

BUYING DUBAI PROPERTY FROM ABROAD

Power of attorney, remote viewings, banking, and getting eyes on the ground.

The complete guide for overseas buyers who want to invest in Dubai with confidence.

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Before You Begin

Buying property in Dubai from overseas is more accessible than most people realise — and more nuanced than most agents will admit. The market is transparent, foreign ownership is straightforward in designated zones, and the entire transaction can be completed without you ever boarding a flight.

That accessibility, however, hides a set of practical challenges no one warns you about. Banking that takes longer than it should. Currency moves that quietly cost six figures. Power of attorney documents that get stuck in attestation. Remote viewings that show you everything except what matters. None of these are dealbreakers — but each can derail a purchase if you walk in unprepared.

This guide is the playbook overseas buyers wish they had read first. It walks through every practical step — from setting up your banking to choosing eyes on the ground to completing the transfer without being present — with the same honest, unhurried tone we apply to every conversation.

Distance does not have to mean disadvantage. With the right structure in place, an overseas buyer can make a better-informed decision than a local one — because they are forced to ask the questions a local would skip.

Who this guide is for

- Investors based outside the UAE buying their first Dubai property.
- Returning expats and former residents re-entering the market.
- Diaspora buyers exploring Dubai for lifestyle, retirement, or future relocation.
- UAE residents helping family members overseas to buy here.

Chapter 1: Can You Actually Buy?

The first question every overseas buyer asks: am I allowed to buy property in Dubai? The short answer is yes — but with a few practical conditions worth knowing before you go further.

Freehold ownership for foreign nationals

Since 2002, foreign nationals have been permitted to own property outright in designated freehold zones across Dubai. These cover most of the popular neighbourhoods — Dubai Marina, Downtown, Palm Jumeirah, Dubai Hills, Jumeirah Village Circle, Business Bay, MBR City, and dozens of others. In a freehold zone, you own the property and the land beneath it, without time limit.

You do not need to be a UAE resident, hold a visa, or have any prior connection to the country. Your nationality is largely irrelevant — buyers from over 150 countries successfully purchase in Dubai every year.

Areas where you cannot buy as a foreigner

Some areas of Dubai are reserved for UAE and GCC nationals. These are typically older, residential parts of the city away from the major freehold zones. If you are working with a property in one of these areas, you cannot buy it as a foreign national — full stop.

A reputable agent will tell you this immediately. If anyone is showing you a property and is vague about ownership eligibility, walk away. It is the single easiest fact in Dubai property to verify.

Restrictions worth knowing

- Sanctioned nationalities: A small number of nationalities face additional restrictions due to UAE sanctions or banking compliance. Check with a local advisor early in the process.
- Politically exposed persons (PEPs): If you hold a senior government role anywhere in the world, expect additional due diligence from banks and developers — not refusal, just slower processing.
- Source of funds: All buyers must demonstrate the source of their purchase funds. This is standard global compliance, not Dubai-specific.

The 'Golden Visa' question

Property purchases of AED 2 million and above qualify the buyer for a 10-year UAE residency visa — the Golden Visa. This does not mean you must live in the UAE. It simply gives you the option to spend extended time here, open local bank accounts more easily, and sponsor family members. Many overseas buyers value this side-benefit as much as the property itself.

Chapter 2: Setting Up Banking From Abroad

Of all the practical challenges overseas buyers face, banking is consistently the most underestimated. Plan for it early — ideally before you make an offer — and the rest of the process becomes significantly smoother.

Do you need a UAE bank account?

Strictly speaking, no. You can complete a Dubai property purchase using funds transferred from a foreign bank account directly to the developer or to a trust account on transfer day.

Practically, however, a UAE bank account makes everything easier. Service charges, DEWA bills, mortgage payments, rental income, and routine costs all flow more smoothly through a local account. For investors planning to hold the property long-term, a UAE bank account quickly pays for itself in convenience and reduced FX costs.

Options for non-resident banking

Non-residents can open UAE bank accounts, but the options are narrower than for residents. The main routes are:

1. Non-resident accounts at major UAE banks

Emirates NBD, ADCB, Mashreq, ENBD Private, and several others offer non-resident savings accounts to qualifying customers. Expect a minimum balance requirement (typically AED 25,000–500,000 depending on the bank and tier), full source-of-funds documentation, and a 4–8 week opening process. Some banks now allow remote applications with video verification.

2. Private banking at international institutions

HSBC, Standard Chartered, Citi, Julius Baer, and similar institutions with both home-country and UAE operations can often open a UAE account as part of an existing relationship. This is often the fastest route for buyers who already bank with these institutions internationally.

