



Buyer's Guide

Dubai

Your Complete Guide to Purchasing
Property in Dubai, United Arab Emirates

Presented by Think Properties Real Estate

Welcome to the UAE property market — one of the most dynamic and investor-friendly real estate destinations in the world. Whether you're a first-time buyer, an experienced investor, or looking to relocate to Dubai, this comprehensive guide will walk you through every step of the property buying process in the UAE.

Dubai's real estate market offers unique advantages, including zero property tax, zero capital gain tax, zero rental income tax, 100% foreign ownership in freehold areas, and access to residency visas through property investment. With proper guidance and understanding of the legal framework, purchasing property in Dubai can be a straightforward and rewarding experience.

This guide covers everything from legal requirements and financing options to step-by-step purchase procedures, costs, and popular areas to consider for your investment.

Important: Regulations and prices in Dubai's property market change frequently. This guide was last updated in February 2026. Always verify current rules with DLD or a RERA-registered professional before making decisions.

Understanding Property Ownership in the UAE

Freehold vs Leasehold

I Freehold Ownership

Freehold properties allow foreign buyers to own both the property and the land outright with no time restrictions. This gives you complete ownership rights, including the ability to sell, lease, or transfer the property.

Popular Freehold Areas in Dubai:

- ▶ Downtown Dubai – Home to Burj Khalifa and Dubai Mall
- ▶ Dubai Hills Estate –
- ▶ Dubai Creek Harbour
- ▶ Emirates Hills & Emirates Living
- ▶ Jumeirah Golf Estates
- ▶ Dubai South –
- ▶ Oasis by Emaar –
- ▶ Emaar South –
- ▶ Dubai Marina – Waterfront living with premium amenities
- ▶ Palm Jumeirah – Iconic island development with luxury villas
- ▶ Business Bay – Mixed-use district with commercial and residential
- ▶ Jumeirah Lake Towers (JLT) – Affordable apartments near metro
- ▶ Arabian Ranches – Family-friendly gated community
- ▶ Dubai Land –
- ▶ Jumeirah Village Circle (JVC) & Jumeirah Village Triangle (JVT)
- ▶ Dubai Sports City – Sports-themed residential community

I Leasehold Ownership

Leasehold properties grant ownership for a fixed period, typically 99 years. Foreign buyers can purchase leasehold properties in designated areas, with the land owned by the government or a developer.

Legal Framework

The UAE property market is regulated by the Dubai Land Department (DLD) and the Real Estate Regulatory Agency (RERA), except the DIFC (Dubai International Financial Centre), which is governed by the Registrar of Real Properties (RoRP). These authorities ensure transparency, protect buyer rights, and maintain market integrity.

Key legal protections include

- ✓ Registration of all transactions with The Dubai Land Department
- ✓ Escrow account requirements for off-plan purchases
- ✓ Developer licensing and accountability
- ✓ Clear digital title verification systems
- ✓ Dispute resolution mechanisms through RERA (Real Estate Regulatory Authority) & RDC (Rental Dispute Centre)

Step-by-Step Buying Process

I Step 1

Secure Financing (If Applicable)

If you require mortgage financing, apply to UAE banks or financial institutions. Most banks offer mortgages to both residents and non-residents.

Typical Loan-to-Value (LTV) Ratios:

Buyer Type	First Property	PropertySecond
UAE National	Up to 85% LTV	Up to 70% LTV
UAE Resident (Expat)	Up to 80% LTV	Up to 65% LTV
Non-Resident	Up to 60–65% LTV	Up to 50–60% LTV

Note: For properties valued above AED 5 million, the maximum LTV for first-time buyers is typically reduced to 70% (residents) and 55% (non-residents).

