VIEWS, MALTEPE



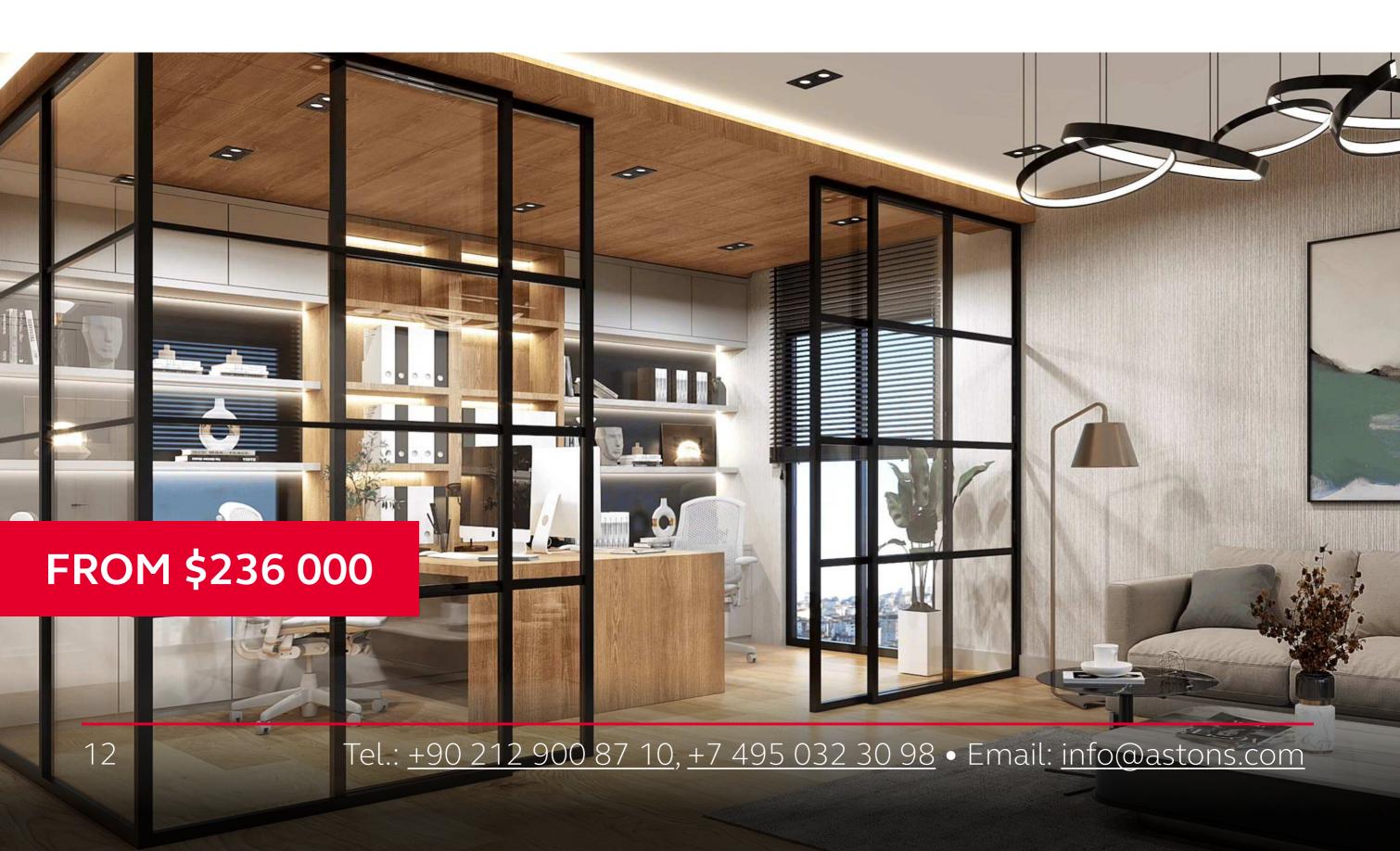
Located on Istanbul's Asian side, this eco-friendly residential complex features eight blocks of varying heights, designed as a large hub for comfortable urban living. The complex includes artificial ponds and canals, lush green spaces, relaxation areas, a wide range of services, and a dedicated shopping gallery with cafes and restaurants. The development will be self-sufficient in electricity through multiple renewable energy sources. With 80 commercial spaces (pharmacies, markets, boutiques, cafes) on-site, the project also offers a trust management option.

Why we recommend it:

- Location: two large shopping centres are just across the road, with Marmaray line and Esenkent metro station nearby, Sabiha Gökçen Airport is a 20-minute drive, and the beach is 3 km away.
- Views of the Sea of Marmara and the Islands
- Use of renewable natural resources
- Equipped with smart home and automation systems
- Two blocks dedicated to home offices
- Apartments can be managed by the property management company
- ROI: 6-7%
- Ready to issue documents
- No appraisal needed

The project is eligible for the Citizenship by Investment program.