3. The Golden Visa route

Once you have purchased a property of AED 2 million or above and obtained your Golden Visa, you become eligible for full resident banking — which is significantly easier and faster to set up. Many overseas buyers complete their first purchase with overseas funds, then open a UAE account afterwards.

Documents you will need

- Original passport with at least 6 months' validity, plus copies of all pages.
- National ID card from your home country.
- Proof of address (utility bill, bank statement, government letter — typically dated within 3 months).
- Bank statements for the last 3–6 months.
- Proof of employment or business ownership.

- Source of funds documentation — payslips, dividend statements, property sale records, or inheritance papers.
- Reference letter from your existing bank (in some cases).

Start banking before you start buying

The single most common overseas buyer mistake: signing a contract before banking is in place. Banks take 4–8 weeks. Property contracts allow 30–60 days for completion. The maths often does not work. Begin banking conversations the moment you decide Dubai is on your shortlist — long before you find a specific property.

Chapter 3: Currency and Moving Money

Most overseas buyers underestimate the cost of currency conversion. On a typical purchase, the difference between using your bank and using a specialist FX provider can run into tens of thousands of dirhams. It is one of the easiest places to save money — and one of the most quietly overlooked.

Why bank exchange rates cost you money

When you transfer money internationally through a typical retail bank, you usually pay a spread of 2–4% on the exchange rate, on top of any transfer fees. That spread is invisible — it is hidden inside the rate you are quoted. On a AED 2 million purchase (roughly £435,000 or USD \$545,000), a 3% spread costs you AED 60,000.

Specialist FX brokers — Wise, Currencies Direct, Moneycorp, OFX, Revolut Business, and others — typically charge 0.4–1%. On the same transaction, that is AED 8,000–20,000. The saving is real, repeatable, and worth setting up properly.

How to handle large transfers

- Open an FX broker account early. Most require 1–2 weeks of verification and onboarding.
- Get quotes from 2–3 providers when ready to transfer — rates fluctuate daily.
- For large transfers, ask about 'forward contracts' — these lock in today's rate for a transaction up to 12 months in the future, useful for off-plan payment plans.
- Always confirm the recipient bank account details with the developer or trust account in writing, then verify by phone. Wire fraud targeting property buyers is real and growing.

Compliance and source of funds

UAE banks and FX providers will ask detailed questions about where your money came from. This is not personal — it is anti-money-laundering compliance applied to every transaction. Prepare for it by having ready:

- Recent bank statements showing the funds in your home account.
- Documentation of how those funds were earned or received (salary, sale of property, inheritance, business profits, investment gains).
- Tax records or accountant letters where relevant.
- A clear, simple written explanation you can send to compliance teams when asked.

The forward contract trick for off-plan

If you are buying off-plan with a payment plan stretching over 2–4 years, currency moves can dramatically change what the property costs you. A forward contract locks in today's exchange rate for future payments — protecting you from adverse currency moves. For large purchases, ask your FX provider about it before signing.

Chapter 4: Power of Attorney — The Quiet Workhorse

If you cannot physically attend the transfer of your property in Dubai — and most overseas buyers cannot — you will need a Power of Attorney (PoA). It is the legal document that allows someone else to sign on your behalf. Get it right and the purchase completes without you being there. Get it wrong and the entire transaction can stall.

What a PoA can do

A property PoA in Dubai can authorise another person to:

- Sign the Memorandum of Understanding (MOU) on your behalf.
- Pay deposits and balance payments.
- Attend the trustee office and sign transfer documents.
- Register the title deed in your name.

- Handle mortgage signing if applicable.
- Take handover of the property and sign the snagging report.

The PoA can be 'specific' (covering only one property) or 'general' (covering broader property dealings). For most overseas buyers, a specific PoA tied to the exact property and address is the cleanest option.

Who to appoint as your attorney

Choose carefully. This person will be legally empowered to sign on your behalf. Common options:

- A trusted family member or friend resident in the UAE.
- Your property advisor or broker — though some advisors decline this role to avoid conflicts of interest.
- A local lawyer or law firm — often the safest option, with clear professional accountability.

How to issue the PoA from abroad

The process varies slightly depending on where you are, but the standard route is:

1. Draft the PoA in English and Arabic (a UAE lawyer or notary office can prepare this).
2. Sign the PoA in front of a notary public in your country of residence.
3. Have the document apostilled (if your country is a signatory to the Hague Apostille Convention) or attested at the UAE embassy/consulate.
4. Once in the UAE, the document is attested by the Ministry of Foreign Affairs.
5. Finally, the PoA is registered at a Dubai notary office or court.

