

THE COMPLETE BUYER'S GUIDE · 2026 EDITION

Buying property in Dubai, **step by step.**

From the first idea to keys in hand: the roadmap, the real costs, the rules and the Golden Visa, explained in plain English.

YOUR DUBAI PROPERTY JOURNEY
STARTS WITH CLARITY.



WELCOME

Start with clarity.

Dubai is one of the most open property markets in the world. Foreigners can own freehold property, there is **no annual property tax** and **no tax on rental income** in the UAE, and a home worth AED 2 million or more can qualify you for a **10-year Golden Visa**. The process is fast and well regulated, but it is different from what you may know at home.

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How to use this guide

- ✓ Read the **roadmap** on page 3 first. It shows the whole journey on one page.
- ✓ Each step page tells you **what happens, what it costs** and **what to check**.
- ✓ Use the **checklists** to keep track as you go.
- ✓ Stuck on a step? Message us. A real person replies in working hours (GST).

Figures and rules are current at October 2026 and can change. This guide is general information, not legal, tax or financial advice. Confirm the details for your own situation before you commit.



YOUR ROADMAP

From idea to keys in hand.

Twelve steps in four stages. A ready property bought with cash can complete in **2–4 weeks**.
With a mortgage, allow **6–8 weeks**.

**01 · PLAN**

Goal, budget and finance.
Do this before you fly.

02 · EXPLORE

Trip, areas and viewings.
Usually one 5–7 day visit.

03 · SECURE

Compare, offer, sign and
check. About 1–6 weeks.

04 · OWN

Transfer, keys and what
comes next.



A city built for owners.

Since 2002, foreigners have been able to buy freehold property in designated areas of Dubai. Today the market is one of the most active in the world, with clear rules, a single land registry and government-run escrow protection for off-plan buyers.

0%

Personal income tax, and no tax on rental income or capital gains for individuals in the UAE

4%

Dubai Land Department (DLD) transfer fee, paid once when you buy

AED 2_m

Property value that can qualify you for a 10-year Golden Visa

6.3%

Average gross rental yield across Dubai homes (Aug 2026)

Sources: UAE tax framework; DLD fees schedule; DLD Golden Visa service; Property Monitor via Engel & Völkers, Aug 2026.



Currency

UAE dirham (AED), pegged to the US dollar at **AED 3.6725 = USD 1** since 1997.



Working week

Monday to Friday for most companies. The weekend is **Saturday and Sunday**.



A record market

AED 917bn of real estate transactions in 2025 across 270,000+ deals (Government of Dubai, Jan 2026).



BEFORE YOU ARRIVE

Living in Dubai: rules to know.

Dubai is safe, international and easy to settle into. A few local laws and customs are different from Europe or North America, so know them before you land.



Entry & visas

Many nationalities, including UK, EU, US, Canadian and Australian passport holders, get a free visa on arrival. Others apply online before travel. Check the rule for your passport on the ICP or GDRFA website.



Dress & behaviour

Swimwear is fine at the beach and pool. Cover shoulders and knees in malls, government offices and religious sites. Public displays of affection are best kept low-key.



Alcohol

Legal for adults aged 21+ in licensed hotels, restaurants and shops. Drinking in public places is an offence. There is **zero tolerance** for drink-driving.



Ramadan

During the holy month, office hours shorten and many businesses slow down. Be discreet about eating and drinking in public during daylight hours.



Privacy & online

Photographing people without consent, or posting insults and offensive gestures online, can lead to fines or criminal charges. Be careful on social media.



Medicines & drugs

Some prescription medicines are controlled. Carry the prescription and check before you travel. The UAE has a zero-tolerance policy on illegal drugs.



Driving

Visitors from many countries can drive on their home or international licence. Once you are a resident, you need a UAE licence. Roads use Salik tolls and speed cameras.



Emirates ID

Every resident gets an Emirates ID card. You need it for a bank account, utilities, a mobile contract and most government services.



GOOD TO KNOW

Arabic is the official language, but English is used everywhere in property, banking and government services. You do not need Arabic to buy, own or let a home.



Who can buy, and what you own.

You do **not** need to live in the UAE, hold a visa or set up a company to buy. A valid passport is enough. Foreigners can buy in designated freehold areas, including Dubai Marina, Downtown, Business Bay, Palm Jumeirah, Dubai Hills Estate, JVC and Arabian Ranches.



Freehold

You own the property and the land share outright, with no time limit. You can sell, let, gift or pass it on. This is what most foreign buyers purchase.

