

TÜRKİYE

DESTINATION
GUIDE

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INTRODUCTION

This guide provides a clear and practical overview for **local and foreign employees, employers, and investors** operating in the country. It covers the full employment lifecycle – from hiring and work permits to payroll, social security, taxation, termination, healthcare, education, and business setup.

Designed to support both **local workforce management and international talent mobility**, the guide explains statutory obligations, employee rights, and employer responsibilities under labor, tax, and social security regulations. It also supports business owners by outlining company formation, accounting, and ongoing compliance requirements.

Powered by **Gini Talent** and **Gini Finance**, this guide reflects real-world operational expertise:

- **Gini Talent** enables compliant hiring through recruitment, Employer of Record (EOR), payroll, and work permit services.
- **Gini Finance** ensures financial, tax, and accounting compliance with local regulations.

Together, they provide an end-to-end solution that helps organizations and professionals operate confidently, compliantly, and efficiently.



WORK PERMIT & WORKING CONDITIONS

Employment in Türkiye is governed by Turkish Labor Law, immigration regulations, and social security legislation. While Turkish citizens may work freely without permit restrictions, foreign nationals must obtain a valid work permit before starting employment.

This section explains the legal framework applicable to **foreign and local employees**, as well as the **employer obligations** associated with lawful employment in Türkiye.

WORK AUTHORIZATION FRAMEWORK IN TÜRKİYE

For Turkish Citizens (Local Employees)

- No work permit is required
- Employment is governed solely by Turkish Labor Law
- Mandatory SGK registration applies
- Equal access to employee rights, benefits, and protections

For Foreign Employees

- A valid work permit is mandatory prior to employment
- The work permit is employer- and position-specific
- Employment may begin only after:
 - Work permit approval
 - SGK registration

For Employers

Employers are responsible for ensuring:

- Legal work authorization for foreign employees
- Lawful employment contracts for all employees
- Compliance with labor, tax, and social security rules

TYPES OF WORK PERMITS IN TÜRKİYE

Temporary Work Permit

- Issued for up to **1 year** for first-time applicants
- Renewable based on continued employment
- Most common permit type for foreign professionals

Independent Work Permit

Issued to individuals who demonstrate:

- At least 5 years of legal residence

Significant economic contribution to Türkiye.

Permanent Work Permit

- Available to foreigners who have:
 - Legally resided in Türkiye for **8 consecutive years**, or
 - Worked with valid permits for **8 years**
- Removes employer dependency and renewal requirements

Note: Turkish citizens are not subject to work permit classifications.

WORK PERMIT ELIGIBILITY REQUIREMENTS

Employer Requirements

Employers hiring foreign employees must meet the following conditions:

- Minimum **5 Turkish employees per foreign employee**
- Minimum paid-in capital of **TRY 100,000**
- Full compliance with:
 - Tax obligations
 - SGK (Social Security Institution) contributions

These requirements do **not apply** when employing Turkish citizens.

Employee Requirements (Foreign Nationals)

- Tourist visas cannot be converted into work permits
- Salary must meet **profession-based minimum thresholds**

Foreign shareholders must :

- Hold at least **20% shareholding**
- Have a minimum capital contribution of **TRY 40,000**

Local (Turkish) Employees

- No eligibility restrictions related to work authorization
- Employment subject to general labor law requirements only

WORK PERMIT APPLICATION PROCESS IN TÜRKİYE

Applications from Outside Türkiye

- The foreign employee applies at a Turkish consulate
- The employer submits the online application to the Ministry of Labor and Social Security within **10 days**
- After approval, a work visa is issued
- Employment may begin only after SGK registration

Applications from Within Türkiye

- Applicable to foreigners holding a valid residence permit
- Application is submitted directly through the employer
- No consular visa process required

REQUIRED DOCUMENTS FOR TURKISH WORK PERMIT APPLICATIONS

Foreign Employee Documents

- Passport
- Work visa application
- Biometric photo
- Employment contract
- Residence permit (if applicable)
- Diploma with notarized Turkish translation

Employer Documents

- Work permit request letter
- Foreign personnel application form
- Notarized power of attorney
- Trade Registry Gazette
- Financial statements
- SGK registration records

WORK PERMIT VALIDITY & EXTENSION IN TÜRKİYE

- Extension applications must be submitted **60 days before expiry**
- Continuous SGK premium payments are mandatory
- Sector-specific rules apply for:
 - Domestic workers
 - Education sector
 - NGOs

Failure to comply may result in permit rejection or cancellation.