Plan for 2–4 weeks for the full process, sometimes longer. Costs typically run AED 3,000–8,000 once all attestation and notary fees are included.

Start the PoA early

A surprising number of overseas property deals fail not because the buyer changed their mind, but because the PoA was not ready in time. Start the PoA process the moment you sign Form F — even before you finalise other details. The document is too important to leave to the final week.

Chapter 5: Eyes on the Ground

Buying property you have not physically seen is possible — but only when someone you trust has seen it for you. Choosing your 'eyes on the ground' is one of the most important decisions an overseas buyer makes.

Why this matters more than you think

Marketing photographs and developer renders are designed to sell. They show the property at its absolute best — perfect light, ideal angles, staged furniture. What they do not show is the noise from a busy road below, the construction site next door, the actual size of the bedroom, or the fact that the 'sea view' is mostly a corner of someone else's balcony.

Without someone trustworthy reporting back from the property in person, you are buying based on what the seller wants you to see. With them, you are buying based on reality.

Your three main options

1. A friend or family member

Often the most trusted set of eyes, but rarely the most experienced. They will report back honestly about light, layout, and feel — but may not know what to look for in terms of build quality, common areas, building management, or hidden risks. Best paired with one of the options below.

2. An independent property advisor

Someone working for you, paid by you, with no commercial interest in selling you a particular property. This is the cleanest model — you get honest assessments, structured viewings, and a written report afterwards. Costs vary but typically AED 1,500–5,000 for a thorough viewing and report on a single property.

3. A buyer's broker

Some brokers in Dubai specifically represent buyers rather than sellers. They source properties, conduct viewings, negotiate on your behalf, and handle the transaction. Their commission is typically paid out of the seller's commission, not on top — but always confirm the fee structure in writing upfront.

What to ask your eyes on the ground for

- A walkthrough video shot in landscape, with no commentary cuts, showing every room.
- Photos taken at different times of day, especially morning and late afternoon.

- Detailed measurements of key rooms, not just the developer's stated floor area.
- Photos of the common areas — lobby, lifts, parking, pool, gym.
- Photos taken from inside the property looking out — what the actual view is.
- Notes on noise, smell, condition of finishes, and the general feel of the building.
- Honest opinions on three questions: would they live here, would they invest here, would they walk away?

The questions only humans can answer

Photos cannot tell you what a building smells like, what the lift feels like at 7am, or whether the lobby looks loved or neglected. These are the things that quietly determine whether a property is a good buy or a slow regret. Ask your eyes on the ground for impressions, not just images.

Chapter 6: Mortgages for Overseas Buyers

Yes, you can get a UAE mortgage as a non-resident. No, it is not as straightforward as a resident mortgage. Knowing the rules in advance saves you from the most common overseas buyer disappointment: thinking you have a mortgage when you do not.

What banks typically offer non-residents

- Loan-to-value: typically 50–65% of the property price, compared with up to 80% for residents.
- Loan terms: usually 20–25 years maximum, with an age cap (often 65–70) at the end of the term.
- Interest rates: typically 0.25–0.75% higher than equivalent resident mortgages.
- Loan amount caps: some banks limit non-resident mortgages to a specific dirham ceiling.
- Approved nationalities: each bank has its own list of accepted nationalities. Some are broad, some narrow.
- Salary multiples: typically 4–7x annual salary, with stricter income verification than residents face.

What banks will look at

Non-resident mortgage applications go through deeper underwriting than resident ones. Expect questions on:

- Your country of residence and tax residency status.
- Your employer, role, and tenure (or business structure for self-employed).
- Your total household income, often verified by tax returns.
- Your existing debt and credit obligations globally.
- The intended use of the property (own use, rental, holiday home).

The case for using a mortgage broker

For overseas buyers, the value of a good mortgage broker is significantly higher than for residents. Brokers know which banks are currently lending to which nationalities, which require which documents, and which can move fastest. The broker is paid by the bank — not by you — and a good one can save weeks of frustration.

The cash-purchase alternative

Many overseas buyers ultimately choose to buy in cash, even when they could mortgage. The reasons are practical: faster transactions, fewer documentation burdens, no insurance requirements, no early settlement fees, and complete control over their capital. If you can comfortably buy in cash, it is often the simpler path — and you can always mortgage later through a refinance once the property is yours.