If you are interested in this property, contact our expert and mention the code: TR267.





SCENIC RESIDENCE WITH VERTICAL GARDENS IN BESIKTAS





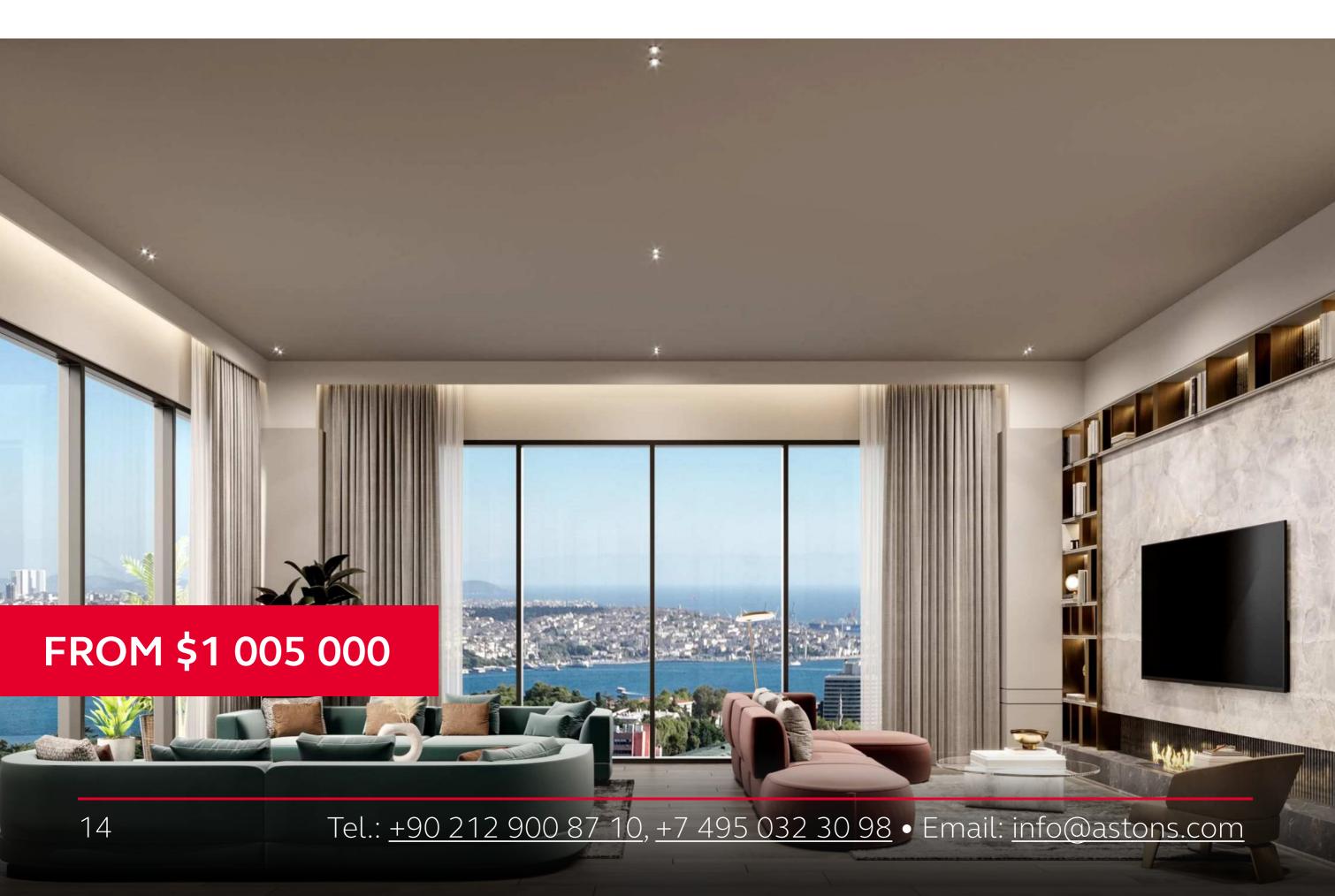
This shell-shaped building features vertical greenery and a system designed for efficient natural light, water, and energy conservation. Balcony and facade plants produce oxygen while providing thermal and moisture insulation. The residence is compact, with only 48 apartments, each offering panoramic views of the strait and Istanbul's historical peninsula. Ready for immediate occupancy.

Why we recommend it:

- Location: city centre, near a university and Dolmabahçe Palace, with Yıldız Park two minutes away on foot and all main city attractions within walking distance.
- Panoramic views of the Bosphorus and forest
- Eco-concept
- Stylish, innovative architecture
- Spacious apartments with high ceilings
- Ready to issue documents
- No appraisal needed

The project is eligible for the Citizenship by Investment program.

If you are interested in this property, contact our expert and mention the code: TR786.