SOCIAL SECURITY & HEALTHCARE COVERAGE

SGK (Social Security Institution)

- SGK registration is mandatory for:
 - All Turkish employees
 - All foreign employees with a valid work permit
- Registration must be completed within **30 days**
- Coverage starts on the **first day of employment**

SGK Benefits

Employees are entitled to:

- General health insurance
- Hospital and medication coverage
- Maternity benefits
- Work accident and occupational disease insurance
- Disability benefits
- Retirement pension

SOCIAL SECURITY & HEALTHCARE COVERAGE

Health Insurance vs SGK in Türkiye

Once SGK registration is completed:

- Private health insurance **is not mandatory**
- SGK provides:
 - Healthcare services
 - Work accident insurance
 - Retirement coverage

Private insurance may be purchased for supplementary or international healthcare services.

SGK Contribution Rates (Indicative – 2026)

- Employer: **20%–22.5%**
- Employee: **14%–15%**
- Contributions are declared and paid monthly

BILATERAL SOCIAL SECURITY AGREEMENTS

Türkiye has bilateral agreements with many countries allowing:

- Temporary exemption from SGK
- Aggregation of contribution periods for retirement
- Posting exemptions for temporary assignments

Eligibility depends on nationality and assignment structure.

WORKING CONDITIONS & EMPLOYEE RIGHTS IN TÜRKİYE

The following rules apply **equally to Turkish and foreign employees.**

Working Hours

- Maximum **45 hours per week**
- Maximum **11 hours per day**
- Distributed over **5-6 working days**

Overtime

- Paid at **150%** of the normal hourly wage
- Annual overtime cap: **270 hours**

Weekly Rest & Breaks

- Minimum **24-hour weekly rest**
- Mandatory daily breaks

Paid Annual Leave

- 1-5 years: **14 days**
- 5-15 years: **20 days**
- 15+ years: **26 days**
- Under 18 & over 50: **minimum 20 days**

EMPLOYMENT TERMINATION, NOTICE & SEVERANCE PAY IN TÜRKİYE

Notice Periods

- 0-6 months: **2 weeks**
- 6-18 months: **4 weeks**
- 18-36 months: **6 weeks**
- 36+ months: **8 weeks**

Severance Pay

- 30 days' gross salary per year of service
- Subject to statutory ceiling
- Applies when legal conditions are met

EMPLOYER COMPLIANCE & LEGAL RISKS

Common compliance risks include:

- Late or missing SGK registration
- Underreported salaries
- Missing premium payments
- Unreported employment termination
- Job title mismatch with work permit

These may result in:

- Administrative fines
- Retroactive payments
- Work permit rejection or cancellation

WHY CHOOSE TÜRKİYE FOR EMPLOYMENT?

Türkiye offers :

- A growing and diversified economy
- Strong technology and engineering sectors
- Competitive labor costs
- Strategic access to Europe, the Middle East, and Asia
- High demand for skilled local and foreign professionals

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SOCIAL SECURITY (SGK)

Türkiye's social security system is administered by the **Social Security Institution (SGK)** and provides mandatory insurance and social protection for all legally employed individuals.

Both **Turkish citizens** and **foreign nationals** working under a valid employment relationship are subject to SGK regulations, with coverage conditions varying based on employment and immigration status.

MANDATORY SGK REGISTRATION IN TÜRKİYE

Turkish Employees

- SGK registration is **mandatory from the first day of employment**
- Employers must complete SGK onboarding before or on the first working day

Foreign Employees

- SGK registration becomes mandatory **after work permit approval**
- Registration must be completed by the employer within **30 days**
- Employment **cannot legally commence** without SGK registration
- SGK coverage starts from the **first working day**

Employer Obligations

Employers are legally responsible for:

- Timely SGK registration
- Accurate declaration of salary and job title
- Monthly premium reporting and payment

Failure to comply may result in:

- Heavy administrative fines
- Retroactive premium liabilities
- Work permit cancellation or extension rejection risks

SGK PREMIUM CONTRIBUTIONS IN TÜRKIYE (INDICATIVE)

SGK premiums are calculated as a percentage of the employee's **gross salary** and are paid jointly by the employer and the employee.

Contribution Rates

- Employer contribution: approximately **20%-22.5%**
- Employee contribution: approximately **14%-15%**

Premium rates may vary depending on:

- Government incentive schemes
- Workplace risk classification
- Sector-specific contribution reductions

All premiums must be:

- Declared monthly
- Paid within statutory deadlines

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

Türkiye has concluded **bilateral social security agreements** with many countries to avoid double contributions and protect long-term rights.

These agreements may allow:

- Temporary exemption from SGK contributions
- Continued coverage under the home country system
- Aggregation or transfer of contribution periods for retirement
- Posting exemptions for short-term assignments

Foreign employees from agreement countries may, subject to official approval, remain insured in their home country system for a limited period instead of SGK.