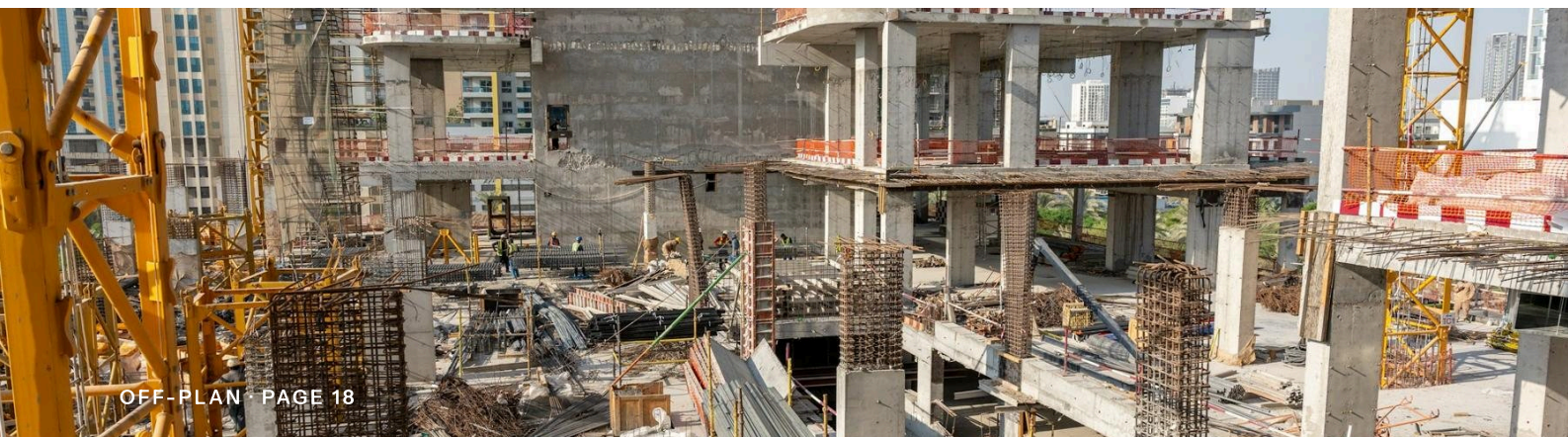


Leasehold

You hold the right to use the property for a fixed term, often up to 99 years, while the freeholder keeps the land. It is less common for foreign buyers today.

Ready or off-plan?

	Ready (completed)	Off-plan (under construction)
What you get	A finished home you can see, live in or let now	A home bought from the developer before it is built
How you pay	Full price at transfer (cash or mortgage)	Staged payment plan, often 10–20% up front
Fees	4% DLD fee at transfer	4% DLD fee at Oqood registration
Income	Rent from day one	No rent until handover
Main risk	Condition, service charges, price paid	Delivery delays, developer quality, resale before handover
Best for	Rental income now, Golden Visa now, moving in	Lower entry cost, longer horizon, new-build finish



VEER & SANT TIP

Off-plan is not automatically better or worse. Choose ready if you need income or residency soon. Choose off-plan only from a developer with a strong delivery record, and only if you can wait.

1

STEP 01 • PLAN

Set your goal.

Start with why you are buying. Your goal decides the area, the property type, the budget and even whether ready or off-plan suits you better.



To live in

Lifestyle, schools, commute



To invest

Yield, demand, resale



For residency

Golden Visa from AED 2m

Buying a home

- Shortlist by school and office commute
- Villa or townhouse for space and a garden
- Check community feel at different times of day

Buying to let

- Compare net yield, not headline yield
- Pick areas with deep tenant demand
- Watch new supply nearby

Buying for a visa

- AED 2m+ value for the 10-year Golden Visa
- Any value for the 2-year property visa
- Mortgaged and off-plan homes can qualify



VEER & SANT TIP

Write your goal in one line before you view anything, for example: "A 2-bed in a family area, let for 3 years, then we move in." It stops you buying the wrong property for the right price.

2

STEP 02 • PLAN

Budget the full cost.

The price is not the whole bill. On a ready resale home, plan for about **6.5% on top** when you buy with cash, and around **7–8%** with a mortgage. Fees cannot be added to a mortgage, so they must come from your own funds.

Worked example: AED 2,000,000 ready apartment, cash

Cost	How it is worked out	AED
DLD transfer fee	4% of the price. By law split 2% / 2%, but buyers usually pay it all	80,000
Agency commission	Usually 2% of the price + 5% VAT	42,000
Registration trustee	AED 4,000 + VAT (AED 2,000 + VAT under AED 500k)	4,200
Developer NOC	Set by the developer, typically AED 500–5,000 + VAT	~1,050
Title deed & admin	Title deed AED 250, map and knowledge fees	~580
Total buying costs	About 6.4% of the price	~127,830

80k

42k

Share of the AED 127,830 total in buying costs on an AED 2,000,000 cash purchase

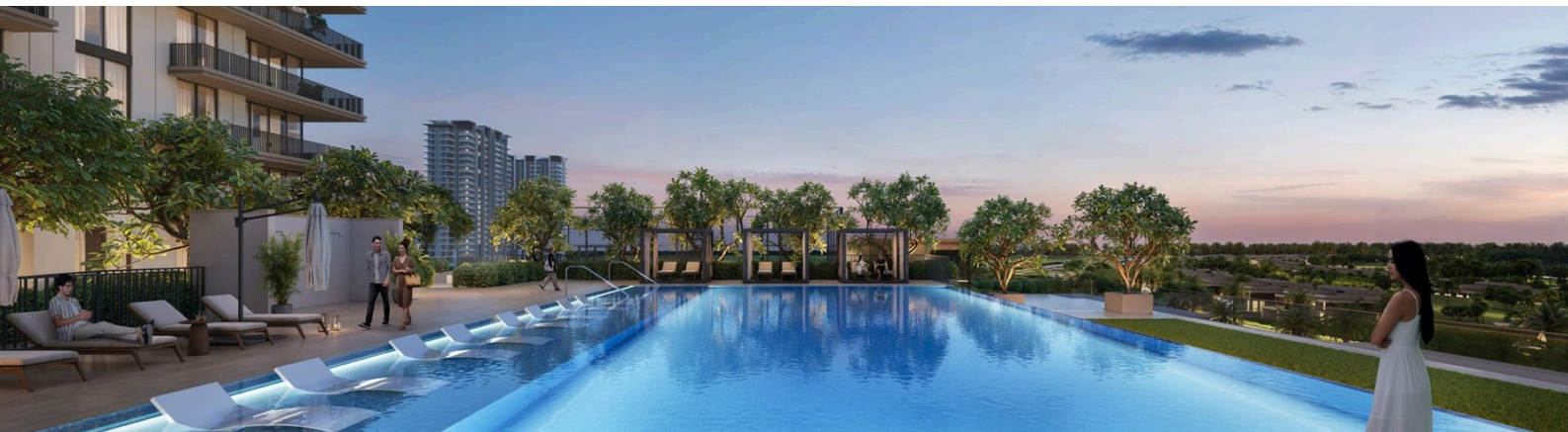
Extra costs with a mortgage

- Mortgage registration: 0.25% of the loan + about AED 290
- Bank valuation: about AED 2,500–3,500
- Arrangement fee: up to 1% of the loan + VAT (varies by bank)
- Life and property insurance required by the bank

After you buy (yearly)

- Service charges: set per building, check the DLD Service Charge Index
- DEWA utilities and the 5% housing fee
- Maintenance, insurance and letting costs
- No annual property tax

Fees per DLD service pages and market practice, October 2026. USD equivalent: AED 2,000,000 ≈ USD 544,600 at the fixed peg.