15

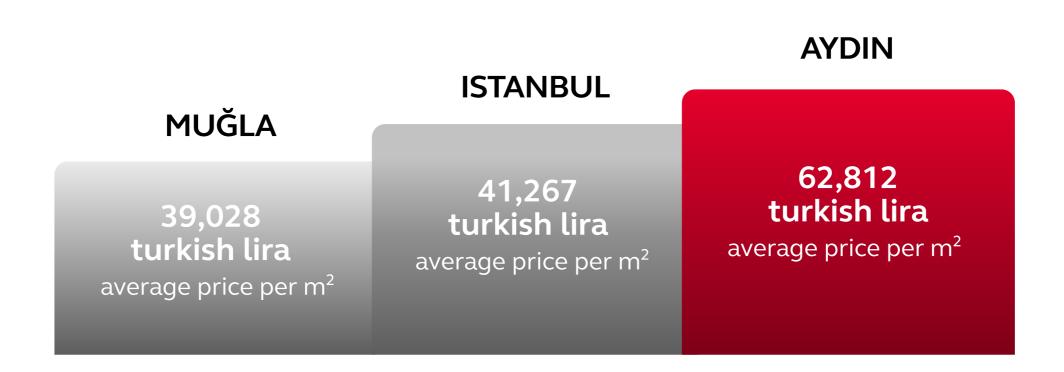
BODRUM: TURKIYE'S MOST EXPENSIVE REGION

Price and demand growth for holiday properties has slowed as investors shift focus to business locations with the start of a new quarter and school term. Nevertheless, premium real estate in Mugla remains the country's priciest, with an average price of 62,812 Turkish lira per square metre.

Expecting a price drop in this region is unrealistic — premium properties don't decline in value during the off-season, as sellers often hold out for the next high season and a surge in demand. As of September, annual property prices in Mugla have risen by 40,61%, with a staggering increase of 168,87% over the last two years.

Across Mugla province, the average square metre price is 62,812 Turkish lira, while the average sale price per property was 8,23 million Turkish lira in September.

TOP THREE PROVINCES BY PROPERTY PRICE:



In Bodrum, known as the "millionaires' city," the average square metre price reached 101,679 Turkish lira in September, with the average property selling for 14 million Turkish lira.

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BRANDED RESIDENCES: MORE THAN JUST HOUSING

Branded residences are collaborative projects between developers and renowned hotel chains or architectural firms. Over the past decade, the global number of branded housing projects has grown by 160%, with a 120% increase in the Middle East region alone.

This format has existed for nearly 100 years, with Marriott International holding the largest global market share at 31%.

In these residences, the brand oversees:

- the overall concept;
- design and architecture;
- apartment and communal space layouts;
- rental management;
- security and resident services.

Owning an apartment in branded residences is prestigious, convenient, and profitable, making it ideal for both living and investment.

For living

- Hotel-style infrastructure
- Premium-class services
- High-quality community

People with active lifestyles seek maximum comfort and freedom from daily chores. Luxury hotel residences attract celebrities and heirs of financial and commercial empires.

For investment

- High demand
- Managed by a Global Hotel Operator
- Income programs

Branded residences are highly desirable rental properties, and the brand typically offers various management and income options from the outset. Such properties consistently appreciate in value and maintain high liquidity over time.

Astons offers two investment strategies in this segment:



Early purchase for resale.

Buying at the construction stage with the intention to resell. In Istanbul, a property can appreciate by up to 100% by the time construction is completed.



Purchase for occasional use and rental income.

The owner lives in the residence for one or several months each year, while the hotel rents it out for the remaining time. This approach eliminates the need to cover maintenance costs, provides a steady income, and benefits from the security of a major hotel brand as an investment guarantor.