ROLE OF SGK IN WORK PERMIT & EXTENSION PROCESSES

Initial Work Permit Applications

- Work permit applications are evaluated **independently of SGK**
- SGK registration is completed **only after approval**

Work Permit Extensions

- Uninterrupted SGK premium payments are a **key eligibility criterion**
- Missing, late, or underreported premiums may result in:
 - Work permit extension rejection
 - Administrative penalties for the employer

SGK EXIT PROCEDURES UPON EMPLOYMENT TERMINATION

Employer Responsibilities

Upon termination of employment, the employer must:

- Notify SGK within **10 days**
- Complete final payroll and premium declarations
- Close the employee's SGK records accurately

Employee Considerations

- Turkish employees retain SGK history for future employment
- Foreign employees must:
 - Apply for a new work permit, or
 - Change or cancel their residence status if remaining in Türkiye

SGK VS. PRIVATE HEALTH INSURANCE IN TÜRKİYE – KEY DISTINCTION

Feature	SGK (Social Security)	Private Health Insurance
Mandatory for Turkish employees	✓ Yes	✗ No
Mandatory for foreign employees with work permit	✓ Yes	✗ No
Covers retirement	✓ Yes	✗ No
Covers work accidents	✓ Yes	✗ No
Valid for residence permit	✓ Yes	✓ Yes
Supplementary healthcare	✗ Limited	✓ Yes

Once SGK registration is completed, **private health insurance is not legally required**, but it may be purchased for faster access, private hospitals, or international coverage.

COMMON SGK COMPLIANCE RISKS IN TÜRKİYE

Frequently encountered compliance issues include:

- Late SGK registration after employment start
- Underreported salaries or incorrect job codes
- Missing monthly premium payments
- Failure to report employment termination
- Mismatch between work permit position and SGK records

These violations may lead to:

- High administrative penalties
- Retroactive premium assessments
- Work permit cancellation or renewal refusal
- Increased audit exposure

WHY SGK COMPLIANCE IS CRITICAL FOR EMPLOYEES & EMPLOYERS

Proper SGK compliance ensures:

- Lawful and uninterrupted employment
- Full access to public healthcare services
- Protection of long-term retirement and disability rights
- Smooth work permit renewals for foreign employees
- Reduced legal, financial, and audit risks for employers

TAXATION IN TÜRKİYE

Türkiye's taxation system is regulated by the **Revenue Administration of Türkiye (GİB)**.

All employment-related income earned in Türkiye is subject to Turkish tax legislation, regardless of nationality. Tax obligations vary based on **tax residency status**, while employers bear primary responsibility for payroll tax compliance.

TAX RESIDENCY STATUS IN TÜRKIYE

Tax residency is determined based on **physical presence** within a calendar year.

Tax Residents

- Individuals (Turkish or foreign) who stay in Türkiye for **more than 183 days** in a calendar year
- Tax residents are subject to income tax on their **worldwide income**

Non-Residents

- Individuals who stay in Türkiye for **183 days or less**
- Non-residents are taxed only **on income sourced in Türkiye**

Correct residency classification is critical for both employees and employers to ensure accurate tax treatment.

INCOME TAX ON SALARIES (WITHHOLDING SYSTEM)

Employees (Local & Foreign)

- Personal income tax is applied to **gross salary**
- Tax is collected through the **withholding system**
- Employees receive their **net salary after statutory deductions**

Employers

Employers are legally responsible for:

- Monthly payroll calculations
- Applying progressive income tax brackets
- Withholding income tax at source
- Filing monthly withholding declarations
- Making timely tax payments to the tax authority

Income tax rates are **progressive**, increasing as income levels rise.

OTHER MANDATORY PAYROLL DEDUCTIONS

In addition to income tax, the following statutory deductions apply to both Turkish and foreign employees:

- **Stamp Tax** on employment contracts and payroll
- **SGK employee contributions** for social security and unemployment insurance

All deductions must be :

- Accurately calculated
- Fully reflected in payroll records
- Declared and paid by the employer within statutory deadlines

CORPORATE TAX OBLIGATIONS FOR EMPLOYERS

Employers operating in Türkiye and hiring staff (local or foreign) must comply with all corporate tax obligations, including:

- **Corporate Income Tax**
- **Salary withholding taxes**
- **Value Added Tax (VAT)**, where applicable
- **Monthly Withholding and Premium Service Declarations**
- Year-end corporate and payroll reconciliations

Non-compliance may result in:

- Administrative penalties
- Late payment interest
- Increased scrutiny during tax, labor, and work permit inspections

DOUBLE TAXATION TREATIES (DTAS)

Türkiye has signed **Double Taxation Avoidance Agreements** with many countries to prevent income from being taxed in both Türkiye and the employee's home country.

