

# THE DUBAI BUYER'S PLAYBOOK

*A plain-English walkthrough of buying property in Dubai —  
from first viewing to handover.*

Honest guidance for buyers, written without a sales pitch.

ADAM DAY DXB  
— REAL ESTATE —

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## Before You Begin

Buying property in Dubai is one of the largest financial decisions most people will ever make. It is also one of the easiest to get wrong — not because the information is hidden, but because almost everyone you speak to is trying to sell you something.

This playbook is different. It will not push you towards a project, a developer, or a particular area. It exists for one reason only: to help you walk into your next property decision feeling informed, calm, and in control.

Whether you live in the UAE already, are considering relocating, or are buying from overseas, the principles in this guide apply to you. Read it cover-to-cover the first time. Come back to specific chapters when you need them.

*The best property decisions are made by buyers who understand the process — not buyers who simply trust the person showing them the property.*

### How to use this playbook

This guide is structured to follow the actual order of a Dubai property purchase. Each chapter covers one stage of the journey, with the key things to know, the common mistakes to avoid, and the questions worth asking before you move forward.

If you are early in your thinking, start at Chapter 1. If you are already deep in the process, skip ahead to the chapter that matches where you are. Either way, the goal is the same: better questions, clearer thinking, fewer regrets.

# Chapter 1: Start With Why, Not What

Most property journeys in Dubai begin in the wrong place. They begin with a listing, a brochure, or a sales call. The conversation jumps straight to which project, which tower, which view — long before anyone has asked the most important question: why are you buying in the first place?

Before you visit a single property or speak to a single agent, take time to answer the following questions honestly. The clearer you are at this stage, the better every decision that follows will be.

## The questions to answer first

- Why am I buying — to live in, to invest, or both?
- What is my time horizon — three years, ten years, indefinitely?
- Am I prioritising lifestyle, yield, capital growth, or stability?
- What does success look like for me five years from now?
- What would make me regret this purchase?

If you cannot answer these in a sentence or two each, you are not yet ready to start viewing properties. That is not a setback — it is the most important work of the whole process. Every decision from this point onwards should trace back to these answers.

### A note on motivation

Buyers who purchase emotionally — driven by FOMO, sales pressure, or the buzz of a launch event — almost always end up paying more, choosing less wisely, and second-guessing themselves later. Buyers who purchase with clarity rarely look back.

## Chapter 2: Understanding the Dubai Market

Before exploring specific areas or projects, it helps to understand how the Dubai property market actually works. The market is regulated, transparent, and surprisingly accessible to foreign buyers — but it has its own language, its own rules, and its own rhythms.

### The two big categories

Every property in Dubai falls into one of two categories: ready (or secondary) and off-plan. The difference between them shapes almost every other decision you will make.

#### Ready property

A ready property is one that already exists and is either lived in or available for immediate occupation. You can walk through it, inspect it, and move in within weeks of signing. Payment is typically made upfront, usually with a mortgage or in cash.

#### Off-plan property

An off-plan property is one that has not yet been built. You commit to buying it based on plans, renders, and a payment schedule that runs over the construction period — usually two to four years. The appeal is lower entry cost and the potential for capital growth before handover. The risk is that you are buying something that does not yet exist.

#### Which is right for you?

There is no universal answer. Ready property suits buyers who need to occupy quickly, want to see exactly what they are buying, or prefer to avoid construction risk. Off-plan suits buyers with longer time horizons, lower initial capital, and a higher tolerance for waiting. We will go deeper into both in later chapters.

### Freehold and leasehold zones

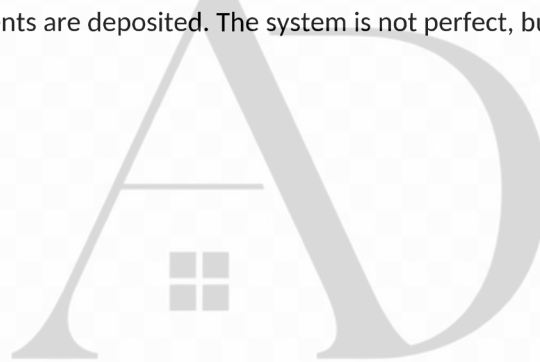
Dubai allows foreign nationals to own property outright in designated 'freehold' areas. These cover most of the popular neighbourhoods — Dubai Marina, Downtown, Palm Jumeirah, Dubai Hills, Jumeirah Village Circle, and many more. In a freehold area, you own the property and the land it sits on, without time limit.

