



Tarek Wazzan

SENIOR PROPERTY CONSULTANT · NAAS PROPERTIES

INVESTOR GUIDE · 2026 EDITION

# Dubai *Off-Plan* Investor Guide 2026

A plain-English playbook for international buyers: how off-plan works, how to check a project and its escrow account, the AED 2M Golden Visa route, how to compare developers and areas, and a full cost checklist.

Launches

Payment plans

Golden Visa

Developer checklist

Cost worksheet

## BEFORE YOU START

## How to use this guide

Buying off-plan means paying for a home before it is built. In Dubai that is a regulated process: the project has to be registered, your payments go into a project escrow account, and your contract is recorded with the Dubai Land Department (DLD). This guide shows you how each step works and what to check yourself.

### WHAT'S INSIDE

- **Chapters 1–5** follow a purchase from shortlist to title deed, then cover the Golden Visa, developer and area choice, and every cost.
- **Tools** you can print and fill in: a due diligence checklist, a snagging list, a developer scorecard, questions to ask a developer and a formula-based cost worksheet.
- **Sources.** Numbers in gold brackets, like this <sup>[2]</sup>, point to the official source listed on the Sources page.

### HOW WE WROTE IT

- Facts come from Dubai legislation, DLD and RERA service pages, GDRFA, the UAE government portal, the UAE Central Bank rulebook and the Federal Tax Authority.
- No invented yields, price forecasts or project prices. Where something depends on the developer, bank or your contract, we say so.
- Fees and rules change. Always confirm the current figures on the official page before you pay.

### At a glance: numbers set by law or official fee schedules

## 4%

DLD registration fee on an off-plan sale: 2% seller + 2% purchaser on DLD's schedule. Your SPA says who actually pays it. <sup>[6]</sup>

## 90 days

Deadline for registering a signed sale contract in the interim (Oqood) register. <sup>[6]</sup>

## 50%

Maximum loan-to-value on a mortgage for property bought off-plan, whoever the buyer is. <sup>[20]</sup>

## AED 2M

Property value for the real-estate investor Golden Visa (one or more properties). <sup>[15][17]</sup>

## 5%

Share of a project's escrow account held back for one year after units are registered to buyers. <sup>[2]</sup>

## 1 / 10 yrs

Developer liability: 1 year for defective installations and 10 years for structural defects. <sup>[5]</sup>

#### ● IMPORTANT

This guide is general information, not legal, financial, tax or immigration advice. Laws, fees and visa criteria are set by UAE authorities and can change. Check your own case with the relevant authority and a qualified adviser before you commit. Information checked September 2026.

## CONTENTS

# What's in the guide

|           |                                                                                                   |           |
|-----------|---------------------------------------------------------------------------------------------------|-----------|
| <b>01</b> | <b>How off-plan works in Dubai</b>                                                                | <b>04</b> |
|           | Payment plans, booking steps, the SPA and handover.                                               |           |
| <b>02</b> | <b>Protecting your money</b>                                                                      | <b>11</b> |
|           | How to check RERA project registration, escrow accounts and progress on the DLD's Dubai REST app. |           |
| <b>03</b> | <b>Golden Visa through property</b>                                                               | <b>14</b> |
|           | How the AED 2M route works and which documents you need.                                          |           |
| <b>04</b> | <b>Choosing a developer &amp; area</b>                                                            | <b>16</b> |
|           | Compare master, luxury and mid-market developers against your goals.                              |           |
| <b>05</b> | <b>Full cost checklist</b>                                                                        | <b>19</b> |
|           | DLD fees, registration, service charges and other costs to budget for.                            |           |

## TOOLS & REFERENCE

|      |                                      |    |
|------|--------------------------------------|----|
| Tool | Payment plan cash-flow table         | 06 |
| Tool | Handover & snagging checklist        | 09 |
| Tool | Due diligence checklist              | 13 |
| Tool | Golden Visa document checklist       | 15 |
| Tool | Developer scorecard & area checklist | 17 |
| Tool | Questions to ask a developer         | 18 |
| Tool | Cost-of-purchase worksheet           | 21 |
| Ref  | Sources & disclaimer                 | 22 |
| Next | Get early launch access              | 23 |

## KEY TERMS

### DLD

Dubai Land Department, the property registry.

### Oqood

DLD's interim register for off-plan sales.

### Dubai REST

DLD's app for project, escrow and property data.

### Ejari

DLD's tenancy contract registration.

### RERA

Real Estate Regulatory Agency, DLD's regulator.

### Escrow

The project bank account that holds buyers' payments.

### Mollak

DLD's service-charge system.

### LTV

Loan-to-value: the loan as a % of the property value.

### SPA

Sale & Purchase Agreement with the developer.

### NOC

No Objection Certificate, e.g. from the developer for a resale.

### Trakheesi / Madmoun

Ad permit system and its QR check.

### Snagging

Inspecting for defects before handover.

CHAPTER ONE

# How off-plan works in Dubai

# 01

**Inside:** Payment plans, booking steps, the SPA and handover.

“Off-plan” means you buy a unit that is unfinished or not yet started, usually straight from the developer, and pay in stages while it is built. Your right to the unit is recorded in DLD's interim register (Oqood) until the building is finished and a title deed is issued in your name.<sup>[3]</sup>

## The legal framework in four laws

| LAW                                                                                       | WHAT IT MEANS FOR YOU                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Law No. 7 of 2006</b><br>Real Property Registration                                    | Non-UAE nationals can own freehold property in areas set by the Ruler. DLD is the only body that registers property rights. <sup>[1]</sup>                                                                                                                                              |
| <b>Law No. 8 of 2007</b><br>Escrow Accounts                                               | A developer selling off-plan must open a project escrow account. Buyers' payments go into it, and the money can only be used to build that project. <sup>[2]</sup>                                                                                                                      |
| <b>Law No. 13 of 2008</b><br>Interim Property Register<br>(amended by Law No. 19 of 2020) | Every off-plan sale must be entered in the interim register, or it is void. Developers can't sell off-plan until they hold the land and have the required approvals, and contracts for unapproved projects are void. The law also sets the rules if a buyer defaults. <sup>[3][4]</sup> |
| <b>Law No. 6 of 2019</b><br>Jointly Owned Property                                        | Covers service charges (these must be approved by RERA and are based on your unit's area), owners' committees and the developer's liability for defects after handover. <sup>[5]</sup>                                                                                                  |

## Who's who

**Dubai Land Department (DLD)** registers every transaction and runs the Oqood register, the Dubai REST app and the Service Charge Index.<sup>[11][12]</sup>

**RERA**, DLD's regulatory arm, licenses brokers, approves advertising permits and service charge budgets, and monitors construction progress.<sup>[13][14]</sup>

**The developer** must be on DLD's Register of Real Estate Developers and licensed by the competent authorities.<sup>[2]</sup>

**The escrow agent** is a bank or financial institution accredited by DLD to manage the project account. It releases money only against verified construction milestones.<sup>[2][13]</sup>

**Registration trustees** are DLD-accredited centres that handle transfers, mortgages and resales in person.<sup>[7]</sup>

**The broker** must be licensed and hold a RERA broker card. You can look brokers up on DLD's website or in Dubai REST.<sup>[13]</sup>

### ● KEY IDEA

Off-plan protection in Dubai rests on three records: the **project registration**, the **escrow account** and your **Oqood registration**. You can check all three yourself (see Chapter 2). If any one is missing, stop.