DTAs may:

- Prevent double taxation
- Allow tax credits or exemptions
- Regulate taxation for expatriates, temporary assignments, and cross-border income
- Define which country has taxing rights based on residency and income source

Foreign employees may be required to submit a **Tax Residency Certificate** from their home country to benefit from treaty provisions.

TAX IDENTIFICATION NUMBER (TIN)

All individuals earning income or conducting financial transactions in Türkiye must obtain a Turkish **Tax Identification Number (TIN)**.

TIN is required for:

- Payroll registration
- Salary payments
- Bank account opening
- Lease agreements
- Utility subscriptions
- Tax and SGK reporting

Both Turkish citizens and foreign nationals use the same TIN system.

TERMINATION, SEVERANCE & TAXATION

Upon termination of employment:

Employees

- **Severance pay** may be partially or fully exempt from income tax, subject to statutory limits
- **Unused annual leave payments** are taxable as salary income

Employers

- Must calculate and declare all final payroll taxes
- Ensure correct tax treatment of severance and notice compensation
- Complete payroll and tax closure procedures accurately and on time

COMMON TAX COMPLIANCE RISKS IN TÜRKİYE

Frequent compliance risks include:

- Incorrect tax residency classification
- Underreported salaries
- Late or missing withholding declarations
- Incorrect application of Double Taxation Treaties
- Mismatches between SGK records and tax payroll data

These issues may result in:

- Retroactive tax assessments
- High administrative fines
- Audit exposure
- Delays or rejections in work permit extensions for foreign employees

IMPORTANT NOTE ON TAX COMPLIANCE IN TÜRKİYE

Tax compliance in Türkiye is a **shared legal responsibility** between the employer and the employee.

Proper tax structuring and accurate reporting ensure:

- Lawful and transparent employment
- Protection against double taxation
- Accurate payroll and social security alignment
- Smooth work permit renewals for foreign employees
- Reduced legal, financial, and audit risks for employers

EMPLOYMENT TERMINATION

Employment termination in Türkiye is regulated under **Turkish Labor Law No. 4857**.

Termination rules apply equally to **Turkish and foreign employees** working under a valid employment contract. Employers and employees must comply with statutory procedures related to **just cause, notice periods, severance pay, and documentation requirements**.

TYPES OF EMPLOYMENT TERMINATION IN TÜRKİYE

Employment relationships may be terminated through the following methods:

- Resignation by the employee
- Termination by the employer **with or without just cause**
- Mutual termination agreement (settlement)
- Expiration of fixed-term employment contracts
- Retirement
- Force majeure events

Each termination type carries different legal consequences regarding **notice obligations, severance entitlements, and employer liabilities.**

JUSTIFIED VS. UNJUSTIFIED TERMINATION

Employer-Initiated Termination – Just Cause

Employers may terminate employment immediately and without notice for legally justified reasons, including:

- Employee misconduct, breach of duty, or violation of workplace rules
- Serious health conditions that permanently prevent job performance (supported by medical reports)
- Force majeure events making continued employment impossible
- Severe operational or economic necessity in line with legal criteria

In justified termination cases, **no notice or severance pay is required**, provided legal conditions are fully met

Employer-Initiated Termination – Without Just Cause

If an employer terminates employment without a legally valid reason:

- **Notice compensation** must be paid if notice is not served
- **Severance pay** must be paid if the employee meets eligibility conditions

Unjustified termination exposes the employer to **compensation claims and labor court disputes**.

Employee-Initiated Justified Termination

Employees (local or foreign) may terminate their employment without notice for justified reasons, including:

- Non-payment or persistent delay of wages
- Workplace harassment, mobbing, or discrimination
- Unsafe, unhealthy, or unlawful working conditions
- Employer's material breach of contractual or statutory obligations

In justified resignation cases, employees may remain **eligible for severance pay**, depending on circumstances.

STATUTORY NOTICE PERIODS IN TÜRKİYE

Unless termination is based on just cause, the following **mandatory notice periods** apply:

- Less than 6 months of service → **2 weeks**
- 6-18 months of service → **4 weeks**
- 18-36 months of service → **6 weeks**
- Over 36 months of service → **8 weeks**

If notice is not served, the terminating party must pay **notice compensation** equivalent to the employee's salary for the applicable notice period.

PROBATIONARY PERIOD AND TERMINATION

- Maximum probation period: **2 months**
- May be extended up to **4 months** through collective bargaining agreements

During probation:

- Either party may terminate the contract
- No notice period or compensation is required

These rules apply equally to Turkish and foreign employees.

