

A VEER & SANT CLIENT GUIDE · FOR BRITISH NATIONALS AND UK RESIDENTS

The UK Buyer's Guide to Dubai Property

Buying a home, a second home or a rental investment in Dubai — with the 2026 registered-transaction evidence, the rules that apply to you, life in the city, and the UK tax questions to settle before you pay a deposit.

01 MARKET & DECISION

02 LIVING IN DUBAI

03 BUYING

04 RENTING & LETTING

05 TAX & PLANNING

06 APPRAISE & ACT

Facts checked 5–6 October 2026 · £ amounts at £1 = AED 4.86 (Xe mid-market, 10 Oct 2026) · Market data: REIDIN registered transactions, 1 January – 3 October 2026 · General information, not legal, tax or financial advice.

INSIDE

Buying in Dubai is **simple**. Getting the UK side right is where buyers slip.

A reference, not a brochure. Keep it open while you shortlist, view, negotiate and talk to your UK tax adviser. Click any chapter to jump to it.

How to read the numbers

Every figure carries a period and a source. Tags show the weight it bears:

OFFICIAL	law, regulator or government
DATA	registered transactions or research
MARKET PRACTICE	the norm, not the law
ILLUSTRATIVE	our worked example
SCENARIO	a what-if, not a forecast
CONFIRM	sources conflict or rules are moving

Currency: amounts are shown in pounds with dirhams in brackets, converted at £1 = AED 4.86 (Xe mid-market rate, 10 October 2026) and rounded. Your bank or broker's rate will differ.

General information, not legal, tax, immigration or financial advice, and not an offer of any property. Rules and figures change — confirm before you transact. © Veer & Sant Real Estate LLC, 2026.

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00 WHO THIS GUIDE IS FOR

Four kinds of British buyer. **One** market. Three separate rulebooks.

A British passport lets you buy freehold in Dubai's designated areas without living in the UAE. The costly mistakes come from treating three questions as one: what you can own in Dubai, where you are resident for UK tax, and your UAE immigration status.

WHICH READER ARE YOU?

- 1 Moving to Dubai and buying a home**
Relocating for work, family or retirement and buying the home you live in. Read first: 03-06, 09, 13, 14
- 2 Buying a second home**
Keeping a UK base, spending part of the year in Dubai, perhaps letting it. Read first: 02, 03, 08, 11, 13
- 3 Investing while staying UK-resident**
Rental income and long-term value, with your tax home in the UK. Read first: 01, 07-09, 11, 13, 17
- 4 Renting before committing**
Testing communities, schools and the city before buying. Read first: 03, 04, 10, 18



THE DECISIONS THIS GUIDE HELPS YOU MAKE

- **Buy or rent first?** About 7% to buy and 2-3% to sell is hard to recover on a short stay.
- **Home, second home or investment?** Each needs a different property, budget and tax plan.
- **Where, and ready or off-plan?** Communities compared; certainty versus payment plans.
- **Cash or mortgage, and in which currency?** Lending caps and sterling exposure.
- **What is the return after UK tax?** And how should it be owned and inherited?

Keep three questions apart

	WHAT IT DECIDES	WHAT IT DOES NOT DECIDE
British nationality	Eligibility to buy freehold in designated areas	Your tax position anywhere
UK tax residence	Whether the UK taxes your worldwide income and gains, including Dubai rent and sale profits — tested each tax year (Statutory Residence Test)	Your right to live in the UAE
UAE residence (visa)	Your right to live, bank and sponsor family in the UAE	Whether you have left the UK for tax — and it is not, by itself, UAE tax residence

HMRC Statutory Residence Test (RDR3); UAE Government; DLD visa services **OFFICIAL**

“ VEER & SANT VIEW

The best Dubai purchases start with the UK conversation, not the viewing. Settle your tax residence plan and holding period first — the right community and unit follow.



Dubai terms you will meet

DLD	Dubai Land Department — the government property registry.
RERA	DLD's regulator for brokers, developers, escrow and service charges.
Dubai REST	DLD app to verify title deeds, projects, brokers and indices.
Form F (MOU)	The standard resale contract.
SPA	Sale and purchase agreement for an off-plan purchase.
Oqood	DLD's interim register for off-plan sales.
Escrow account	Project account that off-plan payments must go into.
NOC	No-objection certificate, e.g. from the developer before transfer.
Trustee office	DLD-licensed centre where transfers complete.
Ejari	DLD's tenancy registration system.
Mollak	DLD's system for owners' associations and service charges.
DEWA	Dubai Electricity and Water Authority; also bills the housing fee.
Chiller	District cooling, billed separately in some towers.
KHDA	Regulator of Dubai's private schools.
DET	Department of Economy and Tourism — licenses holiday homes.
Emirates ID	The UAE identity card issued to residents.

01

The market and **your** decision

What registered 2026 data shows, which job your property must do, and where British buyers look — before you view a single listing.

01 DUBAI'S MARKET IN 2026

Still busy. Softer on price. **Room** to negotiate.

118,676

Residential sales, 1 Jan – 3 Oct 2026,
worth £62.7bn (AED 304.5bn)

REIDIN

£391 /sq ft (AED 1,900)

Average registered price; ≈ £535,000
(AED 2.6m) a deal

REIDIN, same period

-10.2 %

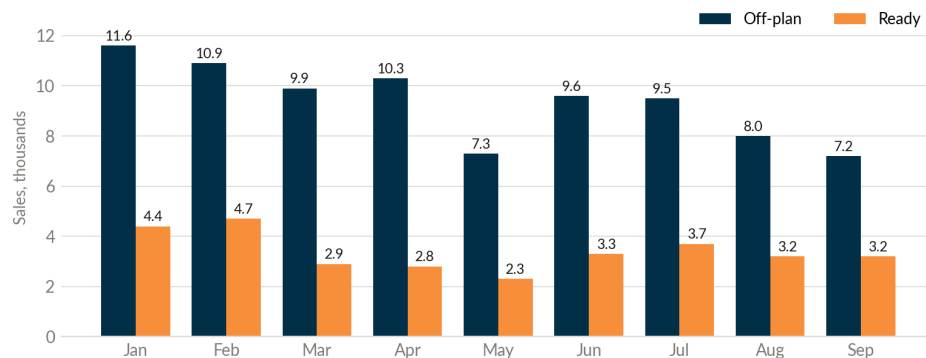
Values Feb–Aug 2026, after the late-
February regional conflict; -3.1% y/y

ValuStrat Price Index, Aug 2026

538,000

Leases registered to 3 Oct; average £19
(AED 90.5) per sq ft a year

REIDIN

Sales: off-plan still leads, resale is gainingMonthly off-plan sales fell from 11,600 in January to 7,200 in September;
ready-home sales held at about 3,000–3,700 a month after March.Residential sales per month, thousands, Jan–Sep 2026 (October excluded as incomplete). REIDIN Residential
Price Report **DATA**

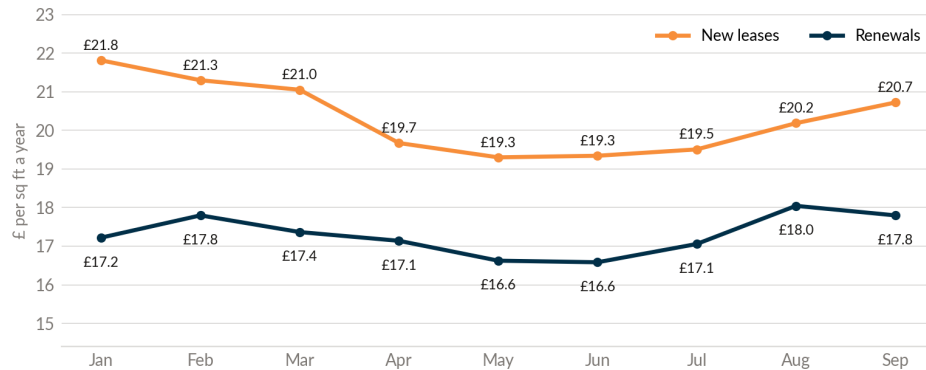
2026	OFF-PLAN	READY	RESALE SHARE OF VALUE	PER SQ FT: OFF- PLAN • READY
Q1	33,000 • £21.2bn (AED 103bn)	13,000 • £7.2bn (AED 35bn)	30%	£412 • £350 (AED 2,000 • 1,700)
Q2	28,000 • £13.4bn (AED 65bn)	9,000 • £4.7bn (AED 23bn)	32%	£391 • £370 (AED 1,900 • 1,800)
Q3	25,000 • £9.9bn (AED 48bn)	10,000 • £5.8bn (AED 28bn)	43%	£370 • £350 (AED 1,800 • 1,700)