### ● GOLDEN RULE

Pay the property price only into the **project escrow account** shown on DLD's records, never into a personal account, a broker's account or a developer's general account. Payments into escrow are protected from the developer's creditors.<sup>[2]</sup>

## BOOKING STEPS

# The buying journey, step by step

Most purchases direct from a developer follow this order. The names of documents vary by developer, but the legal milestones do not.

## 01 Brief & shortlist

Decide on your goal (living in it, rental income, resale or Golden Visa), your budget including fees (Chapter 5) and when you can pay. For every shortlisted project, get the **project name and number, the developer's name and the plot number**.

## 02 Verify the project

Before you pay anything, check the project's registration, status, completion percentage and escrow account in DLD's Project Status Enquiry or the Dubai REST app.<sup>[10][11]</sup> (Chapter 2 shows how.)

## 03 Reserve the unit

Developers usually ask for a reservation or booking form and a first payment. Before paying, get it in writing whether that amount is refundable if no SPA is signed, and confirm the bank details match the project escrow account.

## 04 Sign the Sale & Purchase Agreement (SPA)

The developer must file its standard sale contract with DLD when it applies to open the escrow account.<sup>[2]</sup> Read the clauses on page 08 before you sign. Buyers abroad can sign through a legalised power of attorney.

## 05 Oqood registration

The developer registers your SPA in the interim register through DLD's Oqood portal. It must be registered within

**90 days**

of signing. The DLD fee is 4% of the sale value plus AED 20, and you receive a provisional registration e-certificate by email.<sup>[6]</sup> If the developer refuses or delays, you can apply to DLD to register the contract yourself.<sup>[13]</sup>

## 06 Pay instalments into escrow

Follow the SPA schedule. If a payment is linked to construction progress, you can ask the developer for a letter from the DLD-approved project consultant confirming the stage has been reached.<sup>[13]</sup>

## 07 Track construction

Dubai REST shows off-plan buyers the completion percentage, actual site photos, the escrow account number and the payments due.<sup>[11]</sup>

## 08 Completion & handover

Once the completion certificate is issued, the developer registers the finished project in the main Property Register.<sup>[3]</sup> You get a handover notice, pay the final amount, inspect the unit (snagging) and collect the keys.

## 09 Title deed

The unit is registered in your name once you have met all your contract obligations. DLD can also register it at your request or on its own initiative.<sup>[3]</sup>

PAYMENT PLANS

# How payment plans work, and how to compare them

A payment plan is simply the schedule in your SPA. Headline labels vary, but most plans are built from four parts:

**1 · DOWN PAYMENT**

Paid at reservation or SPA signing. The 4% DLD registration fee usually falls due around the same time, so your first cash outlay is larger than the down payment alone.<sup>[6]</sup>

**2 · CONSTRUCTION INSTALMENTS**

**Milestone-linked** (due at set construction stages) or **time-based** (due on fixed dates). Either way, the escrow agent releases money to the developer only after its engineer verifies the milestone.<sup>[13]</sup>

**3 · HANDOVER PAYMENT**

The balance due on completion. Some buyers pay it with a mortgage on the finished unit, in which case the bank's lending limits for ready property apply (next page).

**4 · POST-HANDOVER INSTALMENTS**

Some SPAs let you pay part of the price after you get the keys. Check when the title deed is issued: the law registers the unit to buyers who have met their contract obligations.<sup>[3]</sup>

**Reading the labels.** A plan quoted as “60/40” usually means 60% of the price is paid before completion and 40% on or after handover. Treat any label as a summary and ask for the full dated schedule before you compare projects.

Tool · Turn any plan into a cash-flow table

| PAYMENT               | % OF PRICE | AMOUNT = % × PRICE | DUE WHEN (DATE OR MILESTONE)                         | PAID INTO           |
|-----------------------|------------|--------------------|------------------------------------------------------|---------------------|
| Down payment          |            |                    |                                                      | Escrow              |
| DLD fee (4%) + AED 20 | 4%         |                    | At Oqood registration                                | DLD (via developer) |
| Instalment 1          |            |                    |                                                      | Escrow              |
| Instalment 2          |            |                    |                                                      | Escrow              |
| Instalment 3          |            |                    |                                                      | Escrow              |
| Handover payment      |            |                    | On completion                                        |                     |
| Post-handover         |            |                    |                                                      |                     |
| Total                 | 100% + 4%  |                    | Check that the % column adds up to 100% of the price |                     |

**● COMPARING TWO PLANS**

Put both plans into the same table, then compare (1) the cash due before completion, (2) the cash due at or after handover and whether you can finance it, and (3) what happens if construction slows: milestone-linked instalments fall due only when the stage is reached, while time-based instalments stay due on their dates.

FINANCING

# Mortgages for off-plan buyers

Mortgage rules in the UAE are set by the Central Bank (CBUAE) and apply to every lender it regulates. Off-plan buyers usually finance in one of two ways: a mortgage registered during construction (registered with the sale through DLD's Oqood system<sup>[9]</sup>), or a mortgage taken out at handover to pay the final balance.

## Maximum loan-to-value (LTV)<sup>[20]</sup>

| PROPERTY & BUYER                              | UAE NATIONALS | EXPATRIATES |
|-----------------------------------------------|---------------|-------------|
| Bought off-plan (any purpose, value or buyer) | 50%           | 50%         |
| First home, value up to AED 5M                | 85%           | 80%         |
| First home, value above AED 5M                | 75%           | 70%         |
| Second home or investment property            | 65%           | 60%         |

### OTHER CBUAE LIMITS<sup>[20]</sup>

- **Term:** 25 years at most. The lender sets the maximum age at the final repayment.
- **Debt burden:** total repayments can't exceed 50% of income, and banks stress-test at 2–4 percentage points above the current rate.
- **Loan size:** up to 7 years' annual income for expatriates, or 8 years for UAE nationals.
- **Investment property:** the bank deducts at least two months' rent when assessing affordability, to allow for empty periods. Interest-only periods (investment loans only) can't exceed 5 years.
- **Repayment source:** salary, or verifiable business or rental income. End-of-service benefits can't be used.

### NON-RESIDENT BUYERS

The CBUAE rules divide borrowers into UAE nationals and expatriates. They don't set out a separate non-resident category. Whether a bank lends to non-residents, and on what terms, is the bank's own credit decision, so treat any figures you hear as indicative until you have a written offer.

### REGISTRATION COSTS

DLD mortgage registration is 0.25% of the mortgage value plus AED 20, and a trustee-centre service fee applies if the mortgage is registered there (Chapter 5).<sup>[8][9]</sup>

#### ● QUICK AFFORDABILITY CHECK (FORMULA)

|                                       |                                                                                                  |
|---------------------------------------|--------------------------------------------------------------------------------------------------|
| Maximum total monthly debt repayments | $50\% \times \text{gross monthly income}$ <sup>[20]</sup>                                        |
| Room for the new mortgage             | that figure - existing monthly repayments                                                        |
| Stress test the new repayment at      | current rate + 2 to 4 percentage points <sup>[20]</sup>                                          |
| Loan size cap (expatriates)           | $7 \times \text{annual income and LTV} \times \text{value}$ , whichever is lower <sup>[20]</sup> |

#### ● BEFORE YOU RELY ON A MORTGAGE

- ☐ Written pre-approval covering this project, the handover timing and your residency status
- ☐ Your cash plan works even if the bank lends less than you hoped: at most 50% while off-plan, then the ready-property limits above
- ☐ Bank fees, valuation and insurance quoted in writing
- ☐ For a Golden Visa: the bank will issue the no-objection letter DLD requires (Chapter 3)<sup>[15]</sup>

## THE SPA

## Ten clauses to read before you sign

Your Sale & Purchase Agreement is the contract you will rely on if something goes wrong. Read it in full, get legal advice on anything unclear, and check these points in particular.