SEVERANCE PAY IN TÜRKİYE

Severance Eligibility

Employees become entitled to severance pay if:

- They have completed **at least 1 year of continuous service**, and
- Termination occurs for qualifying legal reasons

Severance Calculation Rules

- Calculated as **30 days of gross salary for each full year of service**
- Partial years are calculated proportionally
- Subject to the **statutory annual severance ceiling**
- **Exempt from income tax** (stamp tax applies)

Severance rules apply equally to local and foreign employees.

MASS LAYOFFS AND COLLECTIVE TERMINATIONS

In cases of collective dismissals, employers must:

- Notify the **Turkish Employment Agency (İŞKUR)**
- Follow statutory notification timelines
- Conduct consultation procedures where required

Failure to comply may result in:

- Administrative fines
- Invalid termination risk
- Compensation and reinstatement claims

TERMINATION OF FOREIGN EMPLOYEES IN TÜRKİYE

For foreign employees holding a valid work permit:

Employers must:

- Notify **SGK** of employment termination
- Report termination to the **Ministry of Labor**

Foreign employees must:

- Apply for a **new work permit**, or
- Change their **residence status**

Failure to complete immigration and SGK exit procedures may result in **overstay penalties or work permit compliance risks.**

FINAL PAYROLL AND LEGAL OBLIGATIONS AFTER TERMINATION

At the end of employment, employers must complete:

- Outstanding salary payments
- Severance pay (if applicable)
- Payment for unused annual leave
- Notice compensation (if applicable)

Additionally:

- Final tax declarations
- SGK exit notifications

must be filed **accurately and within statutory deadlines.**

COMMON EMPLOYMENT TERMINATION COMPLIANCE RISKS IN TÜRKİYE

Common risks include:

- Improper or undocumented justification for dismissal
- Failure to observe statutory notice periods
- Incorrect severance calculations
- Delayed or missing SGK exit notifications
- Mismatch between payroll records and work permit information

Such violations may lead to:

- Labor court disputes
- Administrative penalties
- Compensation lawsuits
- Work permit and immigration compliance issues for foreign employees

WHY PROPER TERMINATION MANAGEMENT MATTERS

Lawful and well-documented termination processes ensure:

- Protection of employee rights
- Reduced litigation risk for employers
- Smooth payroll, tax, and SGK closure
- Compliance with labor and immigration regulations
- Business continuity and reputational protection

EDUCATION OPTIONS FOR CHILDREN IN TÜRKİYE

Families living in Türkiye—both Turkish citizens and foreign residents—have access to a diverse and well-established education system.

Türkiye offers **public, private, and international education options** that support different academic goals, language preferences, and lengths of stay, from early childhood through higher education.

PUBLIC SCHOOLS IN TÜRKİYE

Public schools in Türkiye are open to **Turkish citizens** and **foreign children holding a valid residence permit** and are provided **free of charge**.

Key Features

- Curriculum regulated by the **Turkish Ministry of National Education (MEB)**
- Instruction language: **Turkish**
- Turkish language support programs for non-native speakers
- Nationwide availability across all cities and regions

Major cities such as **İstanbul, Ankara, İzmir, Antalya, and Bursa** offer a wide selection of public schools at all education levels.

Public schools are particularly suitable for:

- Local families
- Foreign families planning **long-term residence**
- Families seeking cultural integration and full immersion in Turkish society

PRIVATE SCHOOLS AND COLLEGE-LEVEL INSTITUTIONS

Private schools in Türkiye serve both **local and international families** and offer enriched academic programs and modern learning environments.

Highlights

- Smaller class sizes and advanced facilities
- Bilingual or multilingual instruction (English, German, French, Italian)
- National and international academic accreditations
- Strong university placement records in Türkiye and abroad

Common private education options include:

- Private Anatolian high schools
- Science and technology-focused schools
- Foreign-language colleges

Private schools are widely preferred by families seeking **enhanced academic standards, language-focused education, or international pathways.**

INTERNATIONAL SCHOOLS IN TÜRKİYE

Türkiye hosts a strong network of **internationally accredited schools**, primarily serving expatriate families and globally mobile Turkish families.