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STEP 03 • PLAN

Arrange finance.

Most Dubai purchases are paid in cash. If you need a mortgage, get a **pre-approval** before you make offers, so you know your limit and sellers take you seriously.

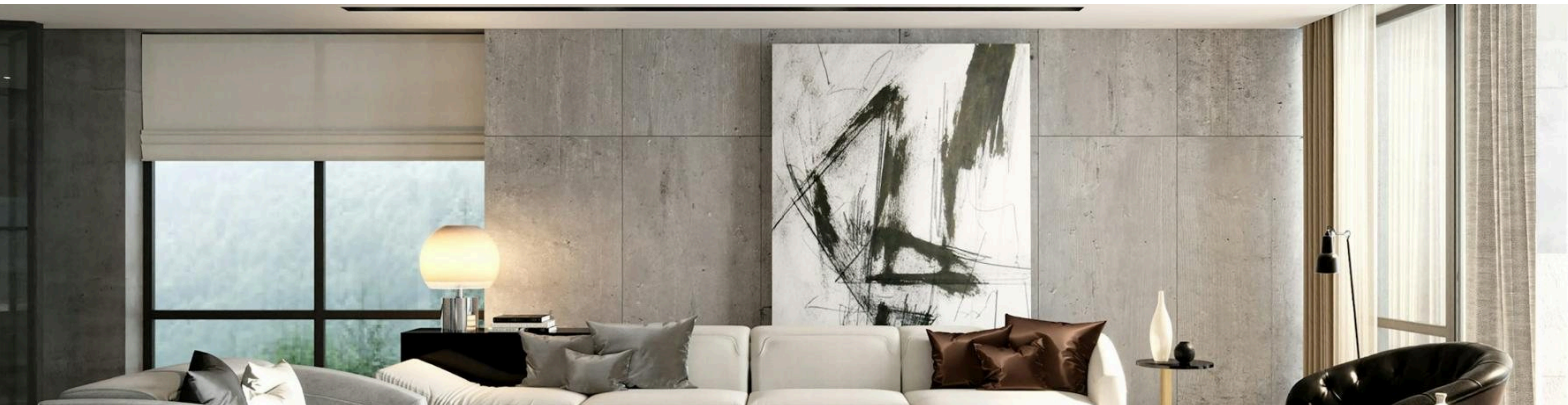
Maximum loan-to-value

Borrower	Max loan
Expat resident: 1st home up to AED 5m	80%
Expat resident: 1st home above AED 5m	70%
Expat resident: 2nd or investment home	60%
Off-plan (all buyers)	50%
Non-resident (typical bank policy)	50–65%

UAE Central Bank mortgage regulations; non-resident ranges are set by each bank.

Key rules

- ✓ Maximum term: **25 years**, and banks set an age limit at the end of the loan (often 65–70).
- ✓ Total debt repayments can be at most **50% of your income**.
- ✓ Rates follow US rates. The UAE Central Bank base rate is **3.90%** (from 17 September 2026).
- ✓ Fixed rates usually last 1–5 years, then move to a variable rate.
- ✓ Early repayment fees are capped by regulation.

**Documents you need**

Passport, visa or Emirates ID if resident, 6 months of bank statements, payslips or audited accounts, and a credit report from your home country.

**Source of funds**

Every buyer is checked. Keep a paper trail showing where your deposit came from: savings, a sale, a bonus or an inheritance.

**Moving money**

Use a regulated bank or FX provider. Never send funds based on an email alone. Call to confirm the account details first.

**Not sure how much you can borrow?**

We connect you with mortgage advisers who compare UAE banks for residents and non-residents.

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STEP 04 • EXPLORE

Plan your viewing trip.

Seeing the areas in person is the best investment you can make before buying. For a first trip, allow **5–7 days**. You can also buy without visiting: we can run video viewings and you can complete through a Power of Attorney.



Visa

Check entry rules for your passport



5–7 days

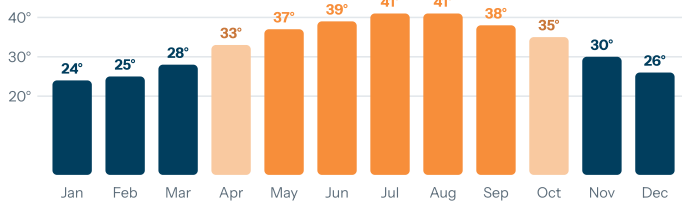
Enough time to compare areas



Nov – Mar

The most comfortable weather

When to visit: average daily high (°C)



■ Best months for viewings ■ Hot: plan indoor time

A sample 7-day plan

Day	Focus
1	Arrive, settle in, meet your adviser
2	City and waterfront areas
3	Family and villa communities
4	Budget and yield-led areas
5	Second viewings of your top picks
6	Mortgage, bank and legal meetings
7	Decide, or leave with a clear shortlist

Pre-flight checklist

- ☐ Passport valid for 6+ months
- ☐ Visa rules checked for your passport
- ☐ Flights booked: Emirates, flydubai or others
- ☐ Hotel or serviced flat near your target areas
- ☐ Viewings booked before you fly
- ☐ Budget and finance confirmed (steps 2–3)

Your first 48 hours.