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BRANDED REALESTATE





RAMADA-MANAGED HOTEL ROOMS NEAR THE AIRPORT

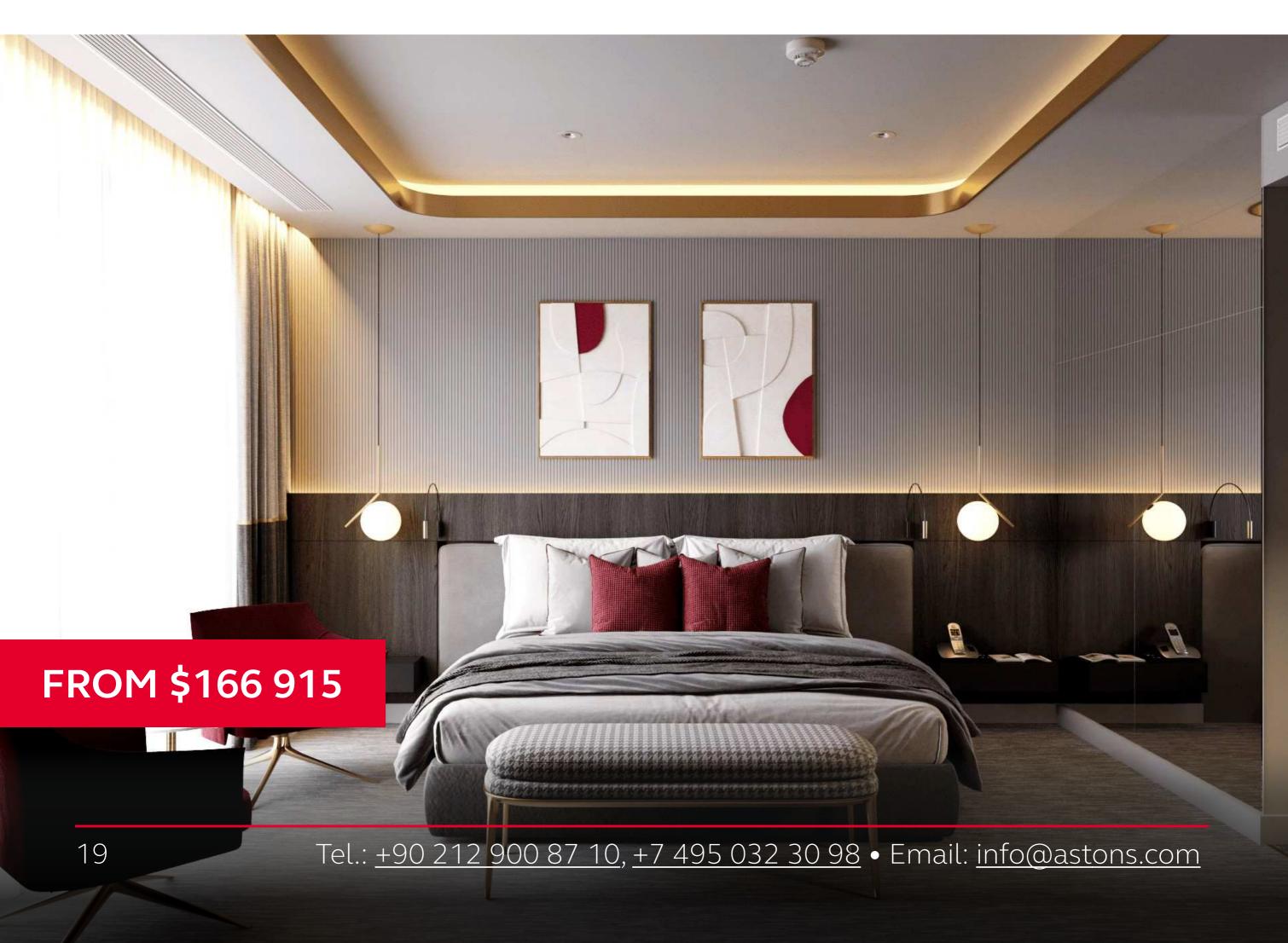


This project comprises multiple blocks serving different purposes: a five-star hotel block managed by Ramada, a block with commercial spaces and offices in a business centre format, a residential apartment block, and a dedicated block for medical tourism accommodations. The complex also offers specialised medical services and procedures.

Why we recommend it:

- Location: 9 km from Sabiha Gökçen Airport, close to a renowned cosmetic and plastic surgery centre, and 17 minutes from Marmara University Pendik Training and Research Hospital
- Fully equipped, ready to rent offices
- Suitable for short-term rentals without additional permits
- High rental potential due to prime location and on-site medical center

If you are interested in this property, contact our expert and mention the code: TR344.