Some areas are 'leasehold' — meaning you can occupy the property for a fixed term (usually 99 years), but you do not own the underlying land. Leasehold is less common in new developments, but you may encounter it. Always confirm which type you are buying before signing anything.

## The regulator: RERA and DLD

The Dubai Land Department (DLD) is the government body that oversees all real estate transactions. RERA (the Real Estate Regulatory Agency) sits within the DLD and regulates agents, brokers, and developers. Every legitimate property transaction in Dubai must be registered with the DLD.

This matters because it means buyers have legal protection. Every property has an official title deed (or, for off-plan, an Oqood). Every broker must be RERA-registered. Every developer must hold an escrow account into which buyer payments are deposited. The system is not perfect, but it is structured — and the regulation is on your side.



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## Chapter 3: The Real Cost of Buying

One of the most common surprises for new buyers in Dubai is how much the property itself costs versus how much the total purchase costs. The listing price is only part of the picture. Build a realistic budget before you start viewing — not after you fall in love with somewhere.

### The standard transaction costs

#### Dubai Land Department (DLD) fee

4% of the purchase price, plus a small admin fee. This is the largest single cost on top of the property price and is paid at the point of transfer. It is occasionally split between buyer and seller in secondary market transactions, but the buyer almost always pays it in full.

#### Agent commission

Typically 2% of the purchase price plus 5% VAT on the commission. This is paid to the agent or brokerage on completion. For off-plan purchases bought directly from the developer, the agent commission is usually paid by the developer — but always ask the question to confirm.

#### Trustee office fee

Around AED 4,000, paid at the trustee office when the title is transferred.

#### NOC fee (for ready property)

When buying on the secondary market, a No Objection Certificate (NOC) is required from the developer. Fees range from AED 500 to AED 5,000 depending on the developer.

#### Mortgage costs (if applicable)

If you are financing the purchase, expect a mortgage registration fee of 0.25% of the loan amount plus a small admin fee, plus a bank processing fee (typically 0.5–1% of the loan), plus valuation fees of around AED 2,500–3,500.

#### A working rule of thumb

For a typical secondary market purchase, budget around 6–8% of the property price for transaction costs on top of your deposit. For off-plan with no mortgage, costs are lower — usually 4–5%.

## The ongoing costs

Once you own the property, you will have ongoing obligations. Knowing these in advance prevents nasty surprises and helps you compare properties fairly.

- Service charges: paid annually per square foot. Vary widely by community — from around AED 8/sqft in basic buildings to over AED 30/sqft in premium developments. Always ask for the current rate.
- DEWA (utilities): electricity and water, billed monthly.
- Cooling charges: district cooling fees, often separate from DEWA, billed by providers like Empower or Emicool.
- Home insurance: usually required if mortgaged, optional otherwise. Modest cost.
- Maintenance: as with anywhere, budget for upkeep, especially in older buildings.



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## Chapter 4: Off-Plan vs Ready — Choosing the Right Path

This is one of the most important decisions a buyer makes — and one that is rarely framed honestly. Sales-led advisors tend to push whichever path pays them more. Independent guidance is about matching the path to the person.

### When ready property makes more sense

- You need to move in or rent it out within months, not years.
- You want certainty — to see, touch, and inspect exactly what you are buying.
- You prefer an established community with existing amenities, schools, and infrastructure.
- You are buying with a mortgage and want the property in hand.
- You value rental income starting immediately.

### When off-plan property makes more sense

- You have a longer time horizon and do not need the property right away.
- You prefer to spread payments across construction rather than financing the full amount upfront.
- You believe in the growth story of a specific area or developer.
- You are happy taking some construction and delivery risk in exchange for a lower entry price.
- You want a brand-new property with the latest specifications and warranties.