- 01 Parties, unit and project.** The developer's legal name, the unit number, the plot and the project registration details, which must match DLD records.
- 02 Price and payment schedule.** Dated or milestone-linked instalments, the escrow account for payments, and any late-payment charges.
- 03 Completion date.** The expected completion date, any grace period, and what you are entitled to if the project runs late (compensation, or the right to terminate).
- 04 Specification.** The finishes, appliances and layout you are buying, and whether the developer may change them.
- 05 Area.** By law, if the delivered unit turns out larger, the developer can't charge you more. If it is smaller, the developer must compensate you unless the difference is inconsequential.<sup>[3]</sup> Check how the SPA defines the tolerance.
- 06 Fees.** Who pays the 4% DLD fee (DLD's schedule splits it 2%/2%) and which admin fees apply. The law lets developers charge only DLD-approved administrative costs on a sale or resale.<sup>[3][6]</sup>
- 07 Default and termination.** The law sets what happens if you stop paying (table below), and it overrides the contract.<sup>[4]</sup>
- 08 Resale (assignment).** When the developer will issue a No Objection Certificate for a resale before handover, for example after a minimum percentage has been paid, and what the NOC costs.
- 09 Handover.** The notice period, the inspection process, when service charges start, and how defects are reported and fixed.
- 10 Disputes.** The governing law, the forum for disputes and any notice requirements.

### If a buyer stops paying: Law No. 19 of 2020

The developer must first notify DLD. DLD then gives the buyer 30 days' written notice to pay and may try to mediate a settlement. After that, DLD issues a document confirming the project's completion percentage, and the developer's options depend on it.<sup>[4]</sup>

| PROJECT COMPLETION        | WHAT THE DEVELOPER MAY DO                                                                                                                                                                               |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Over 80%                  | Keep the contract, keep all amounts paid and claim the balance; <i>or</i> ask DLD to sell the unit at public auction; <i>or</i> terminate, keep up to <b>40% of the unit value</b> and refund the rest. |
| 60% – 80%                 | Terminate, keep up to <b>40% of the unit value</b> and refund the rest.                                                                                                                                 |
| Below 60% (works started) | Terminate, keep up to <b>25% of the unit value</b> and refund the rest.                                                                                                                                 |
| Refund timing             | Within one year of termination, or within 60 days of reselling the unit, whichever comes first.                                                                                                         |
| Not started / cancelled   | If works haven't started for reasons beyond the developer's control, or RERA has cancelled the project, the developer must refund <b>all payments</b> under the escrow law.                             |

The buyer can still go to court or arbitration. These rules apply to all off-plan sale agreements and are a matter of public order.<sup>[4]</sup>

## HANDOVER

## Handover, snagging and your warranties

Handover is your last chance to get defects recorded before you move in or hand the unit to a tenant. Go yourself, or send an inspector you appoint, and put every issue in writing.

### TYPICAL SEQUENCE

1. The developer obtains the completion certificate and registers the project as complete with DLD.<sup>[3][13]</sup>
2. You receive a handover notice and a final statement of account. Check every line against your SPA.
3. Pay the final amount and any handover charges the SPA allows.
4. Inspect the unit and submit a snag list. Agree dates for fixes.
5. Collect keys, access cards and parking permits.
6. Connect utilities (DEWA move-in: check the current deposit and fees on DEWA's page)<sup>[22]</sup> and pay service charges through Mollak.<sup>[13]</sup>
7. Title deed issued in your name.<sup>[3]</sup>

#### ● YOUR WARRANTIES BY LAW

**10 years** from the completion certificate: the developer must fix structural defects. **1 year** from handover: the developer must repair or replace defective installations such as mechanical, electrical, sanitary and sewerage works.<sup>[5]</sup>

The escrow agent also keeps **5%** of the escrow account for one year after units are registered to buyers.<sup>[2]</sup> DLD describes this as a guarantee that defects found at completion, or within a year of handover, are fixed.<sup>[13]</sup>

#### ● DON'T DELAY

If you don't take possession, the 1-year installations warranty runs from the completion certificate date instead of your handover date.<sup>[5]</sup>

### TOOL · SNAGGING CHECKLIST

- ☐ Measured area and layout match the SPA plan
- ☐ Walls and ceilings: cracks, uneven paint, damp patches
- ☐ Floors: chipped, loose or hollow-sounding tiles, gaps at skirting
- ☐ Doors and windows: alignment, locks, seals, glass scratches
- ☐ Wet areas: water pressure, hot water, drainage, leaks under sinks, silicone joints
- ☐ Electrical: test every socket and switch, lights, labelled distribution board
- ☐ Air-conditioning: cooling in every room, thermostat, noise, condensate drainage
- ☐ Kitchen: cabinets, worktops, appliances as listed in the specification
- ☐ Balcony or terrace: drainage slope, balustrade fixing, door threshold
- ☐ Built-in wardrobes, fittings and ironmongery
- ☐ Smoke detectors, intercom, internet points
- ☐ Meter readings recorded on the handover form
- ☐ Keys, access cards and parking allocation received
- ☐ Manuals and warranties for appliances and systems
- ☐ Written snag list signed and dated, with fix dates agreed
- ☐ Re-inspection booked; photos kept of every item

## RESALE BEFORE HANDOVER

## Selling or assigning an off-plan unit

You don't have to wait for the keys to sell. Units registered in the interim register can be sold, mortgaged or otherwise transferred, but the transfer must also be registered with DLD or it is void.<sup>[3]</sup> DLD confirms that a unit can be resold before it moves to the main register once the developer issues a No Objection Certificate (NOC).<sup>[13]</sup>

## HOW IT WORKS

01

### Check your SPA

Look for the resale conditions, such as a minimum percentage paid before an NOC is issued. Developers set their own thresholds, so get the current policy in writing.

02

### Request the developer NOC

DLD's registration services use an electronic NOC (e-NOC) from the developer, requested through Dubai REST.<sup>[7][8]</sup>

03

### Register at a trustee centre

Seller and buyer (or their attorneys) register the transfer, and the new buyer's name goes into the register.

04

### Settle the money correctly

Keep what goes to the seller (amounts already paid plus any premium) separate from future instalments, which continue to go to the escrow account. Get an updated statement of account from the developer.

## COSTS TO EXPECT

| ITEM                          | BASIS                                                                                                           |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------|
| DLD registration fee          | 4% of the new sale value (2% seller / 2% buyer on DLD's schedule; the parties agree who pays) <sup>[6][7]</sup> |
| Developer NOC / admin         | Set by the developer. By law, developers may charge only DLD-approved admin costs on a resale. <sup>[3]</sup>   |
| Trustee (service partner) fee | Per DLD schedule, plus VAT <sup>[7]</sup>                                                                       |
| Broker commission             | As agreed in the brokerage contract <sup>[13]</sup>                                                             |
| Mortgage release              | Needs the bank's NOC if the unit is financed <sup>[13]</sup>                                                    |

#### ● PLAN YOUR EXIT BEFORE YOU BUY

If you might sell before completion, compare developers' resale NOC rules (the percentage paid and the fee) **before** you choose. It can matter as much as the payment plan.