Required Documentation for Mortgage:

- ✓ Valid passport and UAE visa (if resident)
- ✓ Emirates ID (if resident)
- ✓ Salary certificates and bank statements (6 months)
- ✓ Employment contract or business license

Step 2

Property Search and Selection

At this stage you sign Contract B with the Buyer (Broker & Buyer contract)

Define Your Requirements:

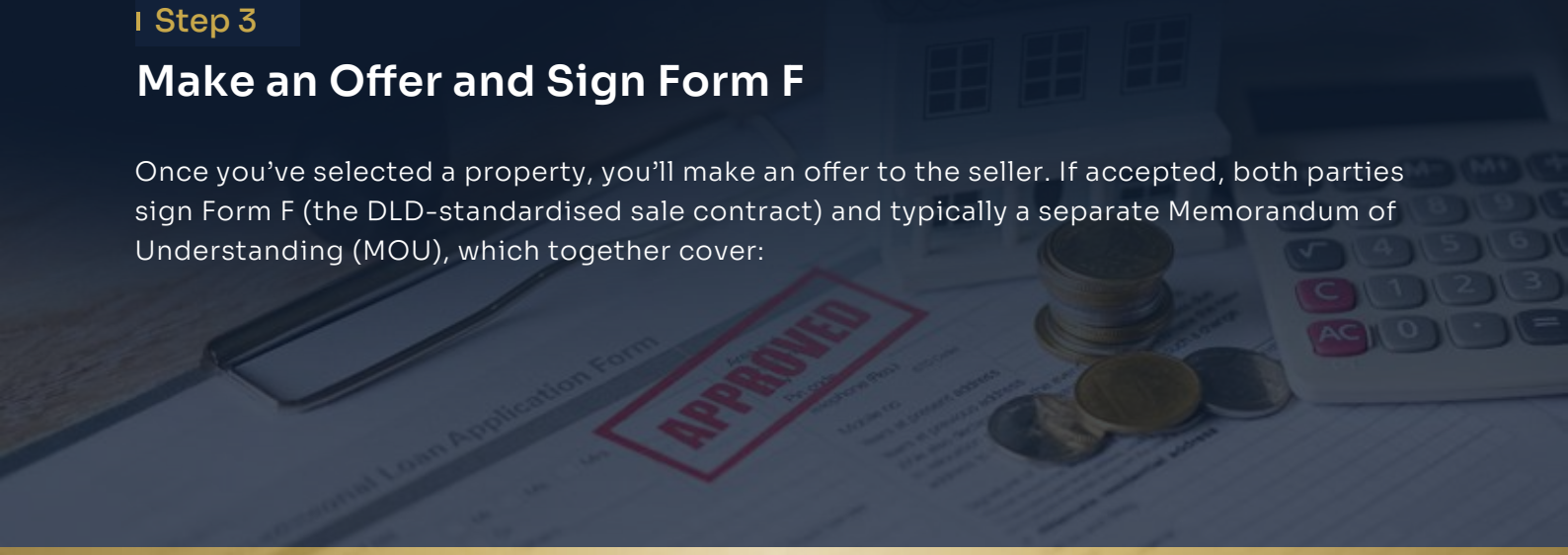
- 💰 Budget range (including additional costs of 7–10% above purchase price)
- 🏠 Property type (apartment, villa, townhouse)
- 📍 Location preferences (proximity to work, schools, amenities)
- 👤 Investment vs. personal use
- 🏡 Ready property vs. off-plan development

Work with a Licensed Agent: Choose a RERA-registered real estate agent who can provide access to verified listings, arrange viewings, and guide you through the process. Verify agent credentials on the Dubai Land Department website or the Dubai REST app.

Step 3

Make an Offer and Sign Form F

Once you've selected a property, you'll make an offer to the seller. If accepted, both parties sign Form F (the DLD-standardised sale contract) and typically a separate Memorandum of Understanding (MOU), which together cover:



- ✓ Property details and purchase price
- ✓ Payment terms and schedule
- ✓ Buyer and seller information
- ✓ Conditions and timelines

At this stage, you typically pay a 10% deposit, which is held in the seller's or agent's escrow account.