Arrive prepared and you can start viewings on day two. Dubai International (DXB) Terminals 1 and 3 connect straight to the Metro, and official taxis wait outside every terminal.



Land at DXB or DWC

Take an official taxi, a Careem or Uber ride, or the Metro from DXB. Keep some AED cash and a card that works abroad.



Get connected

Buy a tourist SIM at the airport or set up an eSIM before you fly. Download the apps below on Wi-Fi.



Get around

Buy a Nol card for the Metro, tram and buses. Taxis are metered and affordable. Allow for rush-hour traffic.



Meet your adviser

Review your goal, budget and shortlist, and confirm the viewing schedule for the days ahead.

Download before you fly



Dubai REST

Official DLD app: verify title deeds, brokers and projects



Property Finder

Listings plus recorded sale and rent prices



Bayut

Listings, transaction history and value estimates



Google Maps

Commute times, schools and amenities



Careem / Uber

Taxis and rides between viewings



S'hail (RTA)

Metro, tram and bus journeys



WhatsApp

How most agents and owners communicate



DEWA

Electricity and water, once you own



Want us to plan your viewing week?

Tell us your dates and budget. We will shortlist properties and book the viewings for you.

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Choose the area.

In Dubai, the community matters as much as the property. Each area has its own prices, tenants, service charges and future supply. The right area is the one that fits your goal, not the one with the loudest launch.

CITY & WATERFRONT

**Dubai Marina · JBR ·
Downtown · Business Bay ·
Creek Harbour**

Apartment living, views, walkability and strong short-let demand. Higher prices per sq ft.

FAMILY & COMMUNITY

**Dubai Hills Estate · Arabian
Ranches · Town Square ·
Damac Hills 2**

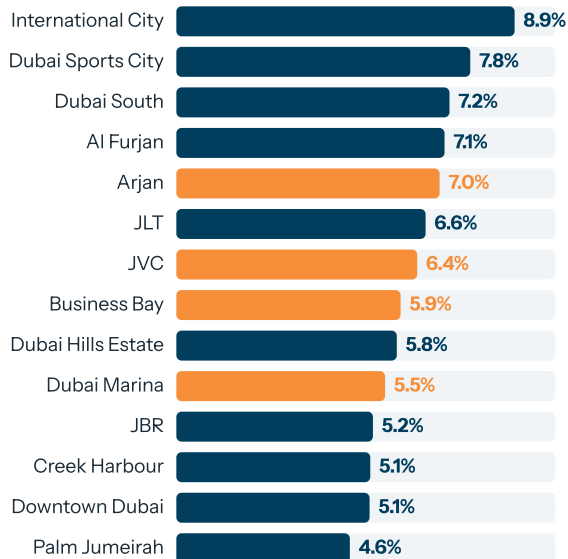
Villas and townhouses, parks, schools and space. Lower yields, steady demand.

YIELD & VALUE

**JVC · JVT · Arjan · Dubai
South · Sports City**

Lower entry prices and higher yields. Check new supply and building quality closely.

Average gross apartment yields



Property Monitor data via Engel & Völkers, August 2026. Gross yield = annual rent ÷ price, before costs.

By property type

6.7%

Apartments

5.1%

Townhouses

4.5%

Villas

6.3%

All homes

What to compare

- Recorded sale and rent prices
- Schools, clinics and commute
- Metro and road links
- Upcoming supply nearby
- Service charges per sq ft

VILLA COMMUNITIES

View properties.

A viewing is your chance to see past the staging. Look at the condition, the light, the building and the running costs, and ask whether the home will be sold to you **vacant or tenanted**.



Condition

Leaks, cracks, damp, AC



Building

Lifts, parking, security



Paperwork

Title deed, tenancy, fees

What to inspect

- ✓ **Condition:** water stains, cracks, damp, AC performance
- ✓ **Light & views:** orientation, privacy, construction nearby
- ✓ **Building:** lifts, gym, pool, parking, security
- ✓ **Surroundings:** traffic, noise, shops at night
- ✓ **Annual costs:** service charge and any arrears
- ✓ **Tenancy:** rent, end date, deposit and notice

By property type

Type	Look closely at
Apartment	Building management, lifts, shared amenities and service charges
Townhouse	Shared walls, privacy, parking and outdoor space
Villa	Roof, plumbing, garden, pool and the maintenance it needs



VEER & SANT TIP

Take photos and video of everything, and ask about past repairs. For older villas, an independent snagging inspection costs little compared with a surprise repair.

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STEP 07 • SECURE

Compare & decide.

Asking prices are a wish list. Compare your shortlist on **recorded sale prices**, real rents and the costs of owning, using the same yardstick for every property.

Your shortlist scorecard

	Property A	Property B	Property C
Price (AED)	1,450,000	1,600,000	1,380,000
Size (sq ft)	1,050	1,180	990
Price per sq ft	1,381	1,356	1,394
Recent sales nearby (per sq ft)	1,320–1,410	1,300–1,380	1,290–1,350
Expected rent per year	105,000	112,000	99,000
Service charge per year	17,850	23,600	14,850
Gross yield	7.2%	7.0%	7.2%
Net yield (after charges, upkeep & fees)	5.3%	4.9%	5.4%

Illustrative figures only. Net yield assumes upkeep at 5% of rent and buying costs of 6.4% added to the price.

How to work out net yield

(Annual rent – service charge – upkeep – letting costs) ÷ total cost incl. fees × 100

Gross yield flatters. Net yield is what reaches your account.

Where to find the data

- **DLD open data** and Dubai REST: recorded transactions
- **Property Finder** and **Bayut**: sold and rented history
- **DLD Service Charge Index**: approved charges per building

**VEER & SANT TIP**

The cheapest property is rarely the best buy. Weigh the price you pay, the rent you can realistically earn and how easily you could sell in five years.

**Want a second opinion on your shortlist?**

Send us the listings. We will check them against recorded sales and real rents.