REIDIN Sales Transaction Analysis, 1 Jan – 30 Sep 2026; rounded by the source **DATA****What it means for a UK buyer**

- Off-plan has moved down-market: the average off-plan deal fell from £658,000 (AED 3.2m) (Q1) to £391,000 (AED 1.9m) (Q3); ready deals stayed around £535,000–556,000 (AED 2.6–2.7m).
- The off-plan premium has narrowed to about £370 v £350 per sq ft (AED 1,800 v 1,700). A home you can inspect and let today costs little more than a promise.
- Resale is a deeper exit market: about 43% of value in Q3, up from 30% in Q1.

Rents dipped in spring, then recovered

New-lease rents slipped from £22 (AED 106) per sq ft a year (January) to about £19 (AED 94) (May–June), then rose to £21 (AED 100.7) in September. Renewals moved in a narrow band because increases are index-capped (chapter 10).



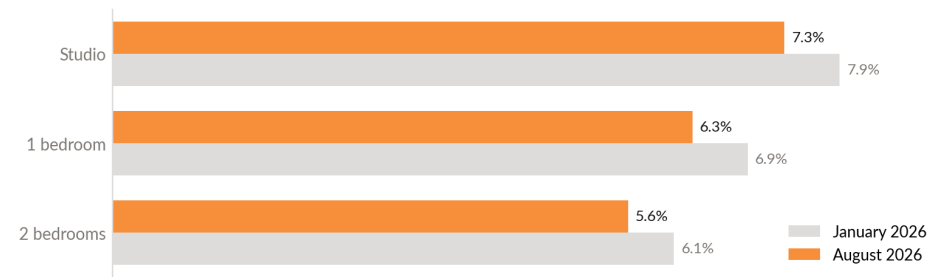
Average achieved rent, £ per sq ft a year (converted from AED at £1 = AED 4.86), Jan–Sep 2026. REIDIN **DATA**

FREEHOLD AREAS	Q1		
	Q1	Q2	Q3
New leases	43,000	41,000	64,000
Renewals	53,000	49,000	57,000
Median new lease, a year	£15,640 (AED 76,000)	£15,230 (AED 74,000)	£15,430 (AED 75,000)
Median renewal, a year	£12,350 (AED 60,000)	£12,960 (AED 63,000)	£13,170 (AED 64,000)

REIDIN Rent Transaction Analysis, freehold only, 2026 **DATA**

Gross yields eased

Annual rent ÷ price, before any costs, fell for every apartment size between January and August 2026. Larger homes (3–6 beds) sat at about 4.4–5.4%.



REIDIN gross rent yield, January and August 2026 **DATA**

Q3: tenants were moving again

New leases outnumbered renewals in freehold areas for the first time this year. The median gap — about £2,263 (AED 11,000) a year — is the cost of moving for a tenant, and fresh evidence of achievable rent for a landlord.

VEER & SANT VIEW

If you rent today, compare your rent with the full cost of owning — not with the mortgage payment alone.



Asking prices are not evidence

Average 2026 portal asking prices — about £437 (AED 2,126) per sq ft for sales and £26 (AED 127) for rents — sat well above registered averages of roughly £391 (AED 1,900) and £19 (AED 90.5). The mix differs, so it is not a like-for-like discount: a listing shows what a seller hopes for; the DLD register shows what buyers paid.

REIDIN listings and transactions, 2026 to date **DATA**

Borrowing costs turned up

On 17 September 2026 the Central Bank of the UAE raised its Base Rate by 0.25 points to 3.90%, following the US Federal Reserve. The dirham is pegged to the US dollar, so UAE rates follow US policy, not the Bank of England.

CBUAE announcement, September 2026 **OFFICIAL**



2027: scenarios, not forecasts

No one knows 2027 prices. Stress-test your plan against these what-ifs.

SCENARIO	WHAT WOULD NEED TO HAPPEN	SIGNALS IN REGISTERED DATA	WHAT IT WOULD MEAN
Further correction	Heavy mid-market handovers, higher rates, renewed regional tension	Falling achieved price per sq ft; rising listings	Off-plan flips and growth-reliant plans most exposed
Stabilisation	Supply absorbed, steady rates and tenant demand	Flat prices; firm new-lease rents	Returns come from rent — buy on net yield
Recovery	Strong in-migration, easing rates	Prices and rents rising; off-plan premium widening	Yields compress — avoid paying launch premiums

Data notes

REIDIN's price report counts 115,614 sales to early October (30,813 ready, 84,801 off-plan); its transaction table shows 118,676 to 3 October. Different filters — we quote each with its source and period.

VEER & SANT VIEW

A 2027 forecast is an opinion. Your holding period, cash buffer and UK tax position are facts. Plan on the facts.

02 HOME, SECOND HOME OR INVESTMENT

Decide what the property is **for** before where it is

One property rarely does every job well. A family home is chosen for schools and commute; an investment for net yield; a second home for easy lock-up and letting. Rank your goals first.



	MAIN HOME – MOVING	SECOND HOME – UK BASE KEPT	INVESTMENT – STAYING UK-RESIDENT	RENT FIRST
What matters	School place, commute, space, a finished community	Lock-and-leave security, management, short-let rules	Net yield after costs and UK tax; tenant depth; exit	Flexibility while you learn the city
Typical property	Ready townhouse, villa or larger apartment	Ready 1-2 bed in a well-run building	Ready 1-2 bed in a deep rental market	Annual Ejari-registered lease
Financing	Resident: up to 80% LTV, first home ≤ £1.03m (AED 5m)	Second home: 60% LTV or less	Non-resident lending is narrower; often cash	None
UK tax angle	Plan departure under the SRT – a visa alone does not end UK residence	Rent taxable in the UK while you are UK-resident	Rent taxed yearly; gains taxed in sterling	Keep evidence of your departure date
Watch for	Buying before the school place is confirmed	Buildings that ban short lets	Gross yields sold as net	New leases cost more than renewals

CBUAE mortgage rules **OFFICIAL** · HMRC **OFFICIAL** · Community fit **V&S VIEW**

Rent first, or buy now?

Renting first is often right for a newcomer. Consider it if:

- School places or your work location are not confirmed.
- You may leave within three years.
- Your UK tax departure is not yet planned.
- Buying would leave no buffer for fees and a vacancy.
- Your plan relies on reselling off-plan before handover.

The hurdle a short hold must clear

Buying with cash costs about 6.8% in fees; selling about 2.1%. On an £412,000 (AED 2m) home that round trip is about £37,040 (AED 180,000) — roughly 4.5% a year of growth over two years just to break even, or about 1.3% a year over seven. ILLUSTRATIVE

BUY NOW IF...

- You will stay five years or more.
- You have the deposit, ~7% for fees and six months of costs.
- The home makes sense even without a visa.



Ready or off-plan?

About three-quarters of 2026 sales were off-plan. That reflects what developers sell, not what suits you.

	READY	OFF-PLAN
You see	The actual home and neighbours	Plans, renders, a show unit
Cash flow	Deposit and fees now; rent from day one	Instalments; often a large handover payment
Mortgage	Up to 80% LTV (resident first home ≤ £1.03m (AED 5m))	Capped at 50% LTV
Price, Q3 2026	≈ £350 (AED 1,700) per sq ft	≈ £370 (AED 1,800) per sq ft
Main risks	Defects, building age, service-charge history	Delay, specification, supply at handover, resale limits
Visa	Taskeen needs a completed home	Golden Visa possible — confirm with DLD

REIDIN Q3 2026 DATA · CBUAE; DLD OFFICIAL

“ VEER & SANT VIEW

Buy off-plan for the home or long-term asset you want — never for the flip. Moving to Dubai? Buy what you can walk around today.