#### ● BUYING A RESALE (ASSIGNED) OFF-PLAN UNIT? CHECK

- ☐ The seller is the registered purchaser on DLD's interim register
- ☐ The developer's statement of account shows the amount paid and the balance
- ☐ The developer's NOC is current and covers this transfer
- ☐ Any mortgage on the unit will be released at transfer
- ☐ The remaining schedule is recorded in your name after transfer
- ☐ Future instalments go to the project escrow account

## Buying or selling remotely

**Power of attorney.** A representative can act for you under a duly legalised power of attorney, within the powers it grants. DLD says a POA for sale, mortgage or gift is valid for two years, and one for purchase for five years from notarisation.<sup>[13]</sup>

**POAs signed abroad** must be notarised, then attested by the Ministry of Foreign Affairs in the country of origin, the UAE Embassy there and finally the UAE Ministry of Foreign Affairs.<sup>[13]</sup> Non-resident buyers register with a valid passport.<sup>[6][7]</sup>

## CHAPTER TWO

# Protecting your money

## 02

**Inside:** How to check RERA project registration, escrow accounts and progress on the DLD's Dubai REST app.

Dubai's escrow law exists so that buyers' money pays for their building and nothing else. Once you understand how it works, you'll know what to check and when to walk away.

## How escrow protects you: Law No. 8 of 2007

- **Registration first.** A developer must be on DLD's developer register and licensed.<sup>[2]</sup> It can't sell off-plan before it holds the land and has the required approvals.<sup>[3]</sup>
- **Escrow application.** To sell off-plan, the developer applies to open an escrow account, supplying the land title deed, approved designs, an auditor-certified cost and revenue statement and its standard sale contract.<sup>[2]</sup>
- **One project, one account.** The account is in the project's name and used only to build that project. Each project needs its own account, and the developer's creditors can't seize the funds.<sup>[2]</sup>
- **Loans go in too.** If the developer borrows against the project, the loan is paid into the escrow account.<sup>[2]</sup>
- **Controlled releases.** Money is paid out to contractors, consultants and marketing (capped at 5% of total sales) only after the escrow agent's engineer verifies the construction stage.<sup>[13]</sup>
- **Your records.** Depositors can see their own accounting records and ask for copies.<sup>[2]</sup>
- **If things go wrong.** If a project isn't completed, the escrow agent must work with DLD to get it finished or refund depositors.<sup>[2]</sup>
- **Penalties.** Knowingly selling units in a fraudulent project can mean jail and/or a fine of at least AED 100,000. A developer that doesn't start building within six months of permission to sell can be struck off the register.<sup>[2]</sup>

### ● ADVERTISING MUST BE APPROVED

Developers need DLD's written authorisation to advertise off-plan units, locally or abroad.<sup>[2]</sup> Since 24 April 2023, approved property ads carry a **Madmoun QR code** from RERA's Trakheesi system. Scan it to see the authorised details, and DLD advises dealing only with ads that show one.<sup>[14]</sup>

### ● IF A PROJECT STALLS OR IS CANCELLED

- RERA monitors progress. If a project stalls without justification, the developer is given time to fix it, after which cancellation procedures can start.<sup>[13]</sup>
- If a project is cancelled, DLD's liquidation section takes the escrow funds, and the developer is asked to return buyers' money within 60 days (RERA can extend this).<sup>[13]</sup> RERA-cancelled projects must refund all payments under the escrow law.<sup>[4]</sup>
- DLD can't cancel your contract at your request. If you want to terminate, you go to the real estate court, and DLD's role is limited to mediation.<sup>[13]</sup>

### ● WHAT ESCROW DOES NOT DO

Escrow protects money paid **into the project account**. It doesn't guarantee a completion date, a resale price or a rental return, and money paid outside the account doesn't get the same protection. That's why the checks on the next page matter.

## VERIFY IT YOURSELF

## Check a project in ten minutes

You don't need to take anyone's word for it. DLD publishes project and escrow information through its website, the **Dubai REST** app (iOS and Android, Arabic and English) and WhatsApp.<sup>[10][11]</sup>

### 01 Collect the identifiers

Ask the developer or broker for the project name and number, the plot (land) number, the developer's legal name, the escrow bank and account number, and the ad permit.

### 02 Run a Project Status Enquiry

On DLD's website or in Dubai REST, enter the land number, project number or project name to see the project's details and completion percentage. On WhatsApp, save DLD's number

**800 4488**

and ask the virtual assistant.<sup>[10]</sup>

### 03 Open the project in Dubai REST

For off-plan projects the app shows the completion percentage, actual project photos, the **escrow account number**

and the payments due from owners. You can also save projects to follow them.<sup>[11]</sup>

### 04 Match the escrow account

The account on your SPA, invoices and payment instructions must match the escrow account DLD shows for *that* project. If anything differs, stop and ask why in writing.

### 05 Check the developer and broker

Dubai REST and the DLD website list certified developers and registered brokers. A broker must hold a RERA broker card.<sup>[11][13]</sup>

### 06 Scan the ad's QR code

A genuine permit leads to DLD's site with the authorised ad details.<sup>[14]</sup>

### 07 After signing, confirm Oqood

Your provisional registration e-certificate should arrive by email. The SPA must be registered within 90 days of signing.<sup>[6]</sup>

### 08 During construction, compare progress with payment demands

If a payment depends on progress, you can ask for the consultant's letter.<sup>[13]</sup> You can also request a report from RERA's technical auditor for a fee (AED 15,000 per unit according to DLD).<sup>[13]</sup>

#### ● RED FLAGS: WALK AWAY OR GET ADVICE

- You're asked to pay the price into a personal, broker or non-escrow account
- The project can't be found on DLD, or its details don't match
- You're pressed to pay before you've seen the full SPA
- An ad or brochure has no permit or QR code
- The broker can't show a RERA broker card
- "Guaranteed returns" or promises that don't appear in the SPA

## TOOL

## Due diligence checklist

Tick each item before you pay a reservation amount, and again before you sign the SPA. Keep screenshots of what you checked and the date.

### PROJECT & DEVELOPER

- ☐ Project found in DLD Project Status Enquiry / Dubai REST<sup>[10][11]</sup>
- ☐ Project name, number and plot match the SPA and brochure
- ☐ Developer's legal name matches the one on DLD's records
- ☐ Completion percentage and status noted (with date)
- ☐ Site photos in Dubai REST look consistent with the stage claimed
- ☐ Other projects by this developer checked (completed and under construction)
- ☐ Ad permit / Madmoun QR verified<sup>[14]</sup>
- ☐ Broker's RERA card and brokerage company verified<sup>[13]</sup>

### MONEY

- ☐ Escrow bank and account number match DLD's records for this project<sup>[11]</sup>
- ☐ All price payments go to escrow; receipts kept
- ☐ Refund terms of the reservation amount confirmed in writing
- ☐ Who pays the 4% DLD fee is stated in the SPA<sup>[6]</sup>
- ☐ All admin fees listed, with the total

### CONTRACT (SPA)

- ☐ Full SPA read, ideally with a lawyer, before signing
- ☐ Completion date, grace period and delay remedies understood
- ☐ Specification schedule and floor plan attached
- ☐ Area tolerance clause checked against the law<sup>[3]</sup>
- ☐ Payment schedule matches the sales offer exactly
- ☐ Resale / NOC conditions and fees noted
- ☐ Oqood registration confirmed within 90 days<sup>[6]</sup>

### FINANCING, VISA & EXIT

- ☐ Bank pre-approval in writing if financing (off-plan LTV max 50%)<sup>[20]</sup>
- ☐ Golden Visa eligibility confirmed in writing for this exact purchase (Ch. 3)
- ☐ Service charge rates for comparable buildings checked in the Service Charge Index<sup>[12]</sup>
- ☐ Total cost worksheet completed (Ch. 5)
- ☐ Home-country tax and currency-transfer implications checked
- ☐ Exit plan: hold, rent or resell, with the costs of each

#### ● NOTES

## CHAPTER THREE

# Golden Visa through property

03

**Inside:** How the AED 2M route works and which documents you need.

The Golden Visa is a long-term UAE residence visa that doesn't need a sponsor. For property investors in Dubai, the main test is owning property worth at least AED 2 million. The details, especially for off-plan and mortgaged homes, are worth reading carefully.