APARTMENTS IN CENTRAL ISTANBUL

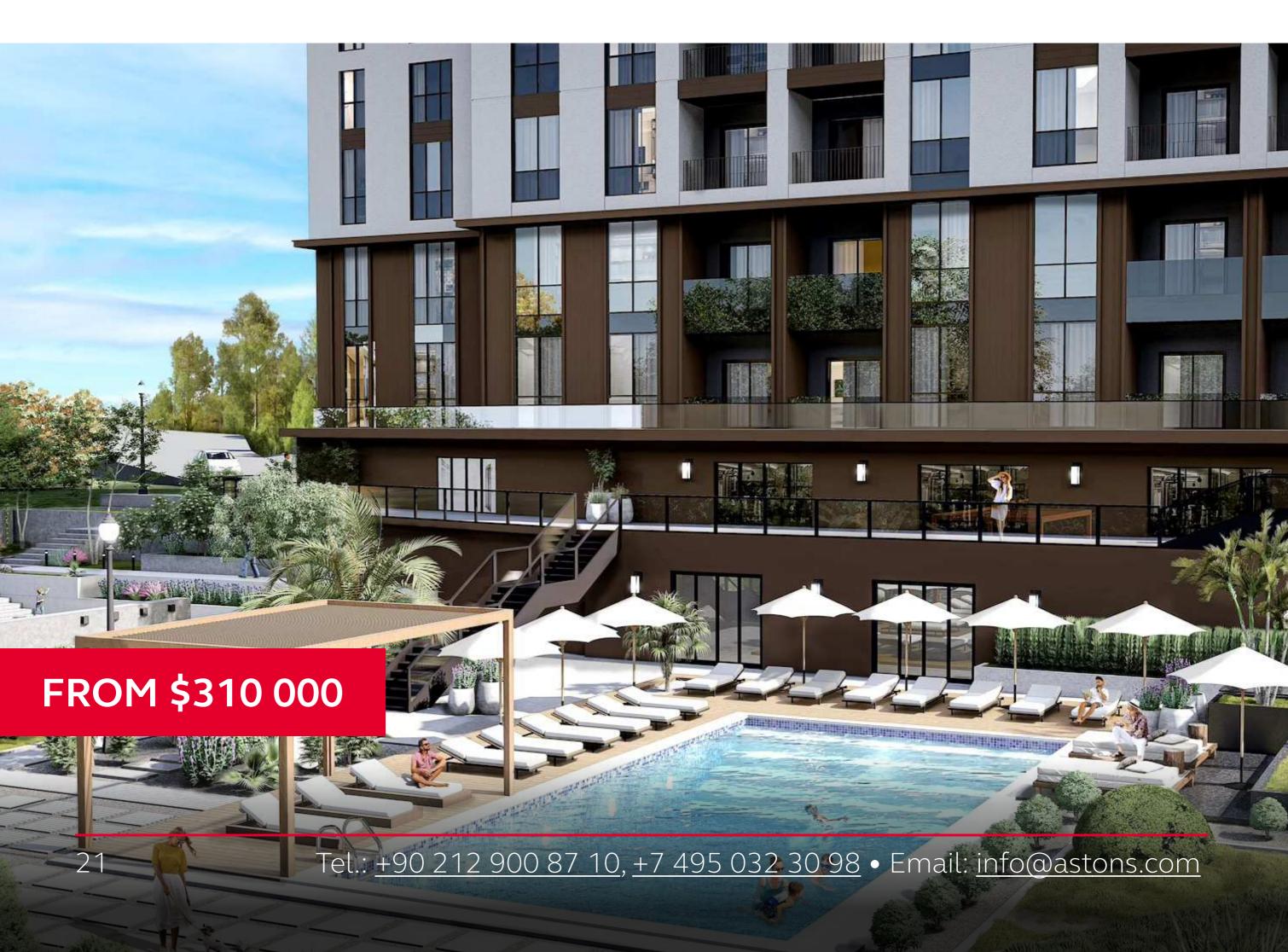


Located in Kucukcekmece, one of Istanbul's liveliest and most comfortable districts, this complex offers 167 units, including one- and two-bedroom apartments, as well as spacious three-bedroom duplexes. With a hotel-apartment concept, the project reimagines urban living by seamlessly integrating residential, office, and commercial spaces into one neighbourhood, catering to nearly every lifestyle.

Why we recommend it:

- Location: 5 minutes from 212 Shopping Mall, near Rumeli Hospital, 5 minutes from Harmony Park, and close to a lake
- Outdoor pool on the premises
- Ready for immediate move-in
- Suitable for short-term rentals without additional permits
- Guaranteed rental yield of 7% annually
- Management contract up to 10 years
- Fully furnished apartments

If you are interested in this property, contact our expert and mention the code: TR604.





SCENIC BRANDED APARTMENTS IN TARABYA, ISTANBUL



A Marriott-branded residential complex in the heart of Istanbul's Tarabya neighbourhood, near the Bosphorus coast. Tarabya is part of Sariyer, Istanbul's most exclusive and greenest district, stretching along both the Black Sea and Bosphorus coastlines. The complex offers spacious home office units (suitable for company registration), apartments with 1-4 bedrooms, and duplexes with views of the sea and Belgrade Forest.