Get pre-approval before you offer

Never make an offer on a property based on the belief you 'should' qualify for a mortgage. Get written pre-approval from a bank first. Every year, overseas buyers in Dubai forfeit 10% deposits because their mortgage application was declined after Form F was signed.

Chapter 7: The Transaction, Step by Step

Once your funding is sorted, your eyes on the ground are in place, and your PoA is registered, the actual transaction is more straightforward than most overseas buyers expect. Here is what happens, in order.

Step 1: The offer

Your offer is communicated to the seller through the agent. Once a price is agreed, you and the seller sign the Memorandum of Understanding (MOU), also called Form F. This is a binding contract — overseas buyers typically have their PoA-holder sign on their behalf.

Step 2: The 10% deposit

At signing of Form F, you pay a 10% deposit. This is typically held by the agent or in a trust account. If you withdraw without legal cause, you forfeit the deposit. If the seller withdraws, they usually owe you double.

Step 3: Due diligence period

You have a short window — typically 30 days — to complete all due diligence on the property and arrange final funds. This is when your eyes on the ground, your advisor, or your lawyer should be confirming the title deed, service charges, building condition, and any other property-specific facts.

Step 4: Final fund arrangement

Whether cash or mortgage, the balance funds must be available in a UAE bank account or trust account at least 7–10 days before transfer day. Manager's cheques (UAE-issued cashier's cheques) are typically used to pay the seller, the DLD fee, and the agent commission.

Step 5: NOC and transfer day

The seller obtains the No Objection Certificate (NOC) from the developer. Once received, transfer is scheduled at a Dubai Land Department trustee office. Your PoA-holder attends in your place, presents the relevant documents, hands over the cheques, and the title deed is transferred into your name. The whole process typically takes 1–2 hours.

Step 6: After transfer

Your PoA-holder receives the title deed and keys, sets up DEWA in your name, and (if relevant) hands the property over to a property management company. Title deeds are now issued digitally, so you can have your own copy emailed to you the same day.

You can do it all without flying

The entire purchase — from offer to handover — can be completed without you ever entering the UAE, as long as your PoA is properly registered. Most overseas buyers do choose to visit at least once for a final viewing or handover, but it is not required. The system genuinely works remotely.

Chapter 8: Managing the Property From Abroad

The transaction is the easy part. Managing a property you do not live near is the longer-term challenge — and the part most agents stop talking about once the sale closes.

If you are renting it out

Almost all overseas owners renting out their property use a property management company. Doing it yourself from abroad is technically possible but practically exhausting — handling tenant queries, repairs, lease renewals, and emergencies across time zones quickly becomes overwhelming.

A good property manager will handle:

- Marketing and finding tenants.
- Ejari registration and tenancy contracts.
- Rent collection and disbursement to your UAE account.
- Maintenance coordination and emergency call-outs.
- Annual inspections and condition reports.
- Renewal negotiations and tenant turnover.

Fees typically run 5–10% of the annual rent, or a flat monthly fee of AED 500–1,500. Interview at least three companies before choosing one — quality varies enormously.

If you are holding it empty

Holiday homes and unoccupied investment properties still need ongoing attention. At minimum:

- Someone to check the property monthly — flush taps, run the AC briefly, check for leaks.

- Service charges, DEWA standing charges, and cooling availability fees paid on time.
- Building insurance and contents insurance in place.
- Annual deep clean, AC servicing, and minor preventive maintenance.

Many property management companies offer a 'vacant home care' package specifically for overseas owners. Worth budgeting for.

If you are using it occasionally

Holiday-home use is the most demanding model — you want the property guest-ready every time you arrive, but you do not want to pay full-time cleaning and concierge fees in between. Most owners settle on a 'pre-arrival' package: cleaning, restocking, AC pre-cooling, and key handover, typically AED 800–2,000 per visit depending on the property.

Build a small support team early

The smoothest overseas ownership stories involve a small, trusted team: a property manager for day-to-day, a handyman/maintenance contact for repairs, and an advisor for the bigger decisions. None are expensive on their own. Together, they turn ownership from a stress into a non-event.

Chapter 9: Tax — A Brief and Honest Overview

This chapter does not replace professional tax advice. It cannot — tax depends entirely on your personal situation and your country of tax residency. But there are a few facts every overseas buyer should know before purchasing.

The UAE side

- No personal income tax in the UAE.
- No capital gains tax on personal property.
- No property tax or council tax equivalent.
- No tax on rental income at the federal level (some emirates have small fees on rent registration).

- VAT (5%) applies on some commercial property transactions, but most residential sales between individuals are exempt.