Offered Programs

- IB (International Baccalaureate)
- Cambridge International Curriculum
- American High School Diploma
- French, German, Italian, and Russian national programs

International schools are mainly located in major metropolitan and expat hubs: **İstanbul** (largest concentration), **Ankara**, **İzmir**, **Antalya**

These schools are ideal for:

- Foreign families on **short- or medium-term assignments**
- Families seeking curriculum continuity across countries
- Students preparing for international universities

PRESCHOOL AND EARLY CHILDHOOD EDUCATION

Türkiye offers a broad range of early childhood education options for **both local and foreign families.**

Available Options

- Public and private kindergartens
- Montessori and Reggio Emilia-inspired schools
- Multilingual preschool programs
- International nursery and early learning centers

Enrollment is generally available for children aged **36 months and above**, with private institutions offering earlier entry options.

HIGHER EDUCATION OPPORTUNITIES IN TÜRKİYE

Türkiye's higher education system is accessible to **Turkish citizens and international students** and continues to gain global recognition.

Key Advantages

- English-medium undergraduate and graduate programs
- Internationally ranked universities such as **Boğaziçi, ODTÜ, Koç, Sabancı, Bilkent**
- Affordable tuition fees compared to Europe and the United States
- Government and university-based scholarship opportunities for international students

Türkiye is increasingly preferred for **regional and global academic mobility**.

SPECIAL EDUCATION SERVICES

Türkiye provides special education and support services for children with additional learning or developmental needs.

Available Support

- Special education classes within public schools
- Private rehabilitation and support centers
- Individualized Education Plans (IEP)
- Speech, language, and developmental therapy services

Access is available to both local and foreign children, subject to **residence and registration requirements.**

DOCUMENTATION AND ENROLLMENT REQUIREMENTS

For Public and Private Schools

Families typically need:

- Valid residence permit (for foreign families)
- Passport or Turkish ID copies
- Previous school transcripts
- Equivalency certificate (Denklik) for transfers from abroad
- Proof of address

For International Schools

Additional requirements may include:

- Placement or language assessments
- Academic records from previous international curricula

WHY TÜRKİYE IS A STRONG EDUCATION DESTINATION

- Inclusive education system for local and foreign families
- Wide variety of public, private, and international schools
- Strong availability of English and multilingual education
- Affordable education options compared to many countries
- Safe, family-friendly living environment
- Growing international recognition of Turkish universities

HEALTHCARE OPTIONS IN TÜRKİYE

Individuals living and working in Türkiye—both Turkish citizens and foreign nationals—benefit from a **comprehensive, accessible, and well-developed healthcare system.**

Türkiye offers a balanced combination of **public healthcare through SGK, private medical services, and international-standard hospitals**, supported by modern infrastructure and highly qualified medical professionals.

PUBLIC HEALTHCARE SYSTEM (SGK COVERAGE)

Türkiye's public healthcare system is administered by the **Social Security Institution (SGK)** and applies to all legally employed individuals, including both local and foreign employees.

SGK Coverage Scope

Once registered, SGK provides access to:

- State hospitals and university hospitals
- Family health centers (primary care)
- Emergency and inpatient services
- Routine medical examinations and specialist consultations
- Maternity, pediatric, and chronic disease care
- Diagnostic tests and laboratory services
- Prescription of medications with reimbursement discounts

Public healthcare services are available nationwide, including **major cities and regional districts**, ensuring broad geographic access.

PRIVATE HEALTHCARE SERVICES

Türkiye has a highly developed **private healthcare sector**, widely used by both local residents and foreign employees.

Key Advantages

- Shorter appointment and treatment waiting times
- English-speaking doctors and multilingual medical staff
- Advanced diagnostic and treatment technologies
- Direct access to specialists without referral delays
- International patient coordination units

Private hospitals and clinics are widely available in cities such as **İstanbul, Ankara, İzmir, Bursa, Antalya, and Adana**. Many private providers accept **SGK partial reimbursement** or work directly with private and international insurers.

INTERNATIONAL HOSPITALS AND EXPAT-FOCUSED CLINICS

Major metropolitan areas host **international-standard hospitals** and clinics designed to meet the expectations of expatriates and globally mobile families.

Common Features

- Multilingual medical teams (English, Arabic, German, French, Russian)
- International treatment protocols and patient standards
- Comprehensive outpatient and inpatient care
- 24/7 emergency departments
- Specialized units including pediatrics, cardiology, orthopedics, dermatology, dentistry, OB-GYN, and fertility treatment

These facilities are preferred by foreign employees and local residents seeking premium healthcare services.

HEALTH INSURANCE REQUIREMENTS

For Employees

- **SGK registration is mandatory** for all employees working legally in Türkiye (local and foreign).
- SGK coverage becomes effective from the **first day of employment**.

Additional Insurance Options

While SGK provides comprehensive coverage:

- Private health insurance may be purchased for extended private hospital access
- International health insurance is common for globally mobile employees
- Supplementary insurance plans enhance coverage limits and comfort

Employers are responsible for **SGK registration and monthly premium contributions** as part of payroll compliance.