I Step 4

Obtain No Objection Certificate (NOC)

The seller must obtain a No Objection Certificate (NOC) from the developer or property management company. This document confirms:

- ⚙️ No outstanding service charges
- 📄 Permission to transfer the property
- 🏠 Current property status

NOC fees typically range from AED 500 to AED 5,000 depending on the developer.

I Step 6

Property Transfer at Dubai Land Department

The final step involves transferring ownership at a DLD Trustee Office or through the Dubai REST app (Real Estate Self-Transaction platform).

Documents Required:

- ✓ Original passport and visa page copies
- ✓ Emirates ID (for UAE residents)
- ✓ Signed Form F and MOU
- ✓ No Objection Certificate (NOC)
- ✓ Sale and purchase agreement
- ✓ Proof of payment
- ✓ Property title deed

Transfer Process:

- ✓ Schedule an appointment at DLD or use the Dubai REST app
- ✓ Both buyer and seller (or authorized representatives) attend
- ✓ Submit all required documents
- ✓ Pay transfer fees and registration costs
- ✓ Receive a new title deed in the buyer's name

The entire transfer process typically takes 1–2 hours if all documents are in order.

Costs and Fees

Understanding all associated costs is crucial for budgeting your property purchase. Here's a comprehensive breakdown:

Purchase Costs

Fee Type	Amount	Paid To
DLD Transfer Fee	4% of property value	Dubai Land Department
DLD Registration Fee	AED 4,000 + 5% VAT	Dubai Land Department
Agent Commission	2% + 5% VAT	Real estate agency
NOC Fee	AED 500 – 5,000	Developer / Management
Mortgage Registration	0.25% of loan + AED 290	Dubai Land Department
Property Valuation	AED 2,500 – 3,500	Bank / Valuer
Bank Processing Fee	1% of loan amount	Mortgage provider
Conveyancing / Legal	AED 5,000 – 15,000	Legal firm (optional)

Ongoing Ownership Costs

Service Charges

AED 5–25 per sq ft annually (varies by property and amenities)

District Cooling

AED 500–2,000 monthly (if applicable)

Utilities (DEWA)

Connection deposit AED 2,000–4,000 plus monthly usage

Home Insurance

AED 1,000–3,000 annually (recommended but not mandatory)

Property Management

5–7% of annual rental income (if renting out)

Important: There is no property tax, no capital gains tax, and no inheritance tax on real estate in the UAE, making it one of the most tax-efficient property markets globally.

Financing Your Property Purchase

Mortgage Options




UAE banks offer competitive mortgage products to both residents and non-residents. Key features include:

Interest Rates (as of early 2026):

- ✓ Fixed rates: approximately 3.75% – 5.0% (typically fixed for 1–5 years)
- ✓ Variable rates: linked to EIBOR (currently ~3.8% for 3-month EIBOR) plus bank margin
- ✓ Non-resident rates: typically 4.0% – 6.0% depending on profile and lender

Note: Following three consecutive rate cuts by the UAE Central Bank in 2025, mortgage rates have decreased significantly from the 2023–2024 peaks. Rates are subject to change — always get current quotes from multiple lenders.

Loan Tenure:

-  Up to 25 years for residents
-  Up to 15–25 years for non-residents (varies by bank)
-  Maximum age at loan maturity: typically 65–70 years

Major Mortgage Providers in UAE:

- Emirates NBD
- Dubai Islamic Bank
- Abu Dhabi Commercial Bank (ADCB)
- Mashreq Bank
- RAKBANK
- First Abu Dhabi Bank (FAB)
- Abu Dhabi Islamic Bank (ADIB)
- Sharjah Islamic Bank (SIB)
- Standard Chartered Bank
- HSBC

Islamic Finance (Sharia-Compliant)

Islamic banks offer Sharia-compliant home financing products that avoid interest (riba). Common structures include:

Ijara

A lease-to-own arrangement where the bank purchases the property and leases it to the buyer