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STEP 08 • SECURE

Offer & sign Form F.

Once a price is agreed, Dubai uses standard contracts set by RERA, the property regulator. They are signed digitally through the official Dubai Brokers app.

The four RERA forms

A**Seller ↔ agent**

Lets the agent market the property

B**Buyer ↔ agent**

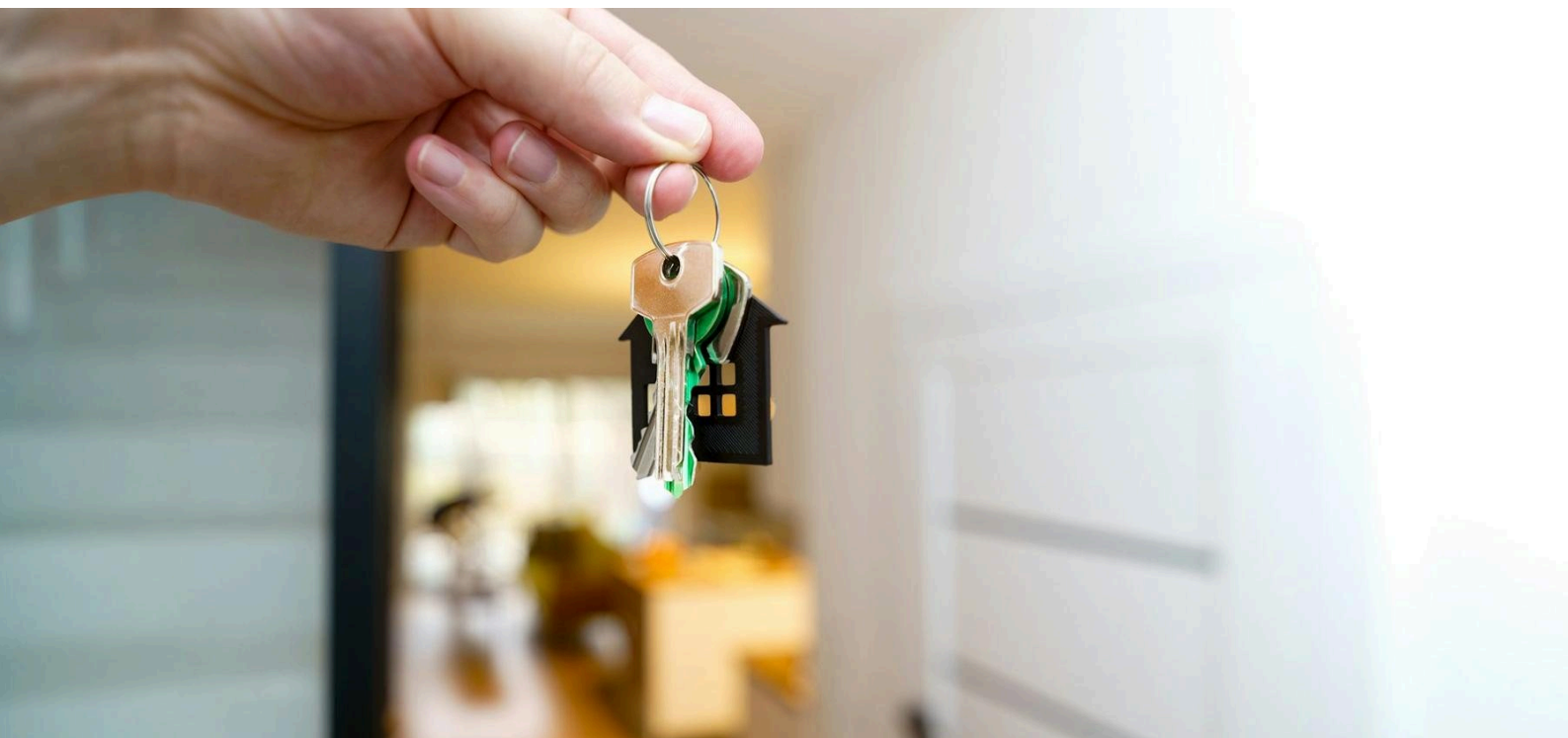
Appoints your agent and sets the fee

I**Agent ↔ agent**

Splits commission between agencies

F**Buyer ↔ seller**

The sale contract (MOU): price, deposit, dates



What Form F covers

- ✓ Agreed price and how you will pay (cash or mortgage)
- ✓ **Deposit:** usually 10%, by cheque held by the agency
- ✓ Transfer date and who pays which fees
- ✓ Vacant or tenanted handover
- ✓ What happens if either side pulls out, or the mortgage is declined

Before you sign

- ☐ Check the agent's licence (BRN) on Dubai REST
- ☐ Confirm the seller is the owner on the title deed
- ☐ Read every extra clause in Form F
- ☐ Agree the deposit terms in writing
- ☐ Add a mortgage condition if you are borrowing



KNOW THIS

If the buyer walks away without a valid reason, the seller can usually keep the deposit. If the seller backs out, they normally return it plus a penalty. Read the cancellation terms before you sign, and take legal advice on complex deals.

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STEP 09 • SECURE

Checks, NOC & final finance.

Between signing and transfer, three things happen in parallel: the property is checked, the developer confirms there is nothing owed, and the bank (if you have one) issues its final offer.



Property checks

Verify the title deed on Dubai REST. Check for an existing mortgage, unpaid service charges or any restriction on sale.



Developer NOC

The developer issues a No Objection Certificate once all service charges are paid. It is usually valid for around 30 days.



Mortgage

The bank values the property, issues the final offer and prepares the manager's cheques. If the seller has a mortgage, it is cleared at transfer.