MATERNITY AND FAMILY HEALTHCARE

Türkiye offers strong maternity and family healthcare services for both local and foreign families.

Available Services

- Prenatal and postnatal medical care
- Public and private maternity hospitals
- Private birthing clinics
- Pediatric care with multilingual specialists
- National vaccination programs aligned with international standards
- Routine child development monitoring

SGK covers maternity-related hospital services and statutory maternity benefits within its network.

EMERGENCY AND URGENT CARE SERVICES

Türkiye provides reliable and affordable emergency healthcare services:

- **112 Emergency Hotline** (nationwide, free of charge)
- Ambulance and paramedic services
- Emergency departments in all public and private hospitals
- Trauma care, surgical interventions, and intensive care units

Emergency medical treatment is provided **regardless of nationality or insurance status.**

PHARMACEUTICALS AND MEDICATION ACCESS

Türkiye has an extensive and well-regulated pharmacy network (**eczane**).

Key Features

- Prescription and over-the-counter medications
- SGK reimbursement for approved medicines
- English-speaking pharmacists in major cities
- Extended operating hours
- 24/7 duty pharmacies (nöbetçi eczane) available daily

MEDICAL TOURISM AND SPECIALIZED TREATMENTS

Türkiye is internationally recognized as a leading **medical tourism destination**, offering advanced care at competitive costs.

Common Specializations

- Cosmetic and reconstructive surgery
- Dental treatments
- Fertility and IVF services
- Orthopedic procedures
- Eye surgery (LASIK)
- Hair transplantation

Both local residents and foreign employees benefit from high-quality care and cost efficiency.

WHY TÜRKIYE IS A STRONG HEALTHCARE DESTINATION

- Universal SGK coverage for legally employed individuals
- Modern and affordable healthcare infrastructure
- Highly trained doctors with international experience
- Multilingual medical services in major cities
- Strong private healthcare sector
- Rapid access to specialists and advanced treatments
- Family-friendly healthcare environment

PAID PUBLIC HOLIDAYS

Holiday Name	Turkish Name	Date	Type	Description
New Year's Day	Yılbaşı	1 January	National	Marks the first day of the year and is a nationwide public holiday.
National Sovereignty and Children's Day	Ulusal Egemenlik ve Çocuk Bayramı	23 April	National	This public holiday commemorates the establishment of the Turkish Grand National Assembly in 1920 and uniquely honors children, reflecting Atatürk's belief that they are the future of the nation.
Labour and Solidarity Day	Emek ve Dayanışma Günü	1 May	National	International workers' day, official public holiday in Türkiye.
Commemoration of Atatürk, Youth and Sports Day	Atatürk'ü Anma, Gençlik ve Spor Bayramı	19 May	National	This public holiday marks Mustafa Kemal Atatürk's arrival in Samsun in 1919 and honors youth and sports as symbols of Türkiye's future.
Democracy and National Unity Day	Demokrasi ve Millî Birlik Günü	15 July	National	Commemorates the events of 15 July 2016 and honors democracy and national unity.
Victory Day	Zafer Bayramı	30 August	National	This public holiday commemorates the decisive victory of 30 August 1922 during the War of Independence, symbolizing Türkiye's military success and national independence.
Republic Day	Cumhuriyet Bayramı	29 October (1,5 days)	National	Republic Day celebrates the founding of the Republic of Türkiye in 1923 under Mustafa Kemal Atatürk and marks the transition to the modern Turkish Republic, observed as a half-day holiday on 28 October and a full public holiday on 29 October.
Ramadan Feast	Ramazan Bayramı	(3 days)	Religious	Celebrated at the end of Ramadan *
Sacrifice Feast	Kurban Bayramı	(4 days)	Religious	A religious holiday commemorating Ibrahim's sacrifice *

*Dates of religious holidays vary each year according to the lunar calendar

BUSINESS SETUP SERVICES

Establishing a business in Türkiye provides **both local entrepreneurs and foreign investors** with access to a dynamic economy, a strategic geographic location, and a business-friendly regulatory environment. Türkiye allows **100% foreign ownership in most sectors** and offers a streamlined company formation process supported by **digital government platforms** such as MERSİS and e-Devlet.

Türkiye's legal and regulatory framework ensures equal treatment for domestic and foreign investors, subject to sector-specific regulations.

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COMPANY FORMATION OPTIONS IN TÜRKİYE

Investors may establish different legal entity types depending on business objectives, operational scale, and investment structure.