03 WHERE TO LOOK

Twelve communities British buyers ask about — compared

Not a ranking: a starting shortlist. Prices vary more by building, floor and plot than between neighbouring communities — use the budget column to decide where to look, never what to pay.

APARTMENT-LED COMMUNITIES

COMMUNITY	LIFESTYLE	HOUSING	SCHOOLS	TRANSPORT TODAY	BUDGET GUIDE	INVESTMENT SUITABILITY
Dubai Marina & JBR	Waterfront, beach, restaurants; busy weekends	High-rise apartments	Mainly by car	Red Line Metro, Tram	≈ £424 (AED 2,060)/sq ft	Deep tenant pool; holiday lets where allowed. 6.2% gross
JLT	Lakeside clusters, cafés, offices	Mid/high-rise apartments	Nearby Emirates Hills, Al Barsha	Red Line (two stations)	≈ £377 (AED 1,830)/sq ft	Steady professional tenants; varies by tower. 7.0% gross
Downtown Dubai	Burj Khalifa, Dubai Mall, city life	Apartments, many branded	Drive to nearby districts	Red Line	≈ £619 (AED 3,010)/sq ft	Prestige, holiday lets; high service charges. 6.35% gross
Business Bay	Canal-side, central	Apartments	Drive to nearby schools	Red Line; Gold Line planned (2032)	≈ £525 (AED 2,550)/sq ft	Heavy 2026 handovers — choose the building. 6.6% gross
Dubai Creek Harbour	New waterfront district	Apartments, many under construction	Limited today	No Metro; Blue Line planned (2029)	≈ £535 (AED 2,600)/sq ft	Long-term holders; years of supply ahead
JVC	Residential, value-focused	Mid-rise apartments, some townhouses	Several in and around	No Metro; Gold Line planned (2032)	≈ £311 (AED 1,510)/sq ft	Higher gross yields, deepest supply. 7.7% gross
Palm Jumeirah	Beach, hotels, island living	Apartments, townhouses, villas	Drive off the island	Palm Monorail; car	≈ £872 (AED 4,240)/sq ft (apts)	Capital preservation; thinner resale. 4.8% gross

Budget: average price per sq ft, Property Monitor registered sales 1 Jan – 6 Jun 2026, as compiled in Veer & Sant's 2026-27 guide **DATA** · Gross apartment yields: REIDIN, Aug 2026, before costs **DATA** · Gold Line approved 22 April 2026; RTA target dates **OFFICIAL**

VILLA, TOWNHOUSE AND MIXED COMMUNITIES

COMMUNITY	LIFESTYLE	HOUSING	SCHOOLS	TRANSPORT TODAY	BUDGET GUIDE	INVESTMENT SUITABILITY
Dubai Hills Estate	Park, golf, mall, hospital	Apartments, townhouses, villas	Several inside or nearby	No Metro; car	Apartments ≈ £500 (AED 2,430)/sq ft	Strong family demand; check the phase. Apts 6.8% gross
Arabian Ranches 1, 2 & 3	Established suburban villa life	Villas, townhouses	British-curriculum schools in the area	Car only	Mid to upper	End-user demand supports value
Springs, Meadows & Lakes	Mature, green, lakes	Townhouses and villas	Established schools nearby	Car; Red Line a short drive	Mid to upper	Older stock: check AC, roofs, approvals
Town Square	Family town, central park	Apartments, townhouses	In and near the community	Car only	≈ £283 (AED 1,375)/sq ft (ready)	First-time and income buyers; new phases add stock
Jumeirah Golf Estates	Golf, quieter villa living	Villas, townhouses, apartments	Within a short drive	Route 2020 station nearby; Gold Line terminus (2032)	≈ £595 (AED 2,890)/sq ft (ready)	Long holds; high service charges; slower prime resale

Town Square and Jumeirah Golf Estates: REIDIN ready homes, Aug 2026 **DATA**. Villa gross yields ran at about 4.4–5.4% in 2026 (REIDIN). Confirm school places directly.

2-4

Shortlist two to four communities, then compare buildings or plots from registered sales and Ejari rents

Veer & Sant method

7:30am

Drive the school and office run at peak time before you offer

Market practice

“ VEER & SANT VIEW

Buy what a family would choose, even as an investor. In 2026, villas – mostly in finished, family communities – fell far less than apartments: –1.7% against –5.3% year on year in August (ValuStrat).



02

Living in Dubai: a guide for UK residents

Familiar in language, shopping and schooling — different in public conduct, family services and the way daily life is organised. What changes, and how it should shape where you buy or rent.

04 LIVING IN DUBAI: A GUIDE FOR UK RESIDENTS

Familiar on the surface. Different in the rules that matter.

Dubai can feel familiar — English everywhere, British schools, international shops. The adjustment depends more on your family, job, neighbourhood and budget than on your passport.

	A FAMILIAR UK STARTING POINT	WHAT TO PLAN FOR IN DUBAI
Public behaviour	Informal humour and public debate	Respectful language, online too; swearing and rude gestures are offences
Education	A state-funded school route	British-curriculum private schools: fees, admissions and extras to plan
Healthcare	The NHS by default	No UK-UAE reciprocal agreement; insurance is mandatory
Getting around	Walking, buses and trains	Test door-to-door routes, shade and the last leg from transport
Seasons	Plans shaped by rain and cold	Summer heat moves life indoors or to mornings and evenings
Home life	Monthly rent and bills	Rent often by cheques; separate cooling bills; community rules
Working week	Monday to Friday	Mostly Monday to Friday too; hours and Ramadan rules differ

FCDO, UAE local laws and Living in the UAE; UAE Government **OFFICIAL** • Comparisons are planning guidance, not judgements

V&S VIEW



Test an ordinary week, not a holiday

Before you commit to a home, try a school run, a grocery shop, a commute, an evening walk and a call to book a GP-style appointment. A holiday shows what the city offers; an ordinary week shows whether its routines suit your household.

“ VEER & SANT VIEW

Choose the journey before the view. The right neighbourhood is the one where your ordinary week works in August as well as in January.

Culture and everyday courtesy

- **Greetings:** start with a polite greeting and let the other person lead on handshakes, especially across genders.
- **Dress:** modest clothing in malls and public places (shoulders and knees covered); swimwear only at beaches and pools.
- **Conversation:** British sarcasm can misfire in a multilingual city. Keep complaints factual and private — never personal.
- **Ramadan:** avoid eating, drinking or smoking in public in daytime, and loud music. Private-sector hours are normally 8 a day (48 a week), cut by two hours during Ramadan.
- **Belonging:** a cultural centre or heritage district — such as the Sheikh Mohammed Centre for Cultural Understanding — gives context a mall cannot.



Laws that shape daily life

TOPIC	WHAT THE LAW AND GUIDANCE SAY
Alcohol	Legal age 21. Licensed venues serve alcohol; Dubai residents need a liquor licence to buy for home. Drinking or being drunk in public is illegal. Sharjah bans alcohol.
Language and gestures	Swearing and rude gestures — including online and at other drivers — can lead to fines, jail or deportation.
Affection and relationships	Public kissing can lead to arrest. Consensual relationships between unmarried adults (18+) are generally legal, with complaint-based exceptions. Same-sex activity is illegal.
Photos and social media	Do not photograph people without permission. Invading privacy or insulting people online is an offence under the cybercrime law.
Drugs and medicines	Zero tolerance, including residual amounts and some CBD products. Check prescription medicines with the Emirates Drug Establishment before travelling.
Money	Fraud and unpaid bills — including bounced cheques — can lead to prosecution and frozen accounts.
Crossing roads	Use designated crossings only; jaywalking is an offence.

FCDO, UAE local laws (updated July 2026); UAE Federal Decree-Law No. 34 of 2021 on cybercrime; UAE Government, working hours **OFFICIAL**. Summary only — rules change; take advice on a personal matter.