## What the official sources say

| SOURCE                                                                  | WHAT IT STATES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>DLD</b><br>Golden Visa – Investor <sup>[15]</sup>                    | For an investor owning property with a purchase value of <b>AED 2M or more at the time of purchase</b> . The property (one or more) must be wholly owned and in the applicant's name. The permit is a <b>10-year, renewable</b> residence permit, and you can sponsor your spouse, children and parents. Mortgaged property is allowed with a bank no-objection letter showing the amount paid and the balance; for mortgaged property DLD asks for a bank letter showing <b>AED 2M paid</b> . The applicant must be <b>inside the UAE</b> . |
| <b>GDRFA Dubai</b><br>Golden residence (investors) <sup>[17]</sup>      | Property or properties with a total value of at least AED 2M, certified by a DLD <b>property status statement</b> (a valuation certificate from a DLD-licensed office may be accepted). A share in jointly owned property must itself be worth at least AED 2M. Mortgaged property is accepted. A <b>lien is placed on the property</b> for the life of the residency, and the property may not be sold during the 10-year period.                                                                                                           |
| <b>UAE Cabinet</b><br>Executive Regulations, April 2022 <sup>[19]</sup> | Golden Residence for property worth no less than AED 2M, including property bought with a loan from specific local banks, and <b>off-plan properties of no less than AED 2M from approved local real estate companies</b> .                                                                                                                                                                                                                                                                                                                  |
| <b>u.ae</b><br>Federal portal <sup>[18]</sup>                           | Lists investors, including real estate, with a minimum capital of AED 2M. Its summary table currently shows a <b>5-year</b> duration for real estate investment, while the DLD and GDRFA service pages describe a 10-year permit, so confirm the duration for your application.                                                                                                                                                                                                                                                              |

### ● OFF-PLAN AND THE GOLDEN VISA: READ THIS FIRST

Federal rules allow off-plan property from approved developers,<sup>[19]</sup> but DLD's investor service lists a **title deed / e-Certificate of Title** among its required documents,<sup>[15]</sup> and an off-plan unit has only an Oqood certificate until handover. Some 2026 market commentary reports changes to how paid amounts are assessed for off-plan and mortgaged property. We could not confirm this on an official page at the time of writing.

**If the visa is a main reason for buying, get written confirmation from DLD's Golden Visa service for your exact case** (off-plan or ready, amount paid, mortgage or cash) before you sign.

## Planning points

- **Value test.** DLD refers to the purchase value; GDRFA certifies value through a DLD property status statement.<sup>[15][17]</sup> You can combine several wholly owned properties to reach AED 2M.
- **Joint purchases.** Each co-owner's share must be worth at least AED 2M to count on its own.<sup>[17]</sup>
- **Liquidity.** Because of the lien, factor in that you can't sell the property while it supports your residency.<sup>[17]</sup>

## PROCESS, DOCUMENTS &amp; FEES

## Applying through DLD

## STEPS

01

**Visit a service centre**

DLD lists Golden Visa services at the Al Manara Centre (Cube) and the Dubai World Trade Centre, plus the Golden Cube, EGSH, Alyalayis and Gulf Vision centres.<sup>[15]</sup>

02

**Submit documents and pay**

Documents can be uploaded to DLD's document vault.<sup>[15]</sup>

03

**Medical examination**

Done at the centre.<sup>[15]</sup>

04

**Permit issued by email**

DLD's stated service time is 7–10 business days. Only the applicant may attend; representatives aren't allowed.<sup>[15]</sup>

**DLD FEE SCHEDULE (10-YEAR PERMIT)<sup>[15]</sup>**

| ITEM                                     | AED             |
|------------------------------------------|-----------------|
| Medical examination                      | 700.00          |
| Emirates ID (10 years)                   | 1,153.00        |
| Residency permit confirmation (10 years) | 2,856.75        |
| Dubai Land Department fees               | 4,020.00        |
| Administrative fees                      | 1,155.00        |
| <b>Total, main applicant</b>             | <b>9,884.75</b> |
| Each family member (10 years)            | 5,774.50        |
| Parents (10 years), each                 | 5,774.50        |
| Family sponsorship file opening          | 318.75          |
| Added per sponsored person               | 100.00          |

Health insurance for dependants is required and costs extra. Check the fees again on the day, as they change.

**TOOL · DOCUMENT CHECKLIST****Investor<sup>[15][17]</sup>**

- ☐ Passport
- ☐ e-Certificate of Title / title deed in your name
- ☐ Personal photo
- ☐ Emirates ID and current residence permit (if you have them)
- ☐ DLD property status statement confirming the value
- ☐ If mortgaged: bank no-objection letter showing paid amount and balance

**Spouse & children<sup>[15]</sup>**

- ☐ Certified marriage contract
- ☐ Certified birth certificates
- ☐ Health insurance and photos meeting ICP specifications
- ☐ Undertaking that children over 18 are unmarried
- ☐ Notarised NOC from the father if the mother sponsors
- ☐ Sponsor's original ID and passport; IBAN

**Parents<sup>[15]</sup>**

- ☐ Certified dependency certificate from the consulate
- ☐ Certified birth certificate, health insurance, photo, IBAN

**● SMALLER BUDGET? THE 2-YEAR ROUTE**

DLD's **Taskeen** investor residence is linked to property ownership. Sole owners can apply **whatever the property's value**; a co-owner's share must be at least AED 400,000. It needs a title deed and a Dubai good conduct certificate. The fee for the 2-year investor visa is AED 10,212.50.<sup>[16]</sup>

**● KEEP THE VISA AFTER YOU GET IT**

GDRFA notes that Golden Residence holders are exempt from the 180-day rule on staying outside the UAE. You must be able to support yourself and your family, and the qualifying property can't be sold during the residency period.<sup>[17]</sup>

CHAPTER FOUR

# Choosing a developer & area

# 04

**Inside:** Compare master, luxury and mid-market developers against your goals.

No developer is best for everyone. The right choice depends on what you want the property to do for you. Start with your goal, then test each developer and area against it using public DLD data rather than brochures.

## Start with your goal

| YOUR GOAL                       | WHAT MATTERS MOST                                                                                                             | WHERE TO CHECK                                                                    |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Live in it                      | Layout and specification, community facilities actually delivered (schools, retail, transport), handover date you can rely on | Developer's completed communities; Project Status completion % <sup>[10]</sup>    |
| Rental income                   | Rent compared with service charges, tenant demand in the area, building quality and management                                | DLD Rental Index and Service Charge Index in Dubai REST <sup>[11][12]</sup>       |
| Resale before or after handover | Developer's resale NOC rules, how easily units in the area sell, the payment plan up to the NOC threshold                     | SPA and developer policy; DLD transaction data and sale index <sup>[11][13]</sup> |
| Golden Visa                     | AED 2M value in your name, title deed timing, mortgage paid amount                                                            | DLD / GDRFA service pages <sup>[15][17]</sup>                                     |

## Three developer segments

The segments below follow the grouping in our developer directory. They describe positioning, not quality, so every developer still has to pass the scorecard on the next page.