From a UAE perspective, property ownership and rental income are essentially tax-free. This is one of the main draws for international buyers.

The home country side

Your home country is the more important consideration. The big questions to take to a tax advisor in your country of residence:

- Will I owe tax on Dubai rental income in my home country?
- Will I owe capital gains tax in my home country when I eventually sell?
- Do I need to declare the foreign property in my annual tax return or wealth disclosures?
- Are there double-taxation treaties between my country and the UAE?
- How will inheritance work — UAE rules, my home country's rules, or both?

UK buyers

UK tax residents must declare Dubai rental income and capital gains to HMRC. There is no UK-UAE double-taxation treaty for personal property, but expenses are deductible. UK inheritance tax may apply to your Dubai property even though there is no UAE inheritance tax.

US buyers

US citizens and green card holders are taxed on worldwide income regardless of residence. Dubai rental income is reportable to the IRS, and FBAR/FATCA reporting may apply to any UAE bank account holding more than US\$10,000.

EU buyers

Most EU countries tax worldwide rental income and capital gains. Specific rules vary by country — Germany, France, the Netherlands, and Italy each treat foreign property differently. Always check locally.

Take advice before buying, not after

The most expensive tax mistake is the one made before the purchase — buying in your own name when a different structure would have been smarter, or missing a reporting deadline that triggers penalties for years afterwards. A one-hour conversation with a tax advisor in your country, before you sign, is one of the highest-return investments you can make.

Chapter 10: The Common Mistakes

After watching many overseas buyers go through this process, certain mistakes repeat. None of them are difficult to avoid — but each costs real money and real time.

1. Signing before banking is ready

The single most common mistake. Buyers sign Form F, then discover their bank account or mortgage cannot be ready in the 30-day window. They either lose the deposit or scramble to complete in cash.

2. Using the bank's exchange rate

Every overseas buyer underestimates how much currency conversion costs them. Even sophisticated investors. On a typical purchase, banks cost you 2–4% of the total. Specialist FX providers cost 0.4–1%. Always use the broker.

3. Trusting only the developer's video tour

Developer videos are marketing. They are not viewings. Always have someone independent walk through the property — and ideally the neighbourhood — before you commit serious money.

4. Underestimating the time PoA takes

From signing in your home country to being usable in Dubai, a PoA takes 2–4 weeks minimum. Start it the day you sign Form F, not the week before transfer.

5. Forgetting cooling charges on empty units

Cooling fees include a fixed monthly 'availability charge' that you pay whether you use the unit or not. Overseas owners who leave units empty are still on the hook for these — often AED 500–1,500 per month.

6. Not setting up tax advice in their home country

Buyers discover the home-country tax implications of their Dubai property only when their accountant raises it the following year. By then, it is too late to structure the purchase differently.

7. Choosing the cheapest property management company

Cheap management costs you in vacancies, neglected maintenance, and tenant problems. A good manager pays for themselves several times over. Choose on quality, not price.

8. Buying a property that does not suit remote ownership

Some properties are easier to own from abroad than others. Branded residences with hotel-style management, serviced apartments, and managed communities are simpler. Older buildings with weak management, or villas with extensive gardens and pools, are harder. Match the property to your model.

The honest summary

Buying property in Dubai from abroad is not difficult — but it is unfamiliar. Every challenge in this guide has been solved by tens of thousands of buyers before you. Approach it with patience, a small team you trust, and time on your side, and the process becomes calm. Rush it, and any of the points above can derail you.

A Final Word

Buying property in Dubai from abroad is one of the most accessible international property purchases in the world. The regulation is clear, foreign ownership is welcomed, and the systems support remote buyers as competently as local ones. The challenges are not in the rules — they are in the practical choreography of doing it all from a distance.

The buyers who succeed are not the ones with the most money or the most local connections. They are the ones who start early, ask honest questions, and build a small team of trusted people around the decision. That is true whether you are buying a one-bedroom investment property or a family home for future relocation.

If this guide does its job, you will walk into your first Dubai property purchase already understanding the steps, the costs, the risks, and the questions. That is the difference between a stressful experience and a calm one.

Distance is not the obstacle people think it is. With the right preparation, the buyer 6,000 kilometres away can know more about a property than the buyer two streets away. That is the goal — and it is more achievable than most buyers realise.

Buying from abroad?

If you are considering a Dubai property from overseas and would value an honest, unhurried conversation about how to approach it, get in touch. The first conversation is genuinely a conversation — no pitch, no pressure, no expectation to move forward.