Schools: a familiar curriculum, a different model

- All private schools are regulated by KHDA. Its [online directory](#) lists curriculum, inspection ratings (Outstanding to Very weak), year groups and fees.
- Ask for the **School Fees Fact Sheet** and read the parent contract: books, uniform, transport, trips and activities may be extra.
- Ask about GCSE/A-level pathways, how UK year groups map to intake, learning support and waiting lists — especially in exam years.
- Bring reports, a transfer certificate and attested birth certificates.

British-curriculum examples in the KHDA directory include Dubai College, JESS, Kings' School Dubai, Dubai British School, Brighton College Dubai, Jumeirah College and Repton School Dubai — examples to research, not a ranking.

Family support

Plan childcare, school transport and visits home. A partner who is not working may need a deliberate routine and network; children need time to rebuild friendships.



Healthcare: plan it actively

- Health insurance is **mandatory** in Dubai. Employers must cover employees; sponsors are responsible for dependants — get written confirmation for your partner and children.
- There is **no reciprocal healthcare agreement** between the UK and the UAE.
- Check named hospitals and clinics, co-payments, approvals, and cover for maternity, chronic conditions, mental health and dental care.
- **Medication:** check the active ingredient. Visitors carrying controlled medicines (up to three months, with documents) can use the Emirates Drug Establishment route; residents importing by post use a separate approval.

KHDA; UAE Government, health insurance; FCDO Living in the UAE; Emirates Drug Establishment **OFFICIAL**

Getting around

- Traffic drives on the right. You can drive on a UK photocard licence until your residence permit is issued; then you need a UAE licence — the RTA offers exchange subject to eligibility.
- Dubai Metro (Red and Green lines), the Tram, buses and water buses use one Nol card. Licensed taxis are cream with coloured roofs; pink roofs have female drivers. Careem and Uber operate.
- Salik road tolls and paid parking add up for car-based routines.



Climate and routines

Summer heat moves outdoor life to early mornings and evenings. If walking, gardening or outdoor play anchors your UK week, plan how it works from June to September — not only in the cooler months.

Budgeting for everyday life

Use your own quotations rather than generic claims that Dubai is cheaper or dearer than the UK. Lines UK households often underestimate:

BUDGET LINE	WHY IT SURPRISES
Rent or mortgage	Rent is usually committed for a year, often in a few cheques
Cooling and DEWA	Summer bills; chiller capacity charges in some towers
Housing fee	5% of annual rent for tenants, on the DEWA bill
School fees and extras	Transport, uniform, trips and activities
Health insurance	Dependants may not be covered by an employer
Car	Insurance, Salik tolls, parking and fuel
Lifestyle	Imported groceries, delivery, paid leisure, flights home

What this means for where you buy or rent

- Shortlist homes within a realistic peak-time school run.
- Check shaded walking routes, covered parking, pools and indoor space you will use in summer.
- Ask whether cooling is in the service charge or billed separately.
- Read community rules on parking, visitors and moving in.

FCDO; RTA licence exchange; UAE Government **OFFICIAL**

03

Buying: what you own, **how to buy** and what it costs

Ownership rights, the ready and off-plan processes, the full cost of getting in, owning and getting out — and how lending works for residents and non-residents.

05 WHAT YOU CAN OWN

Any nationality. No UAE residence needed. In the **right areas**.

Non-UAE nationals — resident or not — can own property in areas designated by the Ruler of Dubai. Outside them, ownership is generally reserved for UAE and GCC nationals.

TENURE	WHAT YOU OWN	WHO IT SUITS
Freehold	The unit (and villa plot) with no time limit; sell, let, mortgage, bequeath	Almost every British buyer
Leasehold	A registered lease of up to 99 years; land stays with the freeholder	Some older areas — check years remaining
Usufruct	Right to use and benefit from another's property, up to 99 years	Specialist — take legal advice
Musataha	Right to build on and use another's land, up to 50 years (renewable)	Development deals

Law No. 7 of 2006 and Regulation No. 3 of 2006 (designated areas) **OFFICIAL**

Designated areas include Downtown, Business Bay, Dubai Marina, JBR, JLT, Palm Jumeirah, Dubai Hills Estate, Arabian Ranches, Emirates Living, JVC, Town Square and Dubai Creek Harbour. Confirm the registered interest for the exact unit with DLD before paying.



Who can buy — and how

- **Individuals of any nationality**, from 18 (UAE age of legal capacity since 1 June 2026); banks may set a higher minimum.
- **Jointly**: each share is on the title deed. No automatic survivorship (chapter 15).
- **Via a company** (e.g. DIFC entities): many banks won't lend, and tax can change — take advice.
- **Jointly owned buildings**: you pay RERA-approved service charges, collected through DLD's Mollak system.

Federal Decree-Law No. 25 of 2025; Law No. 6 of 2019 **OFFICIAL**

“ VEER & SANT VIEW

Hold in your own name unless there is a clear reason not to.

06 BUYING A COMPLETED PROPERTY

A ready resale, from **first call** to keys

Allow four to eight weeks from signed offer to transfer — longer with mortgages. The deposit is credited against the price, and title passes on the day at a DLD trustee office: there is no UK-style exchange then completion.

- | | |
|---|--|
| <p>01 Budget and pre-approval
Price ceiling plus ~7% fees and a buffer; written mortgage pre-approval before viewing.</p> <hr/> <p>02 Verify agent and listing
RERA-registered broker; check the listing permit QR. Sign Form B (buyer-agent).</p> <hr/> <p>03 View and inspect
View twice at different times; commission an independent snagging survey.</p> <hr/> <p>04 Agree terms on Form F
Price, deposit, dates, who pays which fee, conditions. A 10% security deposit, often a cheque held by the agency, is common practice.</p> <hr/> <p>05 Due diligence
Verify title and owner in Dubai REST; service-charge statement, tenancy and Ejari, seller's mortgage letter.</p> <hr/> | <p>06 Developer NOC
Confirms no service-charge arrears; typically £103–1,029 (AED 500–5,000) + VAT.</p> <hr/> <p>07 Mortgage completion
Bank valuation and final offer; any seller mortgage repaid on the day.</p> <hr/> <p>08 Transfer at a trustee office
4% DLD fee and trustee fee paid; title deed issued electronically.</p> <hr/> <p>09 Handover
Keys and access; DEWA and cooling transferred. A tenancy transfers with the property.</p> <hr/> <p>10 After completion
Ejari if letting, insurance, wills, and every receipt kept for UK tax.</p> <hr/> |
|---|--|

DLD sale and mortgaged-sale services; RERA forms **OFFICIAL** • Deposit and timing **MARKET PRACTICE**



The documents to read

DOCUMENT	WHAT TO CONFIRM
Title deed	Owner matches the seller's passport; unit and size match. Verify in Dubai REST.
Form F (MOU)	Price, deposit holder, dates, fees, finance and vacant-possession conditions.
Developer NOC	No arrears; permission to transfer; validity date.
Service-charge statement	Rate per sq ft, arrears, three-year history, special levies.
Cooling account	Provider and any fixed capacity charge; final bill cleared.
Tenancy and Ejari	Rent, expiry, notices and deposit — the lease binds you.
Approvals (villas)	Plot boundaries and approvals for every extension.
Power of attorney	Attested and limited to this deal; proceeds go to the owner.

DLD e-services; RERA forms **OFFICIAL**



Buying from the UK

- **Power of attorney:** signed before a UK notary, legalised by the FCDO, attested by the UAE Embassy and UAE Ministry of Foreign Affairs, then translated into Arabic. Check the wording with the trustee first.
- **Remote transfer:** trustee offices can run transfers with parties attending by video — ask which options apply.
- **Money:** transfer from an account in your name, with a clear paper trail.

“ VEER & SANT VIEW

Never pay a deposit to a personal account or before Form F is signed, and never rely on verbal promises — write them into the contract.

07 BUYING OFF-PLAN

A payment plan is a loan from the developer. **Read it like one.**

Dubai protects off-plan money better than many markets — but not the handover date, finished quality, rent or resale price.