#### The honest middle ground

Many experienced buyers hold both. Off-plan for growth, ready property for income and lifestyle. The right blend depends on your goals — not a sales agenda. Be wary of any advisor who only ever recommends one or the other.

## Chapter 5: Choosing the Right Area

Dubai is not one market — it is dozens of micro-markets, each with its own character, price point, demographic, and outlook. Choosing the right area matters as much as choosing the right property. A great apartment in the wrong community can underperform; a fair apartment in the right community can quietly outperform for years.

### How to think about areas

Rather than starting with which area is 'hot' right now, start with which area fits your goals.

#### If you are buying to live in

- How long is your daily commute to work, schools, or family?
- Do you prefer high-rise city living or low-rise community life?
- How important are walkability, parks, restaurants, and amenities?
- Are schools, healthcare, and supermarkets nearby or planned?

#### If you are buying to invest

- What is the historical rental yield in the area?
- What is the tenant profile — young professionals, families, short-term visitors?
- Is there new supply coming that could impact rents and prices?
- What infrastructure is being built nearby that could lift values?
- How easy is it to resell — is the secondary market active?

### The trap of 'next big area'

Every year, certain areas are marketed as the 'next big thing'. Sometimes the prediction proves right. Often it does not. Be especially careful with brand-new areas where you are buying based purely on what is promised, not what exists.

A safer rule of thumb: ask what the area looked like five years ago and what it actually looks like today. If the trajectory is clear and consistent, the prediction has weight. If it is still mostly empty land, treat the projections with caution.

## Chapter 6: Finding the Right Property

Once you have clarity on your goals, your budget, and your preferred area, the search begins. Done well, this stage takes weeks — not days. Done badly, buyers end up signing for a property they have not properly compared.

### Where to look

There are three main routes for finding property in Dubai:

1. Online portals — Property Finder, Bayut, and Dubizzle list most secondary market and many off-plan properties. Useful for orientation but not always current. Listings can lag, and some are 'bait' listings designed to generate enquiries.
2. Brokerages and agents — RERA-registered agents have access to live listings and off-market opportunities. A good agent acts as a filter. A poor one floods you with everything.
3. Developer sales offices — for new off-plan launches, you can often go directly. But understand that the salesperson works for the developer, not for you.

### The shortlist principle

Aim to view between five and ten properties before you make a decision. Fewer than that and you have nothing to compare against. Many more than that and decision fatigue sets in. A good advisor will help you narrow the funnel quickly so you only view properties that genuinely fit.

### Red flags during the search

- An agent who pressures you to view immediately or sign quickly.
- Listings that appear and disappear or are 'just sold' the moment you enquire.
- Prices that seem too good for the area — they usually are.
- Agents who refuse to share full building or community service charges before viewing.
- Off-plan agents who cannot or will not name the developer's previous completed projects.

## Chapter 7: The Viewing Process

Viewing a property is not just about whether you like the look of it. It is your chance to gather information you cannot find anywhere else. Treat every viewing as a structured inspection, not a social visit.

### What to look for in a ready property

- Natural light: at what time of day did you view? Morning and afternoon look very different.
- Noise: from neighbours, the building, the road. Open windows and listen.
- View: not just the view today, but what could be built next door tomorrow.
- Condition: signs of damp, cracks, water staining, poor finishes.
- Building age and maintenance: is the lobby clean, is the lift well-kept, are common areas cared for?
- Parking, storage, balcony orientation, layout flow.

### Questions to ask at every viewing

- Why is the seller selling?
- How long has the property been on the market?
- What is the current service charge per square foot, and when did it last change?
- Are there any outstanding service charge dues?
- What works have been done to the property, and are any planned by the building?
- Is the property tenanted? If so, when does the tenancy end?

#### A note on tenanted properties

If you are buying a tenanted property to live in, understand the law: in Dubai, you cannot evict a tenant simply because you have bought the property. You must give 12 months' written notice through a notary or registered mail, and only on specific legal grounds. Always check the tenancy end date before committing.