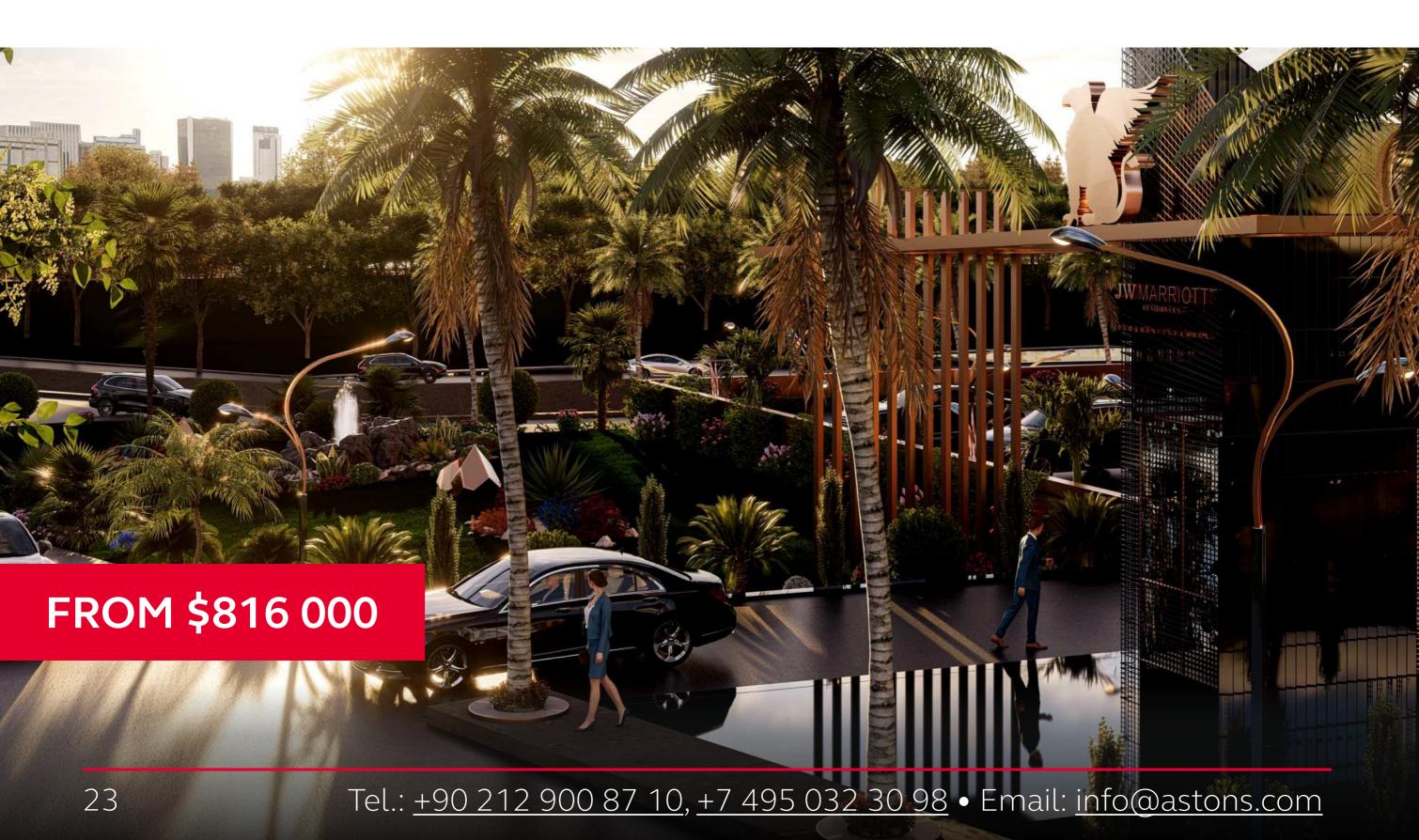
Why we recommend it:

- Location: walking distance to two metro stations, a shopping centre, and TED Club tennis centre
- All-in Infrastructure: outdoor pool, spa, fitness centre, Turkish bath, cinema, conference room, café, laundry, and convenience store
- Scenic apartments near the forest
- Spacious units and various layouts
- Suitable for short-term rentals without additional permits
- Global Marriott Membership Benefits

Project completion: July 2025

The project is eligible for the Citizenship by Investment program.

If you are interested in this property, contact our expert and mention the code: TR593.







affecting real estate demand and pricing in Turkiye

PREPARATION OF NEW TAX LEGISLATION

A new legislative package is being prepared, introducing real-value taxation on property transactions and additional fees upon transaction completion.

Market impact: mixed. It may temporarily reduce market activity.

Forecast: in the short term, before the amendments are enacted, the real estate market may see a boost as investors rush to close deals under the current rules. Longer-term, a short market slowdown may occur, followed by stabilisation at a more transparent level.

TURKIYE'S CREDIT RATING UPGRADE
 Fitch Ratings raised Turkiye's credit rating from "B+" to "BB-" with a stable outlook.

Market impact: positive. The upgrade reflects improved macroeconomic stability, boosting foreign investment. Forecast: increased confidence among international investors is expected, leading to a rise in foreign real estate investments in the coming months.

24

CHANGE IN RENTAL PAYMENT REGULATIONS

A ban on cash payments for property rentals has been introduced. Violators face a minimum fine of 5,000 lira, applicable to both parties. Rent payments must now be made via bank transfer to the landlord's account.

Market impact: neutral/positive. Enhances transparency in the rental market.

Forecast: increased control over rental payments and greater clarity in financial transactions between tenants and landlords.