PROTECTION	WHAT IT DOES	WHAT IT DOES NOT
Project registration	Developer and project registered with RERA; check status and completion % in Dubai REST	Guarantee completion on time
Escrow (Law 8/2007)	Payments go to a project escrow account, released only for construction	Protect money paid elsewhere
Oqood (Law 13/2008)	Your SPA is recorded on DLD's interim register	Give a title deed — that comes later
Cancelled projects	Buyers refunded from escrow under DLD procedures	Compensate for lost time

Law No. 8 of 2007; Law No. 13 of 2008 as amended **OFFICIAL**

Payment plans you will meet

- **Construction-linked:** 10–20% booking, staged instalments, balance at handover.
- **Post-handover:** part paid over 2–5 years after keys — still a debt.
- **Handover-heavy:** 40–60% due on completion, by cash or a mortgage you must then qualify for. **MARKET PRACTICE**



If you miss instalments

COMPLETION	DEVELOPER MAY (AFTER DLD NOTICE)
Over 80%	Claim the balance, seek a sale, or terminate and keep up to 40%
60–80%	Terminate and keep up to 40% of the price
Under 60%	Terminate and keep up to 25% of the price
Not started*	Terminate and keep up to 30% of amounts paid

*For reasons outside the developer's control. Law No. 13 of 2008 as amended by Laws 9/2009 and 19/2017 — summary only **OFFICIAL**

Handover and selling before completion

- Inspect before you accept the handover: independent snagging, defects listed with repair deadlines.
- Delay remedies come from your SPA, not a fixed statutory penalty.
- Assignment (selling before completion) is controlled by the developer — often only after 30–40% is paid, with a NOC, admin fee and DLD fees.

MARKET PRACTICE

- If you cannot sell, you must keep paying. Model every instalment without a resale — 2026 showed how quickly a flip can fail.
- A booking form or EOI is not an SPA. Get price, unit, schedule, net area and refund terms in writing, and pay only into the named escrow account.

Judge developers on what they have delivered

TEST	WHAT TO LOOK FOR
Delivery	Recent projects handed over close to schedule?
Quality	How has a five-year-old building aged?
Transparency	Registered escrow, clear specification, no off-channel payments
Management	Service-charge history in Mollak
Contract	Delay, specification, area tolerance, assignment, handover fees
Supply	Similar units handing over nearby at the same time?

“ VEER & SANT VIEW

A slightly higher price from a developer with a proven delivery and maintenance record is usually cheaper over the time you own the home.



08 WHAT IT REALLY COSTS

A £412,000 (AED 2m) home with an 80% mortgage needs about **£112,000** (AED 545,000) in cash

ITEM	BASIS	AMOUNT
Down payment	20% of £411,520 (AED 2,000,000)	£82,300 (AED 400,000)
DLD transfer fee	4% of price; DLD lists 2% each side, buyer usually pays all — check Form F OFFICIAL	£16,460 (AED 80,000)
Title deed & admin	Approximate OFFICIAL	£107 (AED 520)
Registration trustee	£823 (AED 4,000) + VAT (price ≥ £102,880 (AED 500,000)) OFFICIAL	£864 (AED 4,200)
Agency commission	2% + VAT, negotiable MARKET PRACTICE	£8,642 (AED 42,000)
Mortgage registration	0.25% of £329,000 (AED 1.6m) loan + ~£60 (AED 290) OFFICIAL	£883 (AED 4,290)
Bank arrangement fee	Up to 1% + VAT; 0.5% assumed ILLUSTRATIVE	£1,728 (AED 8,400)
Valuation & snagging	£617 (AED 3,000) + VAT; £412 (AED 2,000) survey ILLUSTRATIVE	£1,060 (AED 5,150)
Fees and costs	≈ 7.2% of price	£29,740 (AED 144,560)
Cash needed	≈ 27.2% of price	£112,050 (AED 544,560)



Buying with cash from the UK?

Drop the mortgage lines and add a UAE conveyancer (often £1,235–2,058 (AED 6,000–10,000); £1,543 (AED 7,500) assumed): about £28,030 (AED 136,220), or 6.8%. **ILLUSTRATIVE**

Off-plan

The 4% DLD fee is charged on Oqood registration, plus a developer admin fee — not again at handover. A “DLD fee waiver” is a promotion; check it isn’t in the price.

Resident buying a ready first home; amounts rounded. Excludes refundable DEWA deposit of £412 (AED 2,000) (apartment) or £823 (AED 4,000) (villa).

Already resident, first purchase?

DLD’s First-Time Home Buyer Programme (UAE residents, homes under £1.03m (AED 5m), no existing Dubai freehold home) offers interest-free DLD-fee instalments and priority launch access. Not open to non-residents.

Owning it: costs every year

Illustrative ranges: 1,300 sq ft two-bed apartment with district cooling, and a 4,000 sq ft four-bed villa with pool.

A YEAR	2-BED APARTMENT	4-BED VILLA
Service charges	£3,210–6,687 (AED 15,600–32,500)	£1,646–4,938 (AED 8,000–24,000)
District cooling	£1,646–2,160 (AED 8,000–10,500)	Usually none
DEWA	£988–1,975 (AED 4,800–9,600)	£4,033–6,996 (AED 19,600–34,000)
Maintenance	£412–1,029 (AED 2,000–5,000)	£2,840–5,679 (AED 13,800–27,600)
Insurance	£103–247 (AED 500–1,200)	£412–720 (AED 2,000–3,500)
Repair reserve	£412–1,029 (AED 2,000–5,000)	£2,058–4,115 (AED 10,000–20,000)
Total	≈ £6,790–13,170 (AED 33,000–64,000)	≈ £10,910–22,430 (AED 53,000–109,000)

Compiled from DLD Service Charge Index summaries, Empower and DEWA tariffs, as published in Veer & Sant's 2026–27 guide **ILLUSTRATIVE**

Chiller-free or chiller-paid? In some towers cooling is billed separately, with a capacity charge even when empty. **Housing fee:** tenants pay 5% of annual rent via DEWA; owner-occupiers are charged on an assessed basis **CONFIRM**.

Selling: plan the exit first

COST ON SALE	BASIS
Agency commission	2% + VAT, negotiable (≈ 2.1%)
Developer NOC	£103–1,029 (AED 500–5,000) + VAT
Mortgage early settlement	CBUAE cap: 1% of balance or £2,058 (AED 10,000), whichever is lower
Bills and service charges	Cleared to transfer day
UK Capital Gains Tax	If UK-resident, or returning within five years (ch. 13)

Hidden costs buyers miss

- Furnishing and refreshing to let
- Special levies in older towers
- Upgrading an older unit before letting
- Currency costs each way (ch. 16)
- Professional fees in two countries



09 MORTGAGES & FINANCING

Lending follows residence and purpose, not nationality

BORROWER	FIRST HOME ≤ £1.03M (AED 5M)	> £1.03M (AED 5M)	SECOND / INVESTMENT	OFF-PLAN
Expatriate resident	80%	70%	60%	50%
UAE national	85%	75%	65%	50%
Non-resident (e.g. in the UK)	50-60%*	50-60%*	50-60%*	≤ 50%

CBUAE Notice 31/2013 as amended 2020 **OFFICIAL** • *Set by each bank, fewer lenders **MARKET PRACTICE**

- Term up to 25 years; age limits at maturity often 65 (salaried) or 70 (self-employed).
- Debt burden capped at 50% of income; banks stress-test above today's rate.
- Fees are cash — DLD fee, commission and costs are generally not financed.
- Valuation: the bank lends on the lower of price and valuation.
- Non-residents usually need passport, proof of address, six months' statements, payslips/P60 or SA302s, a UK credit report and a source-of-funds explanation.



Rates rose on 17 September 2026

The CBUAE Base Rate is now 3.90%. Loans are priced over EIBOR or fixed for 1-5 years, then revert to variable.