Pre-transfer checklist

- ☐ Mortgage final offer received (if borrowing)
- ☐ Bank valuation completed
- ☐ Source-of-funds documents ready
- ☐ Title deed and seller identity verified
- ☐ Seller's mortgage and arrears confirmed
- ☐ Developer NOC issued
- ☐ Final fee breakdown agreed in writing



SCAM WARNING

Fraudsters send fake "updated bank details" by email. **Never transfer money on the strength of an email or a phone call alone.** Confirm the account with a known contact, and pay DLD fees only through official DLD channels.



GOOD TO KNOW

Selling from abroad? Since mid-2025, sale proceeds must be paid directly to the owner on the title deed, not to a Power of Attorney holder.

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STEP 10 • OWN

Transfer at the DLD.

This is the moment you become the legal owner. Once the paperwork is ready, the appointment itself is quick: the DLD lists around **25 minutes** to process a standard sale.

**Meet at the trustee**

Buyer, seller (or their POA holders) and agents meet at a DLD Registration Trustee office.

**Hand over payments**

Manager's cheques for the seller and any bank. DLD fees are paid online.

**Registration**

The trustee checks documents and registers the sale with the DLD.

**Title deed issued**

Your electronic title deed is issued in your name, often the same day.

Bring to the appointment

- Original passport (and Emirates ID if resident)
- Signed Form F and the developer NOC
- Manager's cheques as agreed
- Power of Attorney, if someone is signing for you

Buying from overseas

You do not have to fly in. Give a trusted representative a **Power of Attorney**, notarised and legalised for the UAE (or signed through Dubai's remote notary service). They can sign and collect the title deed for you.

**Buying from abroad?**

We coordinate the POA, the trustee appointment and the transfer for overseas clients.

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SPECIAL ROUTE

Buying off-plan.

Off-plan means buying from the developer before the building is finished. Around seven in ten Dubai sales in 2026 have been off-plan. The law gives buyers real protection, but only if you follow the rules.

How it works

- ✓ **Reserve** the unit with a booking fee or deposit
- ✓ Sign the **Sale and Purchase Agreement (SPA)**
- ✓ The developer registers it on **Oqood**, the DLD interim register, and the 4% DLD fee is paid
- ✓ Pay instalments as construction progresses
- ✓ **Handover**: snagging, final payment, title deed

How you are protected

- ✓ Payments go into a project **escrow account**, which can only be used to build that project (Law No. 8 of 2007)
- ✓ If a project is cancelled by the regulator, buyers are refunded from escrow
- ✓ Check the project, its escrow account and completion % on **Dubai REST**

A typical payment plan

10%

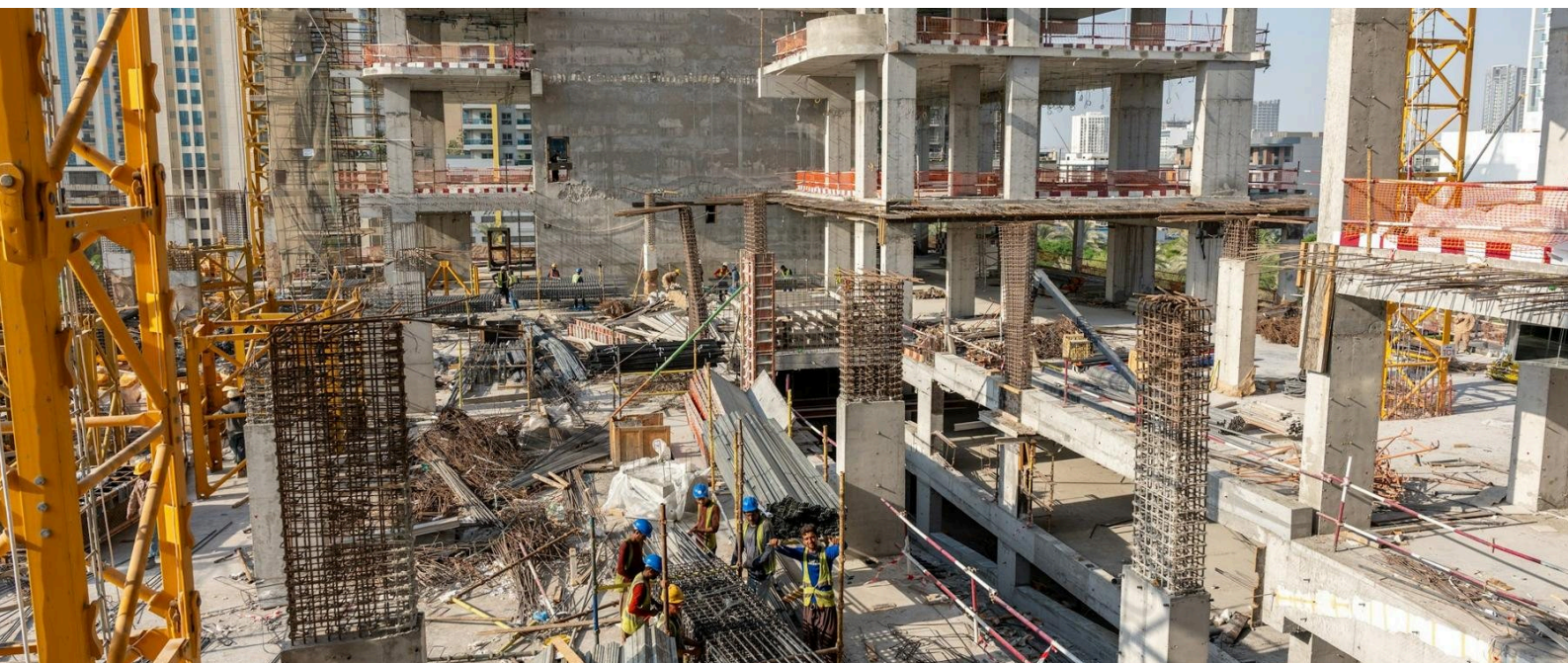
40%

50%

Booking **During construction**

On handover

Example 10/40/50 plan. Some developers offer post-handover plans (e.g. 60/40, paid over 2–5 years).