REDUCTION IN MORTGAGE RATES

The Central Bank of Turkiye has lowered mortgage rates to 2,89% for 60-month terms and 2,79% for 120-month terms.

Market impact: positive. Increased affordability of mortgages and additional stimulation for the real estate market.

Forecast: likely growth in demand from local buyers, potentially driving property prices up.



MAIN NEWS FROM SEPTEMBER 2024

affecting real estate demand and pricing in Turkiye

CENTRAL BANK'S DECISION ON KEY INTEREST RATE

The Central Bank of Turkiye has maintained the key interest rate at 50%, continuing its tight monetary policy.

Market impact: moderately positive. This demonstrates the Central Bank's commitment to tackling inflation and stabilising the economy, supporting international investor confidence and the stability of the lira.

Forecast: price stabilisation in real estate and increased confidence among international investors.

Recommendations: consider investing in premium properties targeting high-net-worth buyers.

This aligns with recent reductions in mortgage rates, reflecting efforts to balance inflation control with real estate market support.

MIGRATION LAW UPDATE

Turkiye has eased procedures for obtaining work visas and residence permits, simplifying processes for foreign citizens and lowering entry thresholds for obtaining permissions.

Market impact: positive. Easing migration procedures typically boosts foreign demand for real estate, both for personal use and investment.

Forecast: increased interest in rental properties from foreign professionals and higher demand for housing in areas popular with expatriates.

Recommendations: focus on properties in areas with strong infrastructure and good transport links, attractive to foreign professionals.

50%
the key interest rate of the Central Bank of Turkey



SEPTEMBER SUMMARY:

Turkiye's macroeconomic indicators are improving.
This is evidenced by the credit rating upgrade and the Central Bank's consistent monetary policy.

Balanced government policy: on one hand, the state maintains a tight monetary policy to combat inflation (with a 50% key rate); on the other, it supports the real estate market by reducing mortgage rates.

Enhanced transparency and control: new regulatory measures in real estate are combined with migration law liberalisation, potentially attracting a new wave of foreign buyers.

Impact of pending tax law changes and easier residence permits: these factors could significantly influence demand dynamics and pricing mechanisms in the real estate market.

Mixed market signals: while there is tighter control over real estate transactions, there's also an expansion of the buyer base via eased migration requirements. This suggests a governmental push to increase tax revenue and maximise sector profitability, indicating sustained attention to real estate with the possibility of further positive developments.



ASTONS — 30 YEARS IN THE MARKET

For 30 years, Astons has been a leader in investment immigration and relocation across 8 countries worldwide. We have offices in Turkiye, London, Moscow, Dubai, China, Saudi Arabia, the USA, and Cyprus.

Throughout our history, we have accumulated vast experience in real estate, investment, and relocation, creating a comprehensive property database and assembling a skilled team that delivers top-notch, professional, and all-encompassing services in over 10 languages.



OVER 30 YEARS OF EXPERIENCE AND EXPERTISE

Astons was founded in London in 1989 and is a leader in the investment immigration sector. Astons is now an international group of companies headquartered in Dubai.



OFFICIALLY LICENSED AGENT

Astons only operates as an officially licensed agent by states and in strict compliance with the laws and regulations of each jurisdiction where we do business, cooperating with local regulators and government officials.

We guarantee that there are no risks to you, your reputation, your brand, or your investment.



PROVEN AND TRUSTED PARTNER

We have successfully helped more than 9,000 global HNWI clients, representing more than 100 nationalities, entrusted with more than \$2,600,000,000 in investments in citizenship, residence permits, and real estate programs.



GUARANTEED SERVICE

Our internal preliminary review program has resulted in 100% of our clients who are internally verified by Astons being approved for their programs. Our team consists of lawyers who thoroughly know immigration law and protect the interests of the client when communicating with government agencies. Our business model is success - thanks to many years of experience, expertise, and British law school methodology.

27



WHY CHOOSE ASTONS?



WORLD LEADER IN IMMIGRATION SERVICES

ASTONS is included in the TOP 6 of the MIGRATOP rating and in the TOP 25 of the rating of international immigration companies from Uglobal Immigration Magazine. Winners of the Best European Citizenship Advisor 2018 and Best Full-Service Investment Immigration Firm 2019 awards.



GLOBAL FOOTPRINT

We will be happy to welcome you to any of our offices in Moscow (Russia), Istanbul (Turkey), Limassol (Cyprus), Dubai (UAE), Athens (Greece), Fort Lauderdale (USA) and St. Julian's (Malta). Our experts are available online at any convenient time.



TAILORED PERSONALIZED CLIENT RELATIONSHIPS

We only provide the best available citizenship and residence permit programs for investment, as well as premium luxury real estate in 11 countries.

Our experts will find the most suitable option(s) to satisfy your needs, wants, goals, and demands.