### MASTER DEVELOPERS

Plan and build whole communities, including roads, parks and retail. You're buying into a master plan, so check which phases and facilities are complete and which are planned. Owners in master communities pay **usage charges** for shared facilities as well as building service charges.<sup>[5]</sup>

From our directory: Emaar, Nakheel, DAMAC, Meraas, Dubai Properties, Dubai South Properties, Meydan, Majid Al Futtaim, Nshama and others.

### LUXURY & PREMIUM

Compete on design, specification, branding and location. Check that the specification schedule in the SPA matches the marketing, look at service charges in comparable completed buildings, and view finished units.

From our directory: Omniyat, Sobha Realty, Select Group, Ellington, Beyond, H&H, Al Habtoor, Arada, MAG and others.

### MID-MARKET & VALUE

Compete on entry price and payment-plan flexibility. Look closely at the delivery record, building density, the service charge budget, rental comparables for the area, and how many other projects are under construction nearby.

From our directory: Binghatti, Danube, Azizi, Samana, Imtiaz, Object 1, Deyaar, Union Properties and others.

## TOOL

## Developer scorecard

Score each developer 1–5 per line, multiply by your weight (1–3) and compare totals. Use only evidence you have checked yourself.

| CRITERION & HOW TO CHECK                                                                                                   | WEIGHT | DEVELOPER A | DEVELOPER B | DEVELOPER C |
|----------------------------------------------------------------------------------------------------------------------------|--------|-------------|-------------|-------------|
| <b>Delivery record.</b> Ask for completed projects with their original and actual completion dates; check a sample on DLD. |        |             |             |             |
| <b>This project's status.</b> Registration, completion % and photos in Dubai REST. <sup>[11]</sup>                         |        |             |             |             |
| <b>Escrow verified.</b> The account matches DLD records. <sup>[11]</sup>                                                   |        |             |             |             |
| <b>SPA terms.</b> Delay remedies, specification, area clause, fees.                                                        |        |             |             |             |
| <b>Payment plan fit.</b> Cash-flow table vs your budget (Ch. 1).                                                           |        |             |             |             |
| <b>Resale NOC policy.</b> Minimum % paid and fee, in writing.                                                              |        |             |             |             |
| <b>Running costs.</b> Service charges in its completed buildings (Service Charge Index). <sup>[12]</sup>                   |        |             |             |             |
| <b>Build quality.</b> Visit a completed building; ask owners and look at the common areas.                                 |        |             |             |             |
| <b>Handover &amp; after-sales.</b> Snagging process and responsiveness on defects.                                         |        |             |             |             |
| <b>Weighted total</b>                                                                                                      |        |             |             |             |

### Area checklist

- |                                                                                                                                             |                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Freehold area where non-UAE nationals can own <sup>[1]</sup>                                                       | <input type="checkbox"/> Rents for similar units: DLD Rental Index in Dubai REST <sup>[11]</sup>  |
| <input type="checkbox"/> Commute times at peak hours to work, schools and the airport                                                       | <input type="checkbox"/> Service and usage charges for comparable buildings <sup>[12]</sup>       |
| <input type="checkbox"/> Infrastructure delivered vs planned (roads, metro, schools, retail)                                                | <input type="checkbox"/> Noise, views and orientation: what might be built in front of you?       |
| <input type="checkbox"/> Other projects under construction nearby (future supply): search Project Status by area or project <sup>[10]</sup> | <input type="checkbox"/> Parking, cooling (district or individual) and utility set-up             |
| <input type="checkbox"/> Recent sale transactions for similar units: DLD daily transactions and price index reports <sup>[13]</sup>         | <input type="checkbox"/> If renting short-term: the building and community rules on holiday homes |

#### ● USE DLD DATA, NOT HEADLINES

DLD publishes an annual market performance report, monthly price index reports and daily transactions on its website and in Dubai REST.<sup>[13]</sup> Compare like with like before trusting any “price per sq ft” claim.

## TOOL

## Questions to ask a developer

Ask these in writing (email is fine) and keep the answers with your SPA. A good developer or broker will answer without hesitation.

### PROJECT & APPROVALS

- 01 What are the project number, the plot number and the developer's registered legal name?
- 02 Which bank is the escrow agent, and what is the escrow account number?
- 03 Do you hold the land title deed and the required approvals for this phase?
- 04 What is the current completion percentage in DLD records, and the planned completion date?

### MONEY & PAYMENT PLAN

- 05 Can I have the full payment schedule with dates or milestones, in SPA form?
- 06 Is the reservation amount refundable if the SPA isn't signed? On what terms?
- 07 Who pays the 4% DLD fee, and what other admin fees apply, with the amount of each?
- 08 For milestone payments, will you provide the consultant's letter confirming each stage?

### CONTRACT

- 09 What grace period applies to the completion date, and what are my remedies if you miss it?
- 10 Can you change the specification or layout? How will I be told?
- 11 How are area differences at handover measured and settled?
- 12 When will the SPA be registered in Oqood?

### HANDOVER & RUNNING COSTS

- 13 What is the estimated service charge, and which of your completed buildings can I compare it with in the Service Charge Index?
- 14 Are there master community usage charges or cooling charges?
- 15 What does the handover process involve, and can my own inspector attend?
- 16 How are defects reported during the 1-year installations period?

### RESALE, FINANCE & VISA

- 17 When will you issue a resale NOC (minimum % paid), and what is the fee?
- 18 Which banks have approved this project for off-plan or handover mortgages?
- 19 Will you issue the documents needed for a Golden Visa application, and at what stage?
- 20 Is there a post-handover plan? When is the title deed issued under it?

### TRACK RECORD

- 21 Which projects have you completed in Dubai, and when were they originally due?
- 22 Can I visit a completed building and see a finished unit?

#### ● TIP

Compare the answers with what Dubai REST shows. When the paperwork and the public record agree, you can move forward with confidence.

## CHAPTER FIVE

# Full cost checklist

## 05

**Inside:** DLD fees, registration, service charges and other costs to budget for.

The price is only part of the cost. Below is every cost line an off-plan buyer should expect, from signing to running the property, with the official basis wherever one exists.