Musharaka

Partnership where the bank and buyer jointly purchase the property

Murabaha

Cost-plus financing, where the bank buys the property and sells it to the buyer at a markup

Residency Benefits Through Property Investment

UAE Golden Visa (10 Years)

- ▶ Property investment of AED 2 million or more (based on current DLD valuation at the time of application)
- ▶ Mortgaged and off-plan properties now qualify — the full DLD valuation counts for mortgaged properties, and off-plan properties qualify if valued at AED 2 million or more by a RERA-approved developer (Policy updated 2025)
- ▶ Visa renewable every 10 years
- ▶ Includes spouse and children
- ▶ No sponsor required

Property Investor Visa — Taskeen (2 Years)

- ▶ Property investment of AED 750,000 or more
- ▶ Can be mortgaged property (paid portion must meet threshold)
- ▶ Renewable every 2 years
- ▶ Includes immediate family members

Retirement Visa (5 Years)

- ▶ Property investment of AED 1 million (must be fully paid, not mortgaged), OR
- ▶ Financial savings of AED 1 million, OR
- ▶ Active income of AED 20,000 monthly
- ▶ Available to persons aged 55 and above

These visa programs provide significant lifestyle benefits, including access to education, healthcare, and the ability to work or establish businesses in the UAE.

Ready vs. Off-Plan Properties

Ready Properties

Advantages:

- ✓ Immediate possession and occupancy
- ✓ Physical inspection before purchase
- ✓ No construction risk or delays
- ✓ Immediate rental income potential
- ✓ Clear visibility of the community and amenities

Considerations:

- 💰 Generally higher prices compared to off-plan
- 🕒 Less flexibility in payment terms
- 🏠 Property condition varies (new vs. resale)

Off-Plan Properties

Advantages:

- ✓ Lower entry prices (10–30% discount vs. ready)
- ✓ Flexible payment plans (construction-linked)
- ✓ Modern designs and specifications
- ✓ Potential capital appreciation during construction
- ✓ Choice of units and customisation options

Considerations:

- 🕒 Construction delays possible
- 🏠 Cannot physically inspect the property
- 👤 Developer risk (choose reputable developers)
- 🏠 Longer wait time for possession (1–3 years)
- 📈 Market value changes during construction

Off-Plan Buyer Protections:

- ✓ Escrow account system (developer can only withdraw based on construction milestones)
- ✓ RERA oversight and developer registration
- ✓ Oqood registration (off-plan sales contract)
- ✓ Right to refund if project is cancelled (from escrow)

Buyer Checklist

Before You Buy

- ▶ Define budget including all costs (Purchase price + 6% additional fees – 4% DLD Registration Fee + 2% Agency Fee)
- ▶ Determine property requirements (type, size, location, purpose)
- ▶ Get mortgage pre-approval (if financing required)
- ▶ Select a RERA-registered real estate agent
- ▶ Research areas and view multiple properties
- ▶ Verify the freehold status of the area on the DLD website
- ▶ Check developer reputation (for off-plan purchases)

At Transfer

- ▶ Verify all documents are original and complete
- ▶ Confirm final payment amount and method
- ▶ Attend the DLD transfer appointment with all parties
- ▶ Pay DLD fees (4% DLD transfer fee + AED 4,000 trustee fee (+ 5% VAT) + AED 580 admin fee)
- ▶ Pay the agent 2% Agency Fee + 5% VAT, ensure to collect all the original receipts & Tax Invoice
- ▶ Receive a new title deed in your name
- ▶ Obtain property handover documents, access cards and keys
- ▶ Ensure all utilities bills are cleared by the Seller – Get payment receipts/proof for the same

During Purchase Process

- ▶ Conduct property inspection or review plans (off-plan)
- ▶ Verify title deed and ownership with DLD
- ▶ Check for outstanding service charges or disputes
- ▶ Review and understand Form F before signing
- ▶ Ensure 10% deposit goes to a secure escrow account
- ▶ Obtain NOC from the developer/property management
- ▶ Review mortgage terms carefully (if applicable)
- ▶ Hire a conveyancing lawyer for due diligence (recommended)
- ▶ Ensure all service charges are cleared by the Seller, and there is No Late payment or delayed fees.

