

The Dubai Property Buyer's *Guide*

A clear, practical walkthrough of buying property in Dubai — the process, the costs, and the decisions that matter most.



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BUY · SELL · INVEST · RENT · ADVISE

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Why buy property in Dubai.

Dubai remains one of the few global cities where full foreign ownership, no property tax, and strong rental yields exist together. Here's what draws buyers in, whether they're purchasing a home or an investment:

1 **Full freehold ownership**

Non-UAE nationals can own property outright — not leasehold — in designated freehold areas, which now cover most of the city's popular communities.

2 **No annual property tax**

Unlike most major markets, Dubai charges no recurring property tax or capital gains tax on real estate.

3 **Strong rental yields**

Many communities deliver gross rental yields well above what's typical in London, New York, or Singapore, making buy-to-let a common strategy.

4 **A residency pathway**

Property investment above certain thresholds can qualify buyers for UAE Golden Visa residency, adding long-term lifestyle value beyond the asset itself.

5 **A transparent, regulated market**

Every transaction is registered with the Dubai Land Department (DLD) and every agent is RERA-licensed, giving buyers a documented, traceable process.

The buying process, step by step.

1 Define the goal and budget

Investment, personal residence, or both — this shapes which areas and property types make sense, and whether financing will be involved.

2 Get mortgage pre-approval (if financing)

A pre-approval letter from a bank confirms your borrowing power before you start viewing, and strengthens your position when negotiating.

3 View properties and shortlist

Compare options against your criteria — location, layout, service charges, and resale/rental potential.

4 Make an offer and sign the MOU (Form F)

Once a price is agreed, both parties sign a Memorandum of Understanding through a RERA-registered broker, and the buyer typically pays a 10% deposit.

5 Obtain the NOC from the developer

The seller obtains a No Objection Certificate confirming no outstanding service charges or liabilities on the property.

6 Transfer ownership at the DLD

Both parties attend a Dubai Land Department trustee office to complete the transfer, pay the DLD fee, and receive the new title deed — usually finalised on the spot.

A note on transaction type

The steps above describe a typical ready-property sale. The real sequence — and timeline — shifts depending on how each side is financing:

Cash to cash moves fastest, often completing within days of the NOC. **Cash buyer, mortgaged seller** requires the seller's bank to issue a liability settlement letter first. **Mortgaged buyer, unmortgaged property** depends on the buyer's bank valuation and final offer completing before transfer. **Mortgages on both sides** means both banks coordinate a joint settlement at the trustee office — usually the longest timeline.

Off-plan adds another layer: buying directly from a developer follows their own payment plan and Oqood registration, while buying an off-plan unit on the secondary market (an assignment/resale before completion) needs the developer's NOC plus a separate assignment transfer — closer in process to a ready-property resale than a fresh developer purchase.

Costs to budget for.

Beyond the purchase price, plan for roughly **7–8%** in additional costs. Here's the typical breakdown:

Cost	Typical Amount	Paid To
DLD transfer fee	4% of purchase price	Dubai Land Department
Agency commission	2% of purchase price	Real estate agency
DLD admin fee	AED 540–4,200 (flat)	Dubai Land Department
Mortgage arrangement fee	~1% of loan amount	Bank / mortgage broker
Property valuation fee	AED 2,500–3,500	Bank-appointed valuer
Title deed issuance	AED 250–500	Dubai Land Department
NOC fee (from developer)	AED 500–5,000	Developer

Figures are indicative and vary by transaction, developer, and lender. Exact costs are confirmed during the transaction.

Off-plan vs. ready property.

Off-Plan

What it is: Purchased directly from a developer, before or during construction.

Payment: Flexible plans, often 60/40 or post-handover structures spread over years.

Upside: Lower entry price, modern specs, potential value growth by handover.

Consider: Construction timelines can shift; property isn't habitable until handover.

Ready (Secondary Market)

What it is: An existing, completed property being resold by its current owner.

Payment: Typically paid in full at transfer, or via mortgage.

Upside: Immediate use or rental income; the property and building history are inspectable now.

Consider: Higher upfront capital required; less flexibility on payment timing.

Mortgages for residents & non-residents.

- **UAE residents**

Can typically borrow up to 80% of a property's value for their first home under AED 5 million, subject to income and bank criteria.

- **Non-residents**

Can still obtain UAE mortgages, generally up to 50–65% loan-to-value, with additional income and bank statement documentation required.

- **Typical timeline**

Pre-approval: a few days. Full approval and valuation: 2–4 weeks from application to final offer, run in parallel with the buying process above.

- **What banks assess**

Income and employment stability, existing debt obligations, credit history, and the bank's own valuation of the specific property.

Key documents checklist.

Requirements vary slightly by bank and transaction, but generally include:

- ☐ Passport copy (and UAE visa page, if a resident)
- ☐ Emirates ID (if a resident)
- ☐ Proof of income (salary certificate, payslips, or business financials if self-employed)
- ☐ Bank statements (typically the last 3–6 months)
- ☐ Mortgage pre-approval letter (if financing)
- ☐ Signed MOU / Form F
- ☐ Cheque(s) for deposit and remaining balance
- ☐ No Objection Certificate (NOC) from the developer
- ☐ Existing title deed (seller side, for ready properties)

Popular areas at a glance.

Business Bay

Central, high-rise living close to Downtown; strong rental demand from young professionals.

Dubai Marina & JBR

Waterfront lifestyle, dense amenities, popular with tenants and short-term rental investors.

Jumeirah Lake Towers (JLT)

More affordable high-rise living near Marina, with a metro line running through it.

Downtown Dubai

Burj Khalifa and Dubai Mall address; premium pricing, strong long-term value retention.

Al Barsha

Established villa and apartment community, central location, family-oriented.

Al Jaddaf

Emerging waterfront district near Downtown, Creek views, generally more accessible pricing.

Dubai Hills Estate & Arabian Ranches

Villa communities aimed at families, built around golf courses and green space.

Common mistakes to avoid.

× **Skipping mortgage pre-approval**

Falling for a property before confirming what you can actually borrow leads to wasted time and weaker negotiating power.

× **Not budgeting for the full 7-8% in fees**

Buyers who plan only for the purchase price are often caught short at transfer.

× **Ignoring service charges**

Annual service charges vary significantly by building and materially affect rental yield — always check before committing.

× **Working with an unlicensed agent**

Always confirm your agent holds a valid RERA BRN — it's the only way to ensure the transaction is properly protected.

× **Rushing an off-plan purchase without researching the developer**

Track record on prior project delivery matters as much as the unit itself.

Glossary of terms.

DLD

Dubai Land Department — the government body that registers and regulates all property transactions.

RERA

Real Estate Regulatory Agency — regulates brokers, developers, and licenses every registered agent (BRN).

BRN

Broker Registration Number — an individual agent's RERA license number.

MOU / Form F

The standard Memorandum of Understanding signed by buyer and seller once a price is agreed.

NOC

No Objection Certificate — issued by the developer confirming no outstanding fees on the property before transfer.

Freehold

Designated zones where non-UAE nationals can own property outright, with full title.

Ejari

The mandatory government system for registering tenancy contracts in Dubai.

Off-Plan

A property purchased before or during construction, directly from the developer.

Service Charge

An annual per-square-foot fee covering building maintenance and shared facilities.

LET'S TALK

Ready to put this into practice?

Every situation is different. Book a short consultation and let's go through your specific goals, budget, and timeline together.

BOOK A CONSULTATION

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