## At booking and SPA registration

| COST                        | AMOUNT / BASIS                                                                                                                                                                                                      | WHEN                                    |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Down payment                | As set by the payment plan                                                                                                                                                                                          | Reservation / SPA                       |
| DLD registration (Oqood)    | 4% of the sale value: 2% seller + 2% purchaser on DLD's schedule. The SPA sets who actually pays. <sup>[6]</sup>                                                                                                    | At registration (within 90 days of SPA) |
| Knowledge + innovation fees | AED 10 + AED 10 <sup>[6]</sup>                                                                                                                                                                                      | At registration                         |
| Developer admin charges     | As stated in the SPA. By law, developers may charge only DLD-approved administrative costs on sales. <sup>[3]</sup> (DLD lists an AED 1,000 fee for developers self-registering a provisional sale.) <sup>[6]</sup> | At registration                         |

## If you finance the purchase

| COST                          | AMOUNT / BASIS                                                                                                                       | WHEN                            |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| DLD mortgage registration     | 0.25% of the mortgage value, plus AED 10 knowledge and AED 10 innovation fees <sup>[8][9]</sup>                                      | When the mortgage is registered |
| Trustee (service partner) fee | If registered at a trustee centre. Provisional (Oqood) mortgage: AED 5,000 + VAT. Ordinary mortgage: AED 4,000 + VAT. <sup>[8]</sup> | At registration                 |
| Bank fees                     | Arrangement, valuation and life/property insurance, per the bank's written offer (these are not DLD fees)                            | Loan set-up                     |
| Loan limits                   | Off-plan LTV max 50%; see Chapter 1 for ready-property limits <sup>[20]</sup>                                                        | n/a                             |

## During construction

| COST                            | AMOUNT / BASIS                                                                                          | WHEN               |
|---------------------------------|---------------------------------------------------------------------------------------------------------|--------------------|
| Instalments                     | Per SPA, paid into escrow                                                                               | Dates / milestones |
| International transfers         | Your bank's transfer fees and exchange-rate margin on each instalment                                   | Each payment       |
| Optional: RERA technical report | AED 15,000 per unit (DLD FAQ) if you want an independent completion report <sup>[13]</sup>              | If needed          |
| Resale before handover          | New 4% DLD fee on the resale value, developer NOC fee and trustee fee (see Chapter 1) <sup>[3][7]</sup> | If you assign      |

## HANDOVER &amp; OWNERSHIP

## Costs at handover and every year after

## At handover

| COST                             | AMOUNT / BASIS                                                                                                   |
|----------------------------------|------------------------------------------------------------------------------------------------------------------|
| Final payment                    | Balance under the SPA (cash or mortgage)                                                                         |
| Title deed / map issuance        | Any issuance fees itemised on your handover statement. Check each line against DLD's published fee schedules.    |
| First service charge invoice     | Issued through DLD's Mollak system; pay into the account on the invoice or through Noqodi <sup>[13]</sup>        |
| Utilities                        | DEWA move-in security deposit and connection fees (check current amounts on DEWA's move-in page) <sup>[22]</sup> |
| Snagging inspection & furnishing | Optional; priced by the market                                                                                   |

## Every year

| COST                   | AMOUNT / BASIS                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Service charges        | RERA-approved rate (AED/sq ft) × unit area. The rate comes from DLD's Service Charge Index; the area is the one recorded in the Real Property Register. <sup>[5][12][13]</sup> Budgets must be audited and approved by RERA before owners can be charged. <sup>[5]</sup> They cover security, cleaning, maintenance, common utilities, insurance and a reserve fund. <sup>[13]</sup> |
| Usage charges          | Master community charges for shared facilities, also RERA-approved <sup>[5][13]</sup>                                                                                                                                                                                                                                                                                                |
| Cooling                | If units aren't individually metered, owners may pay a share of air-conditioning costs, usually collected by the developer or owners' association <sup>[13]</sup>                                                                                                                                                                                                                    |
| Insurance, maintenance | Contents or landlord insurance and in-unit repairs once the 1-year installations warranty ends <sup>[5]</sup>                                                                                                                                                                                                                                                                        |

## If you rent it out

| COST                   | AMOUNT / BASIS                                                                                                                        |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Ejari registration     | Via Dubai REST / website: AED 100 + AED 10 + AED 10. Via trustee centres: AED 120 + service partner fee AED 95 + VAT. <sup>[13]</sup> |
| Housing fee            | Paid by the <b>tenant</b> : 5% of annual rent, shown on the electricity bill (separate from VAT) <sup>[13]</sup>                      |
| Letting and management | As agreed with a licensed company; broker commission is set by the brokerage agreement <sup>[13]</sup>                                |

## ● VAT BASICS

The first supply of a new residential building within 3 years of completion is zero-rated; later residential supplies are exempt. **Commercial** property is standard-rated at 5%.<sup>[21]</sup> Trustee and service fees quoted "+ VAT" are standard-rated.

## ● FOR COMPARISON: BUYING READY

Ready resale: 4% DLD fee + AED 250 title deed + AED 250 map (villas & apartments) + AED 20; trustee AED 4,000 + VAT (sale value ≥ AED 500,000) or AED 2,000 + VAT (below); developer e-NOC.<sup>[7]</sup>

## TOOL

## Cost-of-purchase worksheet

Fill in the white column with your own numbers. The example column uses a **hypothetical** AED 2,000,000 price, 20% down payment and 50% off-plan loan, only to show the arithmetic. These are not market figures or a quote for any project.

| # | LINE                                                 | FORMULA (OFFICIAL BASIS)                         | EXAMPLE (AED)         | YOUR FIGURE |
|---|------------------------------------------------------|--------------------------------------------------|-----------------------|-------------|
| A | Purchase price (SPA)                                 | Contract price                                   | 2,000,000             |             |
| B | DLD registration fee (if you pay the full 4%)        | $A \times 4\%$ <sup>[6]</sup>                    | 80,000                |             |
| C | Knowledge + innovation fees                          | $10 + 10$ <sup>[6]</sup>                         | 20                    |             |
| D | Developer admin fees                                 | Per SPA <sup>[3]</sup>                           | per SPA               |             |
| E | Down payment                                         | $A \times \text{down-payment } \%$               | 400,000               |             |
| F | Cash needed at signing                               | $B + C + D + E$                                  | 480,020 + D           |             |
| G | Mortgage amount (off-plan max 50%)                   | $\leq A \times 50\%$ <sup>[20]</sup>             | 1,000,000             |             |
| H | DLD mortgage registration                            | $G \times 0.25\% + 20$ <sup>[9]</sup>            | 2,520                 |             |
| I | Trustee fee, Oqood mortgage (if at a trustee centre) | $5,000 \times 1.05 \text{ (VAT)}$ <sup>[8]</sup> | 5,250                 |             |
| J | Bank arrangement / valuation                         | Per bank offer                                   | per bank              |             |
| K | Instalments from your own funds                      | $A - E - G$                                      | 600,000               |             |
| L | Handover items (title/map, DEWA, snagging)           | Per statement / DEWA <sup>[22]</sup>             | per statement         |             |
| M | Total one-off cost (excluding loan repayments)       | $A + B + C + D + H + I + J + L$                  | 2,087,790 + D + J + L |             |
| N | Your own cash over the project                       | $M - G$                                          | 1,087,790 + D + J + L |             |

### Annual running-cost estimate

| # | LINE                    | FORMULA                                                      | YOUR FIGURE |
|---|-------------------------|--------------------------------------------------------------|-------------|
| P | Service charges         | Index rate (AED/sq ft) $\times$ area (sq ft) <sup>[12]</sup> |             |
| Q | Usage / cooling charges | Per Mollak invoice / provider <sup>[13]</sup>                |             |
| R | Insurance & maintenance | Your quotes                                                  |             |
| S | Mortgage repayments     | Per bank offer (max term 25 years) <sup>[20]</sup>           |             |
| T | Annual holding cost     | $P + Q + R + S$                                              |             |

Rental income is left out on purpose. Estimate it only from DLD's Rental Index and registered rents for comparable units, never from a sales brochure.<sup>[11][13]</sup>

## REFERENCE

## Sources

All sources were accessed and checked in **September 2026** (as of 30 Sep 2026). English translations of Dubai legislation are provided by the Supreme Legislation Committee; if the texts conflict, the Arabic original prevails.