RATE (ILLUSTRATIVE)	MONTHLY, 25-YR LOAN OF AED 1.6M
4.25%	£1,784 (AED 8,668)
4.75%	£1,877 (AED 9,122)
5.25%	£1,973 (AED 9,588)
5.75%	£2,071 (AED 10,066)

Repayment loan, monthly compounding **ILLUSTRATIVE**

VEER & SANT VIEW

Model the payment 1.5 points above today's rate. If it still works, you can buy calmly.

04

Renting and letting

How a Dubai tenancy works — Ejari, cheques, deposits, renewals and disputes — and what changes when you become the landlord.

10 RENTING IN DUBAI

Renting works well – once you know it is **not** UK renting

- Annual leases, quoted per year and paid in 1-12 instalments, traditionally post-dated cheques. Fewer cheques can win a lower rent.
- Ejari registration is mandatory – you need it for DEWA, family visas and often school enrolment.
- DLD's unified tenancy contract is the standard form; read every addendum.
- No deposit-protection scheme: the landlord or agent holds the deposit and refunds it under the contract.
- Shared housing needs a permit under Law No. 4 of 2026; informal room-letting risks substantial fines.

Before you sign

- ☐ Owner verified on the title deed; agent authorised to let.
- ☐ Cheques, deposit, commission and renewal terms in writing.
- ☐ Maintenance duties listed; early-termination clause negotiated.
- ☐ Condition photographed; inventory signed.

Law No. 26 of 2007 as amended by Law No. 33 of 2008; DLD Ejari; Law No. 4 of 2026 **OFFICIAL**



Illustrative move-in budget

£15,430 (AED 75,000) a year – the median new freehold lease in Q3 2026 – in four cheques.

ITEM	AMOUNT
First rent cheque (1 of 4)	£3,858 (AED 18,750)
Security deposit, 5% (often 10% furnished)	£772 (AED 3,750)
Agency fee, 5% + VAT	£810 (AED 3,937.50)
DEWA deposit, apartment (refundable)	£412 (AED 2,000)
Due at move-in	£5,851 (AED 28,437.50)
Then a year: housing fee, 5% via DEWA	£772 (AED 3,750)

REIDIN Q3 2026 **DATA** • DEWA; u.ae **OFFICIAL** • Deposit and commission are contractual **MARKET PRACTICE**. Excludes Ejari, connections and moving.

Renewals and rent increases

Changes on renewal, including rent, need at least 90 days' notice before expiry. Increases are capped by Decree No. 43 of 2013 against DLD's Smart Rental Index, which has rated buildings individually since January 2025.

YOUR RENT V THE INDEX	MAXIMUM INCREASE
Up to 10% below	0%
11-20% below	5%
21-30% below	10%
31-40% below	15%
More than 40% below	20%

Decree No. 43 of 2013; DLD rental calculator [OFFICIAL](#). Caps do not limit the starting rent of a new lease.

Maintenance: unless the contract says otherwise, the landlord handles repairs affecting your use; tenants return the home in the condition received, allowing fair wear and tear.



Eviction and disputes

SITUATION	WHAT THE LAW REQUIRES
Recovery at expiry	12 months' notice by notary or registered mail, for sale, owner or first-degree relative moving in, demolition or major works
During the lease	Separate grounds, e.g. unpaid rent after notice, unauthorised subletting
Lease expiry alone	Not a ground for eviction
A dispute	DLD's Rental Disputes Centre — never self-help. Filing fees are a percentage of rent within limits CONFIRM

Law No. 26 of 2007, article 25, as amended [OFFICIAL](#)

Leaving early depends on the contract; a two-month penalty is common but not statutory.

“ VEER & SANT VIEW

New to Dubai? Rent for a year in the community where you think you will buy. It is the cheapest survey you will ever commission.

11 BECOMING A LANDLORD

Long-term tenant or holiday home?

Decide **before** you buy

	LONG-TERM LET	LICENSED HOLIDAY HOME
Income	Annual rent, 1-4 cheques; stable once let	Nightly; seasonal, lower in summer
Permits	Ejari registration	DET registration and permit per unit, plus building or developer NOC; some buildings ban short lets
Fees	Ejari fee	DET registration reported at £313 (AED 1,520) plus annual per-bedroom fees CONFIRM
Management	Typically 5-8% of rent	Typically 15-25% of revenue, plus cleaning and platform fees
Costs you carry	Service charge; tenant pays DEWA and cooling	Service charge, utilities, internet, furnishing, wear
UAE tax	Individual's rent excluded from Corporate Tax if no licence required	A licensed activity may change Corporate Tax and VAT — take advice
UK tax (UK-resident)	Overseas property income	Also overseas property income — the furnished holiday lettings regime ended in April 2025

DLD; DET Holiday Homes; FTA guide CTGREI1; HMRC **OFFICIAL** • Fees **MARKET PRACTICE**



Choosing a property manager

- ☐ RERA-registered, written agreement, clear fee scope and spending limit.
- ☐ Screening, Ejari, rent collection and bounced-cheque process.
- ☐ Statements your UK accountant can use, with receipts.
- ☐ Holiday homes: DET permit, guest registration, cleaning standards.

Buying tenanted? The lease transfers with the property — you cannot move in or exceed the index just because you are the new owner.

VEER & SANT VIEW

Model a holiday home at conservative occupancy, after a 20% operator fee and refurbishing. If it does not clearly beat a long-term let, let it long-term.



05

Tax, residence and planning

What “tax-free” means in Dubai, how the UK still taxes its residents, the visas property can support, and how to own, inherit and fund your purchase across two countries.

12 UAE TAX

No income tax in Dubai is true. “Tax-free” is not the whole story.

TAX OR CHARGE	HOW IT APPLIES TO A PRIVATE OWNER
Personal income tax	None on salaries or an individual's rental income
Corporate Tax (9% above £77,160 (AED 375,000))	An individual's real-estate investment income is excluded if not conducted (or required to be conducted) through a licence. Individuals' business activities are in scope above £206,000 (AED 1m) turnover
Annual property tax	None — service charges and the housing fee instead
DLD transfer fee	4% — a registration fee, not creditable against UK tax
VAT (5%)	Residential sales and leases generally exempt; first supply of new homes within three years zero-rated. VAT applies to commission, trustee, NOC and management fees
Inheritance tax	None — but UAE succession rules decide who inherits

FTA guide CTGRE11 (Oct 2024); UAE Ministry of Finance, VAT **OFFICIAL**



UAE tax residence is a separate test

You are UAE tax-resident if your usual residence and centre of interests are in the UAE; or you spend 183+ days in 12 months; or 90+ days with UAE residence (or GCC nationality) plus a permanent home or job there. A UAE tax residency certificate does not, by itself, end UK residence.

Cabinet Decision No. 85 of 2022 **OFFICIAL**

Take separate UAE tax advice if...

- you own through a company, foundation or trust;
- you run a licensed holiday-home business or several units;
- you buy commercial property or develop;
- turnover approaches £77,160 (AED 375,000) (VAT) or £206,000 (AED 1m) (Corporate Tax).

“ VEER & SANT VIEW

If you are UK-resident, the UK still taxes the rent and the gain. The next chapter sets your real return.

13 UK TAX

Dubai does not tax your rent.

The UK may.

The UK taxes its residents on worldwide income and gains. Nationality, a UAE visa or where your bank is do not decide this — your UK tax residence does, tested each tax year (6 April – 5 April). A summary, not a substitute for UK tax advice.

Step 1 — Are you UK-resident this year?

STATUTORY RESIDENCE TEST	BROADLY
Automatically non-resident	<16 UK days; or <46 days if non-resident for the previous three years; or full-time work abroad with <91 UK days and ≤30 UK workdays
Automatically resident	183+ UK days; or your only home is in the UK; or full-time UK work
Otherwise	Days in the UK combined with ties — family, accommodation, work, 90-day presence, country tie

HMRC RDR3 **OFFICIAL**

Split-year treatment is conditional, not automatic on departure day. Fewer than 183 days does not by itself make you non-resident. Keep a day-count log.