RECOGNIZED AND RELIED UPON EXPERTS

Astons is regularly requested to provide comments on investment immigration and trends in the foreign real estate sector to leading media outlets: The New York Times, The Telegraph, The Times, CNBC, RBC, Forbes, Kommersant, Vedomosti, Banki.ru, the Bell, Editorial, Living Nail (ex. ECHO of Moscow), Prian and others.



We provide various services encompassing property selection, transactional legal support, oversight of developer commitments, relocation assistance, and post-sales services.

28

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OUR OFFICE IN TÜRKIYE

Our office in Turkiye operates in key regions of the republic, with the main office located in the heart of Istanbul. Our specialization lies in premium real estate suitable for the Turkiye citizenship by investment program, which offers astonishing benefits and avenues to preserve and grow wealth while generating passive income.

In our portfolio:

- Investment projects providing optimal value from leading construction companies
- Projects that guarantee annual returns of up to 10%
- Luxurious penthouses and apartments in Istanbul's elite districts
- Commercial properties designed for business relocation
- Land parcels tailored for individual construction or business establishment
- Magnificent villas and townhouses along the Aegean, Black, and Mediterranean coasts

For individuals seeking Turkish citizenship through real estate investments, we offer complete legal guidance, conducting thorough document checks to facilitate passport issuance.

FOR THOSE CONSIDERING LUCRATIVE REAL ESTATE INVESTMENTS OR INVESTMENT IMMIGRATION, WE ARE EAGER TO WORK WITH YOU







Benefits of Turkish Residency

Türkiye stands as one of the world's most inviting countries for expats. With a real estate investment starting from \$200,000, you can acquire a resident card, known as an "ikamet".

Turkish residency offers more than just living rights; it extends to opening international bank accounts, providing access to the global financial system.

Residents can establish businesses in Türkiye, a significant advantage considering limitations for certain nationalities in global markets.

Education and healthcare access are also included.



NO DONATION NEEDED

Simply invest in real estate; no additional government contributions required.



FAMILY COVERAGE

Includes your spouse and children up to 18 years old.



SECURITY AND STABILITY

Acts as a "safety net" in times of economic and political uncertainties.



■ RIGHT TO CITIZENSHIP

After 5 years, the ikamet holder can apply for Turkish citizenship.



OBTAINING RESIDENCY WITH REAL ESTATE PURCHASE

The process for obtaining Turkish residency based on property ownership is straightforward.

The residency status applies to the primary applicant—the property owner—while a family residency status covers the spouse and underage children.

Property owners can obtain residency for up to 2 years, extendable upon expiration.

After five years of continuous residency, an application for citizenship can be submitted, contingent on passing the Turkish language exam.

What documents are required for application?

- I Residency application form: Obtain a tax identification number (TIN) beforehand, which is necessary for the application process. These forms are filled out through the government's online system.
- 4 biometric photos against a white background
- I Original and copy of the passport
- Valid medical insurance
- Marriage and birth certificates for children
- Proof of sufficient and consistent financial resources for the stay duration in the country
- Copy of Title Deed (property ownership document)
- Certificate from the Cadastres Office confirming the validity of the Title Deed

Since October 16, 2023, primary Turkish residency is granted upon buying real estate valued at

AT \$200 000

(at the current exchange rate when converted to lira) in designated residency areas



31

Step by step, we guide you through the entire process of obtaining Turkish residency - from initial preparation and filing the application to selecting and purchasing real estate, ensuring a smooth residency process in Türkiye.

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OBTAINING TURKISH CITIZENSHIP THROUGH INVESTMENTS

Obtaining Turkish citizenship through investments is official and swift.

The Turkish passport brings numerous benefits:

- Visa-free travel to 118 countries, including South Korea, Singapore, and Japan
- Eligibility for a 5-year Schengen C-2 visa
- Access to global financial systems and the opening of bank accounts
- I Tax incentives for business and the right to operate internationally
- Option for simplified relocation to the US visa the E-2 business visa after three years of residency

Participation requires the purchase of residential or commercial property valued

AT \$400 000

- This is a returnable investment.
- Properties can be leased for income
- or lucratively sold after three years without affecting citizenship.
- Furthermore, property prices in Türkiye consistently rise in all cities.

The application process for citizenship by investment typically ranges from two months to a year



Benefits of the program include:

- + A swift and clear application process
- + Opportunity for family citizenship
- + No need to declare assets or income from other countries
- + No requirement to reside in Türkiye



Turkish citizenship could be the first step towards your freedom to choose where to live, work, or relax.

Our team of experts will guide you through every stage – from initial document verification, selecting eligible properties for the program, ensuring the transaction's legality, handling the complete documentation, up to passport issuance.

Astons Türkiye's main office is situated in the heart of Istanbul.



Alexander Tsurupa

Head of Astons Office in Istanbul

•

+90 216 922 14 78

Begin your journey to freedom now!



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<u>Instagram</u>



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