After Purchase

- ▶ Register utilities with DEWA (Dubai Electricity and Water Authority)
- ▶ Set up service charge payments with property management
- ▶ Arrange home insurance (recommended)
- ▶ Apply for a property investor visa (if eligible)
- ▶ Register tenancy contract through Ejari (if renting out)
- ▶ Keep all original documents in safe storage

Frequently Asked Questions

Can foreigners buy property anywhere in Dubai?

Foreigners can purchase freehold properties in designated freehold areas only. These include popular locations like Downtown Dubai, Dubai Marina, Palm Jumeirah, and many others. Leasehold properties (typically 99 years) are available in additional areas.

Do I need to be a UAE resident to buy property?

No, non-residents can purchase property in Dubai. Buying property valued at AED 750,000 or more makes you eligible for a 2-year property investor visa (Taskeen), while AED 2 million+ qualifies for the 10-year Golden Visa.

How long does the buying process take?

For ready properties with cash payment, the process can be completed in 1–2 weeks. If mortgage financing is required, expect 4–6 weeks. Off-plan properties follow construction timelines of 1–3 years.

Are there any taxes on property ownership?

Dubai has no property tax, no capital gains tax, and no inheritance tax on real estate. This makes it one of the most tax-efficient property markets globally.

What is the average rental yield in Dubai?

Rental yields in Dubai typically range from 5–9%, depending on location and property type. Emerging areas and apartments generally offer higher yields than established luxury villa communities.

Can I get a mortgage as a non-resident?

Yes, many UAE banks offer mortgages to non-residents, though LTV ratios are typically lower (typically 50–65% (varies by bank)), requiring a 35–40% down payment.

What is the Dubai REST app?

Dubai REST (Real Estate Self Transaction) is an official DLD mobile application that allows buyers and sellers to complete property transfers digitally without visiting a trustee office, making the process faster and more convenient.

Should I hire a lawyer?

If a developer cancels a registered off-plan project, buyers are entitled to a full refund from the escrow account plus any applicable penalties as per RERA regulations.

Can I rent out my property immediately?





Yes, you can rent out your property once ownership is transferred. You must register the tenancy contract through Ejari (DLD's rental contract registration system) to make it legally valid.

Important Tips for Buyers

Do Your Due Diligence

- ✓ Always verify property ownership through the Dubai Land Department
- ✓ Check for any outstanding fees, mortgages, or legal disputes
- ✓ Research developer track record for off-plan purchases
- ✓ Visit the property and the surrounding area at different times of day
- ✓ Speak with current residents about their experience

Work with Professionals

-  Choose RERA-registered agents and verify their credentials
-  Consider hiring an independent property inspector
-  Use conveyancing lawyers for complex transactions
-  Consult mortgage brokers to find best financing terms

Plan Your Finances

- ✓ Budget for 6% - 4% DLD Registration fee + 2% Agency Fees, additional costs beyond purchase price
- ✓ Consider ongoing maintenance and service charges
- ✓ Build a contingency fund for unexpected expenses
- ✓ Understand mortgage prepayment penalties if financing
- ✓ Compare rental yields if buying for investment



Ready to Buy? Let's Talk.

Purchasing property in Dubai offers exceptional opportunities for both lifestyle enhancement and investment growth. With zero property taxes, strong legal protections, world-class infrastructure, and access to residency visas, the UAE property market continues to attract buyers from around the globe.

By understanding the legal framework, following the proper procedures, and working with qualified professionals, you can navigate the buying process with confidence.

BOOK YOUR FREE CONSULTATION

Our team of RERA-registered professionals is here to guide you every step of the way.
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