PROTECT YOURSELF

Pay **only** into the escrow account named in your SPA, never to a personal or sales account. Check the developer's delivery record on previous projects before you commit.



EXIT RULES

Want to sell before handover? Developers usually require **30–40% paid** before they issue a resale NOC, and a new 4% DLD fee applies to the buyer.

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STEP 11 • OWN

Handover & move in.

You have the title deed. Now make the home work: collect the keys, connect the utilities and fix anything that needs attention before you, or a tenant, move in.

**Keys & access**

Cards, remotes, manuals

**DEWA**

Power and water connected

**Internet**

du or e& (Etisalat)

Handover essentials

- ✓ **Inspect & snag:** list defects and get them fixed. New homes have a defects liability period.
- ✓ **Meter readings:** record them on the handover report
- ✓ **DEWA:** apply online with your title deed and passport, and pay the refundable deposit
- ✓ **Internet:** check whether the building is on du or e&
- ✓ **Move-in permit:** many buildings need one, so book the service lift
- ✓ **Insurance:** contents cover, and building cover for villas

Move-in checklist

- ☐ Property inspected and snagged
- ☐ All keys, cards and remotes collected
- ☐ Handover report signed
- ☐ DEWA account active
- ☐ Internet installed
- ☐ Move-in permit approved
- ☐ Insurance in place
- ☐ Owner details updated with building management



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STEP 12 • OWN

Live, let or apply.

Buying is the start. What comes next depends on your goal from step 1: make it your home, or make it earn.

**FOR OWNER-OCCUPIERS****Make it home**

- Apply for residency (see page 21)
- Register with schools and a GP or clinic
- Get your Emirates ID, driving licence and bank account
- Get to know your community and building rules

**FOR INVESTORS****Make it earn**

- Price the rent from recorded rentals, not adverts
- Market with professional photos and a Trakheesi permit
- Register the lease on **Ejari**: this is mandatory
- Or license it as a holiday home with the DET

Long-term letting rules in brief

Rule	What it means for you
Ejari	Every tenancy must be registered. Tenants need it for DEWA and disputes
Rent increases	Capped by the DLD Smart Rental Index: 0% to 20% depending on how far below the index the rent is
Notice to change terms	90 days before the lease renews
Taking the home back	12 months' notice via notary or registered mail, for sale or own use, at the end of the lease
Holiday homes	Need a DET permit, and building or community rules can restrict short lets

**Live overseas? Let us manage it.**

Tenant finding, Ejari, rent collection, maintenance and monthly reports. One RERA-licensed manager for your property.

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RESIDENCY

Golden Visa & property visas.

Owning property in Dubai can give you and your family UAE residency, with no need for an employer sponsor. Rules current at October 2026:

	10-year Golden Visa	2-year property visa	5-year retirement visa
Property value	AED 2m+ (one or more properties)	Any value if you own alone; AED 400k+ share if joint	AED 1m+ (or savings or income routes)
Who can apply	Any nationality, 18+	Any nationality	Age 55+
Mortgaged home?	Yes, with a NOC from a UAE bank	Yes, with conditions	Yes, with conditions
Off-plan?	Yes, if DLD-registered (conditions apply)	Usually completed property	Usually completed property
Family	Spouse, children and parents	Spouse and children	Spouse and children
Minimum stay	None	Visit at least once every 6 months	Visit at least once every 6 months
Government fee	About AED 9,900 (via DLD)	About AED 10,200 (via DLD)	Varies

DLD Golden Visa and investor-visa services, 2026. Fees are for the main applicant and exclude medical tests and Emirates ID.



Ten years, renewable

Renew as long as you still own qualifying property. No sponsor, and no minimum time in the UAE.



Bring your family

Sponsor your spouse and children, and in many cases your parents, on the same visa.



Quick to process

Applications are made through the DLD and usually take a few working days once documents are in order.



VEER & SANT TIP

Visa rules change often. We check the latest DLD and immigration requirements for your case before you buy, so the property you choose actually qualifies.



OWNERSHIP COSTS

Running costs & tax.

Dubai's tax position is simple, but owning still has yearly costs. Budget for them before you calculate a yield.

0%

Annual property tax

0%

Tax on personal rental income

0%

Capital gains tax for individuals

0%

Inheritance tax in the UAE

Your home country may still tax your Dubai income or gains. Check with a tax adviser where you are tax-resident.

Typical yearly costs

Cost	Who pays	Typical amount
Service charges	Owner	Apartments often AED 12–25+ per sq ft; villas about AED 2–6 per sq ft. See the DLD Service Charge Index
Housing fee (via DEWA)	Occupier	5% of annual rent for tenants; owner-occupiers pay on an assessed rental value
DEWA utilities	Occupier	Depends on size and AC use; higher in summer
Maintenance	Owner	Budget around 1% of value a year; more for villas with pools and gardens
Insurance	Owner	Contents and, for villas, building cover; usually modest
Property management	Owner (if let)	A percentage of annual rent, agreed per package



Make a will

Without a will, UAE succession rules apply. Non-Muslims can register a will with the DIFC Courts or Dubai Courts so their property passes as they intend.



