

# Turks and Caicos

## *Professional Services Guide 2026*

*The specialist directory of law firms, corporate service providers, notaries, wealth managers, and professional advisers operating in the Turks and Caicos Islands — for UHNW individuals, family offices, international businesses, and their professional advisers.*

**58**  
PROFILED FIRMS

**5,500+**  
FIRMS ACROSS 30+ JURISDICTIONS

**0%**  
DIRECT TAXATION

**British**  
OVERSEAS TERRITORY

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## | ABOUT THIS GUIDE

# The SearchOffshore Turks and Caicos Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, international businesses, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of the Turks and Caicos Islands as a British Overseas Territory with a zero-tax environment, English common law legal framework, and a professional services community shaped by the jurisdiction's dual identity as a growing financial centre and one of the Caribbean's premier luxury tourism and real estate destinations.

The Turks and Caicos Islands (TCI) is best understood as a jurisdiction in active development — more established than its size alone might suggest, thanks to its BOT status and UK constitutional connection, but still building the professional depth of more mature Caribbean centres. Its real estate market — anchored by Providenciales and Grace Bay — is one of the most active and internationally recognised in the Caribbean.

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## SECTION 1

# Turks and Caicos: Jurisdiction Overview

The Turks and Caicos Islands is a British Overseas Territory comprising two island groups — the Caicos Islands and the Turks Islands — in the northern Caribbean, southeast of the Bahamas. With a population of approximately 45,000 (growing rapidly due to tourism and real estate development), the TCI has one of the highest per capita incomes in the Caribbean. Providenciales — known locally as Provo — is the commercial centre and hosts the majority of the financial services and property sectors.

The TCI's offshore financial services sector is built on its zero-tax framework, English common law, and British Overseas Territory status. These provide constitutional credibility and UK FATF oversight — distinguishing factors compared to independent Caribbean jurisdictions with similar product offerings. The jurisdiction has been developed less intensively as a financial centre than the Cayman Islands to its north, creating a market with lower volume but real quality in specific niches — particularly property holding structures, company formation, and private wealth administration.

## Key Facts

<b>Status</b>	British Overseas Territory of the United Kingdom
<b>Capital</b>	Cockburn Town, Grand Turk (administrative); Providenciales (commercial)
<b>Legal System</b>	English Common Law
<b>Currency</b>	United States Dollar (USD)
<b>Corporate Tax</b>	No corporate income tax
<b>Personal Tax</b>	No personal income tax, capital gains tax, or inheritance tax
<b>Withholding Tax</b>	None
<b>Regulator</b>	Turks and Caicos Islands Financial Services Commission (FSC)
<b>Time Zone</b>	EST (UTC-5) / EDT (UTC-4) in summer
<b>Major Legislation</b>	Companies Ordinance, Financial Services Commission Ordinance, Proceeds of Crime Ordinance, Beneficial Ownership Register Ordinance

*“Turks and Caicos is selected for its zero-tax environment, British Overseas Territory constitutional stability, English common law framework, and growing role as a Caribbean IFC with a premier luxury real estate sector.”*

## SECTION 2

# Legal and Regulatory Framework

The TCI operates under English common law, with legislation enacted by its own House of Assembly supplemented by Orders in Council from the UK. The Turks and Caicos Islands Financial Services Commission (FSC) supervises all financial services entities including banks, trust companies, insurance companies, company managers, and investment businesses.

## The TCI FSC

The FSC applies a risk-based supervisory approach consistent with FATF standards. As a British Overseas Territory, the TCI benefits from UK government oversight and the UK's FATF membership, which creates external pressure to maintain international compliance standards. The FSC licenses company managers, trust companies, banks, insurance companies, and investment businesses.

## BOT Constitutional Framework

The TCI's status as a British Overseas Territory has not been without institutional challenge — the UK government suspended the TCI's elected government and imposed direct UK rule between 2009 and 2012 following a Privy Council inquiry into government corruption. The elected government was restored in 2012 and the jurisdiction has since operated under constitutional arrangements that include strengthened anti-corruption provisions and UK oversight mechanisms. This history is a material fact for advisers and clients considering TCI structures.

## Zero Tax and Economic Substance

The TCI imposes no corporate income tax, personal income tax, capital gains tax, or withholding tax. The Economic Substance Ordinance requires companies conducting relevant activities to demonstrate adequate local substance. All structures must comply with OECD CRS reporting obligations.

## SECTION 3

# Corporate and Wealth Structures

## TCI Companies

The Companies Ordinance provides for ordinary companies and exempted companies for international use. Exempted companies are used for international holding, trading, and investment structures and benefit from the zero-tax environment. Bearer shares are abolished; beneficial ownership records must be maintained by licensed company managers and disclosed to the FSC and competent authorities.

## Trusts

TCI trust law is based on English trust principles and provides a framework for international wealth planning and succession structures. FSC-licensed trust companies administer private wealth structures. The TCI trust framework is less extensively litigated and tested than the Cook Islands or Nevis, but benefits from English common law principles and BOT credibility.

## Property Holding Structures

TCI companies and trusts are frequently used to hold TCI real estate — particularly luxury residential and resort property on Providenciales. Property holding through a TCI company provides limited liability, potential succession planning benefits, and facilitates resale without the full stamp duty and registration costs associated with direct transfers. Stamp duty is payable on property transactions at rates that vary by property value.

## SECTION 4

# Key Service Categories

## Law Firms

With 21 profiled law firms — the largest category — TCI's legal profession is well developed for its size. Services cover company formation, trust drafting, FSC licensing, real estate transactions, and private client matters. TCI legal counsel is essential for property transactions and for structuring company and trust vehicles.