- [1] Law No. 7 of 2006 Concerning Real Property Registration in the Emirate of Dubai (Art. 4). Dubai Legislation Portal.  
[https://dlp.dubai.gov.ae/Legislation%20Reference/2006/Law%20No.%20\(7\)%20of%202006.pdf](https://dlp.dubai.gov.ae/Legislation%20Reference/2006/Law%20No.%20(7)%20of%202006.pdf)
- [2] Law No. 8 of 2007 Concerning Escrow Accounts for Real Estate Development in the Emirate of Dubai.  
[https://dlp.dubai.gov.ae/Legislation%20Reference/2007/Law%20No.%20\(8\)%20of%202007.pdf](https://dlp.dubai.gov.ae/Legislation%20Reference/2007/Law%20No.%20(8)%20of%202007.pdf)
- [3] Law No. 13 of 2008 Regulating the Interim Property Register in the Emirate of Dubai.  
[https://dlp.dubai.gov.ae/Legislation%20Reference/2008/Law%20No.%20\(13\)%20of%202008.pdf](https://dlp.dubai.gov.ae/Legislation%20Reference/2008/Law%20No.%20(13)%20of%202008.pdf)
- [4] Law No. 19 of 2020 Amending Law No. 13 of 2008 (Art. 11, purchaser default).  
[https://dlp.dubai.gov.ae/Legislation%20Reference/2020/Law%20No.%20\(19\)%20of%202020%20Amending%20Law%20No.%20\(13\)%20of%202008%20Regulating%20the%20Interim%20Real%20Property%20Register%20in%20the%20Emirate%20of%20Dubai.pdf](https://dlp.dubai.gov.ae/Legislation%20Reference/2020/Law%20No.%20(19)%20of%202020%20Amending%20Law%20No.%20(13)%20of%202008%20Regulating%20the%20Interim%20Real%20Property%20Register%20in%20the%20Emirate%20of%20Dubai.pdf)
- [5] Law No. 6 of 2019 Concerning Ownership of Jointly Owned Real Property in the Emirate of Dubai (Arts. 25–27, 40).  
[https://dlp.dubai.gov.ae/Legislation%20Reference/2019/Law%20No.%20\(6\)%20of%202019%20Concerning%20Ownership%20of%20Jointly%20Owned%20Real%20Property%20in%20the%20Emirate%20of%20Dubai.pdf](https://dlp.dubai.gov.ae/Legislation%20Reference/2019/Law%20No.%20(6)%20of%202019%20Concerning%20Ownership%20of%20Jointly%20Owned%20Real%20Property%20in%20the%20Emirate%20of%20Dubai.pdf)
- [6] DLD: Request to register the initial sale (Oqood): fees, 90-day rule.  
<https://dubailand.gov.ae/en/eservices/request-to-register-the-initial-sale>
- [7] DLD: Property Sale Registration: fees, e-NOC, trustee fees.  
<https://dubailand.gov.ae/en/eservices/property-sale-registration/>
- [8] DLD: Mortgage registration application: 0.25%, service partner fees.  
<https://dubailand.gov.ae/en/eservices/request-for-mortgage-registration/>
- [9] DLD: Sale registration associated with an initial mortgage.  
<https://dubailand.gov.ae/en/eservices/a-sale-registration-application-associated-with-an-initial-mortgage/>
- [10] DLD: Project Status Enquiry.  
<https://dubailand.gov.ae/en/eservices/real-estate-project-status-landing/>
- [11] DLD: Dubai REST app.  
<https://dubailand.gov.ae/en/eservices/dubai-rest/>
- [12] DLD: Service Charge Index.  
<https://dubailand.gov.ae/en/eservices/service-charge-index-overview/>
- [13] DLD: Frequently Asked Questions (escrow, POA, service charges, Ejari, brokers).  
<https://dubailand.gov.ae/en/frequently-asked-questions>
- [14] DLD news, 18 Apr 2023: “Madmoun” QR verification of real estate ads.  
<https://dubailand.gov.ae/en/news-media/dubai-land-department-provides-madmoun-service-to-verify-validity-of-real-estate-ads-via-qr-codes>
- [15] DLD: Golden Visa application – Investor.  
<https://dubailand.gov.ae/en/eservices/request-for-golden-visa-investor>
- [16] DLD: Investor Residence Application (Taskeen).  
<https://dubailand.gov.ae/en/eservices/request-for-investor-visa/>
- [17] GDRFA Dubai: Issuing a golden residence permit (investors).  
<https://gdrfad.gov.ae/en/services/8ea80da4-f43e-11eb-0320-0050569629e8>
- [18] UAE Government portal (u.ae): Golden visa (updated 28 Jul 2026).  
<https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa>
- [19] UAE Ministry of Foreign Affairs, 19 Apr 2022: Cabinet approves Executive Regulations on Entry and Residence of Foreigners.  
<https://www.mofa.gov.ae/en/mediahub/news/2022/4/19/19-04-2022-uae>
- [20] Central Bank of the UAE Rulebook: Regulations Regarding Mortgage Loans, Art. 3 (C 31/2013).  
<https://rulebook.centralbank.ae/en/node/2856>
- [21] Federal Tax Authority: VAT Guide, Real Estate (VATGRE1).  
[https://tax.gov.ae/DownloadOpenTextFile?fileUrl=en%2FVAT\\_VAT\\_Guides%2FReal\\_Estate\\_Guide%2FReal\\_Estate\\_Guide\\_VATGRE1\\_EN\\_19\\_04\\_2021\\_EN.pdf](https://tax.gov.ae/DownloadOpenTextFile?fileUrl=en%2FVAT_VAT_Guides%2FReal_Estate_Guide%2FReal_Estate_Guide_VATGRE1_EN_19_04_2021_EN.pdf)
- [22] DEWA: Activation of electricity/water (move-in).  
<https://www.dewa.gov.ae/en/consumer/supply-management/activation-of-electricity-water-move-in>

Developer names in Chapter 4 come from the developer directory on our website and are trademarks of their owners; naming them is not an endorsement. Photography: Unsplash.

## ● DISCLAIMER

This guide provides general information about buying off-plan property in Dubai. It is not legal, financial, tax, mortgage or immigration advice, and it is not an offer or a recommendation to buy any property. Laws, fees, visa criteria and lending rules are set by UAE authorities and banks and can change without notice. Always confirm current requirements with the relevant authority (DLD, RERA, GDRFA/ICP, your bank) and take independent professional advice on your own situation before committing. No returns, yields or price movements are promised or implied. Information checked September 2026.

# Be first in line for the *next launch*.

New projects often open to registered buyers before they're widely advertised. Message Tarek on WhatsApp for early launch access, developer price lists and payment plans that fit your brief, and help checking each project's registration and escrow before you commit.



**WhatsApp +971 50 608 6106**

Prefer email? Write to [tarekinvestments@gmail.com](mailto:tarekinvestments@gmail.com)

#### **COPY & SEND THIS MESSAGE**

"Hi Tarek, I've read the Dubai Off-Plan Investor Guide 2026. I'd like early access to new launches. My budget is \_\_\_\_, my goal is \_\_\_\_ (live in it / rent out / resell / Golden Visa) and my timeline is \_\_\_\_."

**1**

#### **TELL US YOUR BRIEF**

Budget, goal, preferred areas and timeline, in a two-minute WhatsApp chat.

**2**

#### **GET YOUR SHORTLIST**

Launch alerts, payment plans and developer price lists that match your brief.

**3**

#### **VERIFY, RESERVE & OWN**

We check each project's registration and escrow with you, arrange viewings or virtual tours, and guide you through the paperwork.