Owning through a company

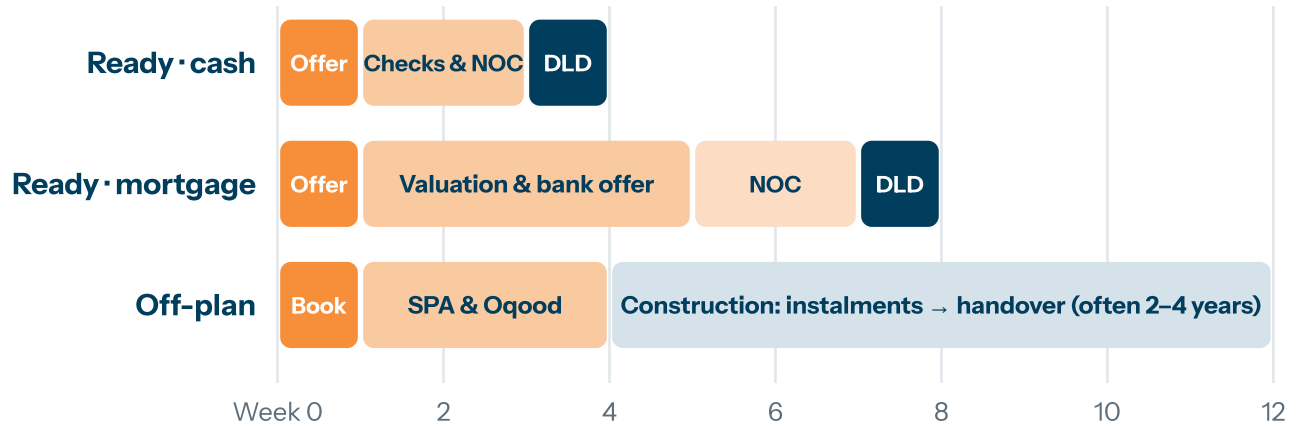
Personal ownership is simplest. A company structure can make sense for portfolios or inheritance planning. Take advice before you choose.





How long it takes.

Dubai is one of the fastest places in the world to complete a purchase. Most of the time goes on paperwork and bank processes, not the transfer itself.



Typical timings from offer to transfer. Your timeline depends on the seller, the developer and the bank.

2–4 wks

Ready property, cash purchase

6–8 wks

Ready property with a mortgage

~25 min

The DLD transfer appointment itself



What speeds things up

- Mortgage pre-approval before you offer
- Source-of-funds documents ready
- A seller with no mortgage
- Responsive developer for the NOC

What slows things down

- Seller's mortgage to clear
- Unpaid service charges
- POA documents from abroad
- Bank valuation below the price



PROTECT YOURSELF

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Red flags to avoid.

Dubai's system is well regulated, and most problems are avoidable. Walk away, or ask more questions, if you see any of these.



Pressure to pay a deposit before you have seen paperwork

A legitimate agent will show the title deed, a Trakheesi permit and the Form F first.



Payment to a personal account

Sale deposits are held by the agency under Form F. Off-plan payments go only into the project escrow account.



"Guaranteed" returns or rental guarantees

No yield is guaranteed. Ask who pays the guarantee, for how long, and what happens after.



An advert with no Trakheesi or QR code

Every property advert in Dubai needs a DLD permit. Scan the QR code to check it.



An agent who will not share their BRN

All brokers must be RERA-licensed. Check the BRN on Dubai REST in seconds.



Prices far below the market

If a deal looks too good to be true, check recorded sales in that building.

Common first-time mistakes

- ✗ Budgeting for the price but not the 6–8% on top
- ✗ Choosing on the show flat, not the building
- ✗ Ignoring service charges when calculating yield
- ✗ Buying off-plan from a developer with no track record
- ✗ Skipping mortgage pre-approval
- ✗ Not planning the exit: who will buy it from you later?



Unsure about a deal?

Send us the listing or contract. We will tell you honestly what we see.

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Your master checklist.

Print this page, or keep it on your phone, and tick off each item as you go.

PLAN

- ☐ Goal written down (live, let or visa)
- ☐ Full budget incl. 7-8% costs
- ☐ Cash proof or mortgage pre-approval
- ☐ Source-of-funds file ready

EXPLORE

- ☐ Visa and travel booked
- ☐ Apps downloaded
- ☐ 2-3 areas shortlisted
- ☐ Viewings booked and completed

SECURE

- ☐ Recorded sales and rents compared
- ☐ Agent BRN and title deed verified
- ☐ Form F read and signed
- ☐ Deposit cheque terms agreed
- ☐ NOC, valuation and final offer received

OWN

- ☐ Transfer completed, title deed received
- ☐ Keys, cards and meter readings logged
- ☐ DEWA, internet and insurance set up
- ☐ Ejari registered (if letting)
- ☐ Golden Visa or property visa applied for
- ☐ Will registered



Prefer us to keep track for you?

One adviser, one WhatsApp thread, every step managed from shortlist to keys.

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VEER & SANT REAL ESTATE

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One team, every step.

We are a Dubai-based team helping international buyers and investors buy with **data, structure and long-term thinking**. From the first call to the keys, and long after, you deal with one team.



Data-led

Recorded prices, real yields



Honest

Risks explained up front



End to end

From search to management



Property sourcing

Ready and off-plan, selected for demand and livability, not hype



Mortgages & finance

Resident and non-resident options compared across UAE banks



Conveyancing

Form F, NOC, trustee and transfer, handled end to end



FX & moving money

Regulated currency exchange at better-than-bank rates



Golden Visa support

Check eligibility and manage the application



Property management

Tenants, Ejari, rent collection, maintenance and reports



Holiday homes

Short-let licensing and management



Company formation

Structures for portfolios and planning



Renovation & resale

Upgrade, reposition and sell for the best price



Book a free strategy call

Tell us your goal. We will come back with a clear plan, real numbers and a shortlist.

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YOUR NEXT STEP

Ready to start your Dubai property journey?

Book a free, no-obligation strategy call. We will map your goal, budget and timeline, and show you the properties that fit.



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**Visit our office**

Office 1001, Al Ameri Tower, Barsha Heights (TECOM), Dubai, UAE

01**Tell us your goal**

Live, let or residency, your budget and your timeline.

02**Get a clear plan**

Areas, real costs, finance and visa options, explained.

03**See the shortlist**

Properties that fit, checked against recorded data.