Step 2 — Dubai rent while UK-resident

- Report it on Self Assessment as an **overseas property business**, separate from UK lets; overseas losses only offset future overseas profits.
- Revenue costs (service charges, management, repairs, insurance) are generally allowable; price, DLD fee and improvements are not — they form CGT base cost.
- Mortgage interest gives a **basic-rate tax credit**, not a deduction.
- England, Wales and NI rates 2026–27: 20/40/45%. **From 6 April 2027, property-income rates of 22/42/47% apply**, with the finance-cost credit at 22%. Scotland sets its own.
- **Making Tax Digital** applies from April 2026 above £50,000 (AED 243,000) of gross self-employment and property income (including overseas), falling to £30,000 (AED 145,800) from April 2027.

2026–27 deadlines

Register by 5 October 2027 if new to Self Assessment; online return and payment by 31 January 2028.

HMRC: rental income; property income rates (legislated); MTD; SA deadlines **OFFICIAL**

Step 3 — Selling: Capital Gains Tax

If UK-resident when you sell, the gain is within UK CGT, computed in sterling: costs at the purchase-date rate, proceeds at the sale-date rate. Currency alone can create or remove a gain (chapter 16).

2026-27	POSITION
Rates	18% within the basic-rate band; 24% above
Annual exempt amount	£3,000 (AED 14,580)
Reporting	Overseas property via Self Assessment (the 60-day return is for UK property)
Main-home relief	Possible for a home you lived in, but an overseas home faces a 90-day test in years you are not tax-resident there

HMRC CGT rates; selling overseas property **OFFICIAL**

Temporary non-residence

UK-resident in four of the seven years before leaving and back within five years? Gains on assets owned before leaving can be taxed in the year you return.

The UK-UAE treaty

The 2016 treaty lets the property's country tax it, but does not exempt Dubai rent from UK tax. Relief is by credit for foreign tax actually paid — normally nothing here. Tie-breaker rules matter only if resident in both countries in the same year.

What changed from April 2025

- **Non-dom status and the remittance basis ended.** A four-year foreign income and gains (FIG) regime helps people arriving after 10+ years of non-residence — e.g. long-term expats returning. It must be claimed and costs allowances.
- **Inheritance Tax follows long-term residence:** 10 of the previous 20 tax years brings worldwide assets, including a Dubai home, into scope, with a 3–10 year tail after leaving.
- **Furnished holiday lettings lost their special treatment.**

YOUR SITUATION	DUBAI RENT	DUBAI GAIN
UK-resident investor	Taxed yearly	18% / 24% CGT
Moved, non-resident 5+ years	Outside UK tax	Outside, if the five-year rule isn't triggered
Moved, back within 5 years	Outside while away	Pre-departure assets taxed on return
Long-term expat returning	Possible FIG relief	Possible FIG relief

Keeping UK property? UK rent stays taxable (Non-resident Landlord Scheme); UK gains are reported within 60 days. **Buying in the UK later?** Owning a Dubai home triggers the higher Stamp Duty rates (+5% in England and NI), plus 2% if non-UK-resident.

HMRC: FIG regime; IHT long-term residence; HS278; SDLT higher rates **OFFICIAL**

14 RESIDENCE VISAS THROUGH PROPERTY

A visa can come with the property. **UK tax residence** does not leave with it.

ROUTE	PROPERTY TEST	KEY CONDITIONS	FEE (APPLICANT)
Taskeen — 2-year	Completed home, title in your name; no minimum value for a sole owner since 29 April 2026	Joint owners: £82,300 (AED 400,000)+ share each. Off-plan does not qualify. Medical and attendance required	£2,101 (AED 10,212.50) (DLD)
Golden Visa — 10-year	Property worth at least £412,000 (AED 2m)	Mortgaged (with bank NOC) and DLD-registered off-plan may qualify; sources differ on paid-amount rules CONFIRM	£2,034 (AED 9,884.75) (DLD)
Retirement — 5-year (55+)	Property of £206,000 (AED 1m)+, or savings or income	Thresholds set by the immigration authority CONFIRM	Varies
Employment or family	None	The most common route	Varies

DLD Taskeen and Golden Visa services; DLD update 29 April 2026, as reported **OFFICIAL**



- A visa lets you live, bank and sponsor family in the UAE.
- It does not create UAE tax residence on its own, nor end UK residence.
- Standard residence visas can lapse after 6+ months abroad; Golden Visas do not.
- Selling or refinancing can affect the visa — check first.

“ **VEER & SANT VIEW**

Choose a home that makes sense without the visa. Overpaying to cross £412,000 (AED 2m) is an expensive residence permit.

15 JOINT OWNERSHIP, WILLS & INHERITANCE

The title deed decides who owns it.
Two wills decide who gets it.

- Each owner's share is on the title deed. Document contributions, decisions and exit terms.
- **No automatic survivorship:** a share passes under the owner's estate, not to the co-owner.
- For UK tax, rent and gains follow beneficial shares — spouses should take advice before transfer.

If there is no UAE-registered will

DECEASED	DEFAULT POSITION
Non-Muslim	Federal Decree-Law No. 41 of 2022: broadly half to the spouse, half equally to the children
Muslim	Sharia shares under the personal status law in force since 15 April 2025

Estates can take months and accounts can be frozen.

Registering a will

OPTION	WHO IT SUITS
DIFC Courts Wills Service	Non-Muslims; property, full and guardianship wills
Dubai Courts notarised will	Non-Muslims wanting Dubai courts to apply it
Abu Dhabi non-Muslim wills	Registration with the Judicial Department

Coordinate UK and UAE plans

- Make sure neither will revokes the other.
- Name guardians for minor children in the UAE will.
- **UK Inheritance Tax** can still reach a Dubai home for long-term UK residents and for up to ten years after leaving. Nil-rate band £325,000 (AED 1.58m); 40% above. No UAE tax to credit.

Federal Decree-Laws 41/2022 and 41/2024; DIFC Courts; HMRC **OFFICIAL** · Summary only



16 CURRENCY, TRANSFERS & SOURCE OF FUNDS

You buy in dirhams. HMRC counts in **pounds**.

The dirham is pegged to the US dollar at AED 3.6725 per \$1, not to sterling — so the pound-dirham rate moves your deposit, rent, sale proceeds and UK gain.

Illustrative: one Dubai gain, three exchange rates

Bought for £264,490 (AED 1,285,420) all-in at the guide rate of £1 = AED 4.86 — a sterling cost of £264,490 (AED 1.29m). Sold for £283,950 (AED 1,380,000) less 2.1% commission: £277,990 (AED 1,351,020) net.

£1 = AED ... AT SALE	PROCEEDS	GAIN / LOSS	CHANGE
4.46 (pound weaker)	£302,919	+£38,430	+14.5%
4.86 (unchanged)	£277,988	+£13,498	+5.1%
5.26 (pound stronger)	£256,848	-£7,642	-2.9%

Gain is computed in pounds at each date's rate, so no dirham equivalent is shown. Rates are assumptions; before the £3,000 (AED 14,580) exempt amount **ILLUSTRATIVE** · CBUAE dirham peg **OFFICIAL**

Moving the money

- Compare the all-in cost — the rate margin matters more than the fee.
- A forward contract can fix the rate for a known payment, such as completion.
- Send from your own account to the named escrow, trustee or your UAE account — never an individual's account.
- Allow days for transfers and compliance checks.

Your source-of-funds file

UAE anti-money-laundering rules require brokers, banks and trustees to verify your funds; cash of £11,320 (AED 55,000) or more is reportable.

- ☐ Passport and proof of address.
- ☐ Statements showing how the funds built up.
- ☐ UK sale completion statement, probate or gift letter as relevant.
- ☐ Any UK loan or remortgage offer.