Common Legal Entity Types

- **Limited Liability Company (Ltd. Şti.)**
- **Joint Stock Company (A.Ş.)**
- **Branch Office**
- **Liaison (Representative) Office** (non-commercial activities only)

The **Limited Liability Company (Ltd. Şti.)** is the most commonly preferred structure for both local and foreign investors due to:

- Low minimum capital requirement
- Flexible management structure
- Simplified governance rules

COMPANY INCORPORATION PROCESS IN TÜRKİYE

The incorporation process in Türkiye is efficient and largely completed within **a few working days**, provided documentation is complete.

Key Incorporation Steps

- Company name reservation via **MERSİS**
- Preparation and electronic registration of Articles of Association
- Notarization of required documents (where applicable)
- Trade Registry registration
- Tax office registration
- Chamber of Commerce registration
- Company seal issuance

Once registered, the company gains **full legal personality** and may commence commercial operations.

Minimum Capital Requirements

Türkiye offers competitive and accessible capital requirements:

- **Limited Liability Company:** minimum **TRY 10,000**
- **Joint Stock Company:** minimum **TRY 250,000**
 - At least **25% paid before registration**
 - Remaining balance payable within 24 months

Capital deposit timing may vary depending on company type, shareholder structure, and sectoral regulations.

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BANK ACCOUNT OPENING IN TÜRKİYE

After incorporation, companies must open a corporate bank account with a Turkish bank.

Typical Requirements

- Trade Registry Gazette
- Tax registration certificate
- Authorized signatory circular
- Identification documents of shareholders and directors
- Proof of registered address

Bank compliance reviews may take additional time, particularly for foreign-owned companies.

TAX REGISTRATION & ONGOING TAX COMPLIANCE

All companies operating in Türkiye must comply with local tax legislation.

Key Tax Obligations

- Corporate tax registration
- Value Added Tax (VAT) registration (if applicable)
- Monthly and quarterly tax declarations
- E-invoice and e-ledger system registration
- Annual corporate income tax return

Türkiye's tax system is transparent, digitalized, and aligned with international standards.

SOCIAL SECURITY (SGK) & PAYROLL SETUP

Before hiring employees, employers must register with the **Social Security Institution (SGK)**.

Employer Obligations

- SGK employer registration
- Payroll system setup
- Monthly SGK premium declarations
- Salary tax withholding and reporting
- Employee onboarding compliance

SGK registration is mandatory **even before the first employee is hired**, regardless of nationality.

WORK PERMIT & IMMIGRATION SUPPORT

Foreign shareholders, directors, and employees may require work and residence permits to legally operate and work in Türkiye.

Coverage Includes

- Work permit applications
- Residence permit coordination
- Permit extensions and renewals
- Compliance with foreign employment ratios
- Immigration reporting obligations

Employment may not legally commence without approved permits.

ACCOUNTING, BOOKKEEPING & CORPORATE COMPLIANCE

Turkish law requires companies to maintain accurate accounting and statutory records.

Ongoing Compliance Services

- Monthly bookkeeping
- Financial statement preparation
- Statutory audit coordination (if applicable)
- Corporate secretarial services
- Registered address updates and notifications

Non-compliance may lead to penalties, audits, and operational restrictions.

VIRTUAL OFFICE & REGISTERED ADDRESS SOLUTIONS

Companies without a physical office may use virtual office and registered address services.

Available Solutions

- Legal registered address
- Mail handling and official correspondence
- Trade Registry address compliance
- Temporary office and meeting space solutions

A registered address is mandatory for Trade Registry and tax authority purposes.

SECTOR-SPECIFIC LICENSING & REGULATORY APPROVALS

Certain activities require additional licenses or regulatory approvals, including:

- Technology and telecommunications
- Education and training
- Healthcare and pharmaceuticals
- Energy and manufacturing
- Financial and professional services

Sector-specific approvals must be obtained **before commencing operations.**

FREE TRADE ZONES & INVESTMENT INCENTIVES

Türkiye provides a wide range of **investment incentives** designed to support strategic industries and export-oriented projects.

Available Incentive Mechanisms

- **Free Trade Zones (FTZs)**
- **Organized Industrial Zones (OIZs)**
- **Technology Development Zones (Technoparks)**
- Regional and sector-based investment incentive schemes
- R&D, innovation, and export-focused tax incentives
-

Eligibility depends on:

- Business activity and sector
- Investment location
- Project scale and employment impact
- Compliance with incentive program requirements

WHY SET UP A BUSINESS IN TÜRKİYE ?

- Strategic location connecting **Europe, Asia, and the Middle East**
- Large domestic market and regional trade access
- Competitive labor costs and skilled workforce
- Developed manufacturing, technology, and service sectors
- Investment incentives, free zones, and technoparks
- Strong legal framework for both local and foreign investors