## Corporate Services

17 corporate service providers — the second largest category — offer company formation, registered office, company management, and ongoing compliance services. Licensed company managers are the required intermediary for TCI exempted company formation.

## Notary

10 notaries — relatively high for a jurisdiction of this size — reflecting the substantial real estate documentation requirements of the TCI property market. Notarisation and apostille services are routinely required for property transactions, company formations, and international legal proceedings.

## Property Services

11 property service providers serve TCI's active and internationally recognised luxury real estate market. Providenciales and Grace Bay are among the most sought-after addresses in the Caribbean, with strong demand from North American, European, and international buyers.

## Wealth Management, Fiduciary, Trusts, Accountancy, and Tax

9 wealth management firms, 6 fiduciary services firms, 6 trust companies, 4 accountancy firms, and 3 tax advisory firms complete the professional services community. The smaller representation of tax advisory reflects the zero-tax environment, where CRS/FATCA and economic substance compliance rather than domestic tax planning are the primary advisory needs.

## SECTION 5

# The Current Compliance Environment

The TCI maintains its compliance framework under UK BOT oversight and CFATF membership. The jurisdiction has implemented beneficial ownership registers, CRS reporting, and economic substance legislation consistent with FATF and OECD requirements.

## AML/CFT Framework

The TCI's AML/CFT framework is governed by the Proceeds of Crime Ordinance and the Anti-Money Laundering and Prevention of Terrorist Financing Regulations. All FSC-licensed entities must apply risk-based customer due diligence, identify beneficial owners, conduct ongoing monitoring, and report suspicious transactions to the TCI Financial Intelligence Agency.

## Beneficial Ownership Register

The TCI has implemented a central beneficial ownership register for companies under the Beneficial Ownership Register Ordinance. The register is accessible to law enforcement and regulatory authorities. The UK has sought to require its Overseas Territories to implement publicly accessible beneficial ownership registers — TCI has maintained a standards-based approach to implementation.

## CRS, FATCA, and Economic Substance

The TCI participates in the OECD CRS through the UK IGA framework extended to British Overseas Territories. FATCA compliance is through the UK FATCA IGA extended to the TCI. The Economic Substance Ordinance requires companies conducting relevant activities to demonstrate adequate TCI substance.

## FATF and CFATF Status

2009	TCI direct rule — UK government intervenes following Privy Council corruption findings
2012	Elected government restored; strengthened anti-corruption provisions enacted
2018	UK Sanctions and Anti-Money Laundering Act — BOT beneficial ownership register obligations
2021	Economic Substance Ordinance enacted; CRS implemented
Current	Not on FATF grey list — UK BOT oversight applies; verify current CFATF status with advisers

Current FATF, CFATF, and international status should be verified with qualified advisers. The 2009-12 direct rule period is historical context that some counterparties remain aware of.

## SECTION 6

# Regulatory Considerations for 2026

The TCI in 2026 is developing its financial services sector while managing the UK BOT beneficial ownership register timeline and ensuring its compliance framework continues to satisfy UK and FATF standards. Its real estate and tourism sectors remain the primary economic drivers.

## Beneficial Ownership — UK BOT Pressure

The UK government's requirement for its Overseas Territories to implement publicly accessible beneficial ownership registers applies to the TCI. The TCI has taken a standards-based position. Advisers should plan structures anticipating progressive transparency over the medium term.

## Real Estate — Continued Growth and Structuring

The TCI real estate market continues to attract significant international investment. Structuring property acquisitions — particularly through TCI companies for multiple owners, estate planning, or commercial purposes — requires qualified TCI legal counsel and attention to stamp duty, registration, and beneficial ownership disclosure obligations.

## Financial Services Development

The TCI FSC is actively developing the jurisdiction's financial services proposition to attract a broader range of regulated businesses. Advisers considering TCI for financial services licensing should obtain current guidance from the FSC on available licences, capital requirements, and processing timelines.

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## Key Questions to Explore with a Qualified Adviser

1. What FSC licence or registration is required for the proposed financial services activity, and what are the capital, governance, and substance requirements?
2. For property holding structures, what are the stamp duty, registration, and beneficial ownership disclosure implications of the proposed holding arrangement?
3. What economic substance requirements apply to the proposed TCI entity, and can they be demonstrated on an ongoing basis?
4. What CRS/FATCA reporting obligations apply through the UK IGA framework, and has home-jurisdiction tax treatment been confirmed?
5. What beneficial ownership register obligations apply and how should the structure be planned given the likely move towards public register access?
6. Has the historical 2009-12 direct rule period been considered in the due diligence assessment of TCI as a jurisdiction, and is it relevant to the counterparties or institutions involved in the proposed structure?
7. Has qualified tax advice been obtained in all relevant home jurisdictions regarding the treatment of TCI entities?

## SECTION 7

# SearchOffshore Directory

SearchOffshore profiles 58 professional firms across 9 service categories in Turks and Caicos. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Law Firms	21	<a href="#">View Listings</a>
Corporate Services	17	<a href="#">View Listings</a>
Property Services	11	<a href="#">View Listings</a>
Notary	10	<a href="#">View Listings</a>
Wealth Management	9	<a href="#">View Listings</a>
Fiduciary Services	6	<a href="#">View Listings</a>
Trusts	6	<a href="#">View Listings</a>
Accountancy Firms	4	<a href="#">View Listings</a>
Tax Advisors	3	<a href="#">View Listings</a>



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SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions.

[Browse the Turks and Caicos Directory](#)

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## SECTION 8

# Important Notices and Disclaimer

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Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

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