## Chapter 8: Making an Offer

Once you have found the right property, the offer stage begins. In Dubai, this is more structured than in some other markets — but there is still meaningful room to negotiate.

### How offers work

Offers are typically made verbally through the agent, who then communicates with the seller. Once a price is agreed in principle, both parties sign a Memorandum of Understanding (MOU), also known as Form F.

At this point, the buyer usually pays a 10% deposit — held by the agent or in a trustee account — as security on the deal. This is a real commitment. If you withdraw without legal cause, you typically forfeit the deposit. If the seller withdraws, they usually owe you double.

### How much to offer

The 'right' offer depends on the property, the market temperature, and how motivated the seller is. Some honest principles:

- Look at recent transaction prices for similar units in the building — not asking prices.
- Factor in time on the market: a property listed for three months has more flexibility than one listed last week.
- Understand the seller's motivation before you offer — moving abroad, downsizing, or upgrading all create different urgency.
- Do not anchor on the asking price. Anchor on the value.

### Before signing the MOU

This is the point at which many buyers wish they had paused longer. Before signing Form F, make sure you have:

- Independently verified the property's market value.
- Reviewed service charges, building condition, and outstanding fees.
- Confirmed the seller's title deed and that the property is unencumbered (or that any mortgage is being properly cleared).
- Decided how you will fund the purchase and obtained pre-approval from your bank if mortgaging.
- Read the MOU carefully — it is a binding contract.

## Chapter 9: Financing — Mortgage or Cash

How you fund the purchase shapes the entire process — from how much you can buy, to how long it takes, to how the transfer day unfolds. Make this decision early.

### Cash purchases

Buying in cash is the simplest path. There is no mortgage application, no bank valuation, and no financing condition in your contract. The timeline from offer to handover can be as short as four weeks.

The trade-off, of course, is liquidity. You are tying up significant capital in a single illiquid asset. Many buyers who could pay cash still choose to mortgage — preserving cash for other opportunities or for life's surprises.

### Mortgage purchases

Mortgages in Dubai are widely available to residents and increasingly accessible to non-residents. Key facts to know:

- UAE residents buying their first property: typically up to 80% loan-to-value (LTV) for properties under AED 5M, lower for higher-value properties.
- UAE residents buying a second property: typically up to 65% LTV.
- Non-residents: typically up to 50–65% LTV depending on the bank.
- Off-plan purchases: typically capped at 50% LTV, and only some banks lend on off-plan.
- Mortgage terms: usually up to 25 years, with an age cap (often 65 or 70) at the end of the term.

### Get pre-approval first

Before you start making offers, obtain pre-approval from a bank or use a mortgage broker. This tells you exactly what you can borrow, what rate you will pay, and what the bank will accept as a property.

Buyers who skip this step often discover late in the process that their target property is not financeable.

#### On mortgage brokers

A good mortgage broker — at no cost to you, as they are paid by the bank — can save you significant time by comparing rates across lenders and managing the paperwork. They also tend to know which banks are currently lending most efficiently. Always ask for a comparison across at least three banks.

## Chapter 10: Due Diligence Before Transfer

This is the most overlooked stage of the entire process — and the one where the biggest mistakes are caught (or missed). Once Form F is signed and the deposit paid, you have a short window to verify that what you are buying matches what you think you are buying.

### On the property itself

- Title deed in order, with no liens or encumbrances beyond any disclosed mortgage.
- Service charges fully paid up to date by the seller.
- DEWA account clear of outstanding balances.
- No pending disputes registered against the unit.
- Building has a valid completion certificate.

### On the developer (for off-plan)

- Developer is RERA-registered with an active project licence.
- The project has an active escrow account into which your payments will go.
- The developer has previously completed projects on or near schedule.
- The Sale and Purchase Agreement (SPA) has been reviewed in full — including the termination clauses.

### On the area

- Planned developments nearby that could affect views, traffic, or noise.
- Infrastructure projects — metro lines, roads, schools — confirmed by Dubai authorities, not just marketing material.
- Service charge trajectory — are charges in the community rising sharply?
- Resale liquidity — how often do similar units actually trade?