06

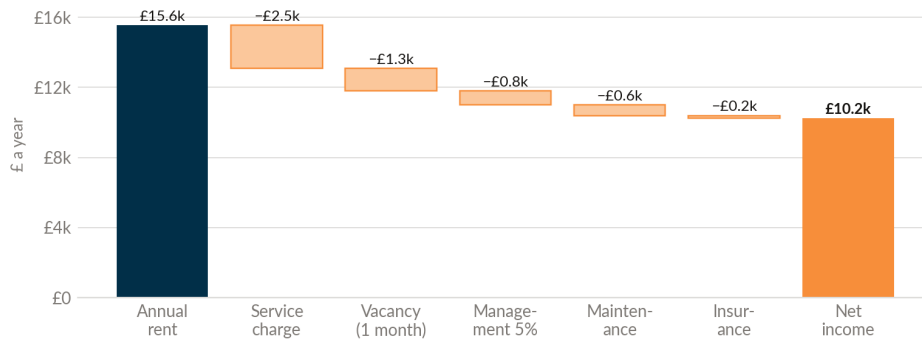
Appraise, check and **decide**

Net yield after every cost and UK tax, the stress tests that matter, the checklists we use ourselves — and the decision on one page.

17 INVESTMENT APPRAISAL

6.3% on the brochure. **3.9%**
before UK tax.

Illustrative ready one-bed, 800 sq ft, bought with cash for £246,910 (AED 1,200,000) and let at £15,560 (AED 75,600) — a 6.3% gross yield, in line with REIDIN's August 2026 one-bed average.



Assumed: service charge £3.1 (AED 15)/sq ft; one month vacant; 5% management; £617 (AED 3,000) maintenance; £165 (AED 800) insurance; tenant pays utilities **ILLUSTRATIVE**

Net yield = net income of £10,230 (AED 49,720) ÷ total cost of £264,490 (AED 1,285,420) (price plus £17,580 (AED 85,420) of acquisition costs) = **3.87%**

Then the UK takes its share

IF YOU ARE...	UK TAX / YR	LEFT A YEAR	YIELD
Not UK-resident	—	£10,230 (AED 49,720)	3.87%
Basic rate 2026-27 (20%)	£2,046 (AED 9,944)	£8,184 (AED 39,776)	3.09%
Higher rate 2026-27 (40%)	£4,092 (AED 19,887)	£6,138 (AED 29,832)	2.32%
Basic rate from 2027-28 (22%)	£2,251 (AED 10,940)	£7,980 (AED 38,782)	3.02%
Higher rate from 2027-28 (42%)	£4,297 (AED 20,883)	£5,934 (AED 28,838)	2.24%

£1 = AED 4.86; costs allowable; no finance costs; personal allowance used elsewhere; England, Wales and NI rates **ILLUSTRATIVE**

What borrowing does

Leverage helps only if the loan costs less than the property earns. A 50% loan of £123,460 (AED 600,000) at 4.75% costs about £5,864 (AED 28,500) in year-one interest, leaving ~£4,362 (AED 21,200) on £141,030 (AED 685,420) of cash: about 3.1% — lower than buying outright. **ILLUSTRATIVE**

VEER & SANT VIEW

Judge an investment after every cost and UK tax, in the currency you will spend.

Stress-test before you offer

If the plan fails the combined test, lower your price or keep looking.

SCENARIO	WHAT CHANGES	NET INCOME A YEAR	NET YIELD
Base case	As above	£10,230 (AED 49,720)	3.87%
Rent falls 10%	£14,000 (AED 68,040); management falls with it	£8,882 (AED 43,168)	3.36%
Two months empty	Vacancy doubles	£8,934 (AED 43,420)	3.38%
Service charge +25%	£3,086 (AED 15,000) instead of £2,469 (AED 12,000)	£9,613 (AED 46,720)	3.63%
AC replaced	One-off £1,646 (AED 8,000)	£8,584 (AED 41,720)	3.25%
Combined bad year	Rent -10%, two months empty, service charge +25%	£7,098 (AED 34,498)	2.68%

Same illustrative property; acquisition cost £264,490 (AED 1,285,420); before UK tax and any change in value **ILLUSTRATIVE**

+1.5 pts

Model mortgage rates 1.5 points above today's for the whole term

Financing



±10%

Model the pound 10% stronger and weaker against the dirham

Currency (ch. 16)



0%

Model no growth: values fell 10.2% from February to August 2026

ValuStrat, Aug 2026



18 CHECKLISTS

Each checklist is a gate. Don't open the next until **this one** is done.

1 Before you view or offer 10 checks

- ☐ Goal written: home, second home or let; holding period; ready or off-plan.
- ☐ UK tax residence plan discussed with a UK adviser.
- ☐ Budget includes ~7% fees, first-year running costs and a buffer.
- ☐ Mortgage pre-approval in writing, if borrowing.
- ☐ Two to four communities tested at peak-time commute and school run.
- ☐ Registered sale prices and Ejari rents collected for the unit type.
- ☐ Service charges checked in DLD's index.
- ☐ Agent's RERA registration and listing permit checked.
- ☐ Off-plan: developer, project, escrow and progress verified in Dubai REST.
- ☐ Maximum price and walk-away point decided.

2 Before you sign Form F or an SPA 10 checks

- ☐ Seller's ownership and unit size confirmed against the title deed.
- ☐ Contract reviewed line by line, ideally by a UAE conveyancer.
- ☐ Deposit amount, holder and refund conditions written down.
- ☐ Who pays each fee stated in writing.
- ☐ Mortgage, tenancy and service-charge status known.
- ☐ Independent inspection booked or made a condition.
- ☐ Off-plan: schedule, handover, delay remedies and assignment terms understood.
- ☐ Funds route, currency plan and source-of-funds file ready.
- ☐ Power of attorney limited to this transaction.
- ☐ Ownership shares agreed; UK and UAE wills planned.



3 Before you rent 6 checks

- ☐ Owner verified; agent authorised.
- ☐ Cheques, deposit, commission and renewal terms agreed in writing.
- ☐ Maintenance duties and early-termination clause in the contract.
- ☐ Condition photographed; inventory signed.
- ☐ Ejari registered; DEWA, cooling and internet set up.
- ☐ Move-in permit, parking and access cards arranged.

4 Before you let 5 checks

- ☐ Long-term or holiday home decided; building rules checked.
- ☐ Manager appointed with a written agreement.
- ☐ Ejari, or DET permit and NOC, in place.
- ☐ Landlord insurance and a repair and vacancy reserve.
- ☐ UK records: rent, costs and exchange rates by tax year.

5 Before you relocate 9 checks

- ☐ Residence route confirmed: employer, family, Taskeen or Golden Visa.
- ☐ School offers in hand; school run tested.
- ☐ Marriage and birth certificates legalised and attested.
- ☐ Health insurance arranged for every family member; medicines checked with EDE.
- ☐ UK departure date, split-year position and day-count log agreed with your adviser.
- ☐ UK home: sell, keep or let (Non-resident Landlord Scheme if letting).
- ☐ UK banks, pensions, State Pension record and HMRC address updated.
- ☐ Driving licence exchange and first-year accommodation planned.
- ☐ Wills reviewed in both countries; guardians named.



19 THE DECISION ON ONE PAGE

If you can't say it, **don't sign it**

STAGE	YOU MUST BE ABLE TO SAY	IF YOU CAN'T
Purpose	"I know why I'm buying — home, second home or investment — and for how long."	Stop and define it, or rent first
UK position	"I know whether I'll be UK-resident each year, and how the UK will tax the rent and the gain."	See a UK tax adviser before any deposit
Lifestyle	"This community works for our ordinary week — school, commute, summer."	Rent first and test it
Evidence	"I know what this home sells and lets for, from registered deals."	Build the evidence first
Budget	"It works after every cost, UK tax and a bad year — at a rate 1.5 points higher."	Renegotiate or walk away
Paperwork	"Every document, payment route and promise is verified in writing."	Do not sign
Succession	"Our shares, wills and visa position are planned in both countries."	Finish the plan before transfer day

A good Dubai purchase is not the result of finding a bargain. It is the result of following the same disciplined sequence every time — and being willing to walk away at any stage.



GET STARTED TODAY

You have the framework. Now let us bring you the **right homes**.

Tell us your budget, timeline and whether you are buying to live in, as a second home or to let. We will send a shortlist of ready homes and new projects — priced against registered transactions, with real running costs and net yields — and work alongside your UK tax and legal advisers.

01
Hand-picked listings

02
New projects & launches

03
A free second opinion



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