*Due diligence is not paperwork. It is the work of confirming, in writing, what you have been told. The questions you do not ask now are the ones you will be unable to fix later.*

# Chapter 11: NOC and Transfer

Once due diligence is complete and your funds (or mortgage) are ready, the transaction moves to its final stage: the NOC and the transfer of title.

## Step 1: The NOC

For secondary market purchases, the seller must obtain a No Objection Certificate (NOC) from the developer or building management. This confirms that all service charges are paid up and there are no objections to the sale. NOCs typically take 3–7 working days and cost AED 500–5,000 depending on the developer.

## Step 2: The transfer

Both parties (or their representatives, if acting under Power of Attorney) attend a Dubai Land Department trustee office. The buyer pays the balance of the purchase price, plus the 4% DLD fee, plus the agent commission. The seller hands over the keys, and the title deed is transferred into the buyer's name.

If you are mortgaging, the bank's representative attends to issue the manager's cheque and register the mortgage simultaneously. The process is well-rehearsed and usually takes 1–2 hours on the day.

## Step 3: After transfer

- Register the property with DEWA in your name.
- Transfer or activate cooling provider accounts.
- Update community access cards, parking permits, and gate passes.
- Set up direct debits for service charges if available.
- Keep digital and physical copies of your title deed and all transaction documents.

### If buying from overseas

You can complete a Dubai property transfer without being physically present by appointing a Power of Attorney (PoA) — usually a trusted family member or an advisor. The PoA must be notarised and attested. Plan for this early: attestation across borders can take 2–4 weeks.

## Chapter 12: Handover and Snagging (Off-Plan)

If you have bought off-plan, the transfer process looks similar — but with an extra critical stage: handover. This is when the developer hands over the completed unit and you take possession for the first time. It is also when you discover whether the property matches what was promised.

### Before signing handover documents

Once the developer notifies you that the unit is ready, you have the right to a snagging inspection. This is your opportunity — and your only one — to formally record any defects, finishing issues, or deviations from the original specification.

Almost every new property has some snags. The question is whether they get fixed. Common issues include:

- Paint touch-ups, scuffs, and inconsistent finishes.
- Tile chips, grout gaps, and misaligned joints.
- Door and window alignment, locks, and handles.
- Plumbing leaks, weak water pressure, or drainage issues.
- Air conditioning balance, noise, and zoning.
- Appliance condition and functionality.
- Electrical outlets, switches, and lighting.

### How to handle snagging

Hire a professional snagging inspector. The cost (typically AED 1,500–4,000) is small relative to the value of the property and the issues they catch. A good inspector will spend 2–4 hours in a typical apartment and produce a detailed report with photographs.

Submit the snagging report to the developer formally, in writing, with a deadline. Only sign the handover acknowledgement once major snags are fixed — or with the unresolved items explicitly noted on the document.

#### A note on the DLP

Most new properties in Dubai come with a Defects Liability Period (DLP) — typically one year for general defects and up to 10 years for major structural issues. Keep your handover paperwork. If problems emerge later, this is what protects you.

## Chapter 13: After Handover

Once you have the keys, the property is yours — and so are the responsibilities. Many buyers underestimate this stage. The first year of ownership is usually when the most learning happens.

### If you are moving in

- Update your visa, Emirates ID address, and any driving licence records as required.
- Set up internet, TV, and home services.
- Take meter readings and keep records from day one.
- Document the condition of the property with photographs.
- Get to know your owners' association and community management.

### If you are renting it out

- Decide between long-term tenancy and short-term holiday rental — the regulations, returns, and effort are very different.
- Register with Ejari, the official rental contract registration system, for any long-term lease.
- Use a reputable property management company if you are overseas — interview at least three.
- Understand your obligations to maintain the property and respond to tenant issues.
- Build a reserve fund — 5–10% of annual rent — for repairs and vacancy periods.

### If you are holding for capital growth

- Review market values once a year, not once a month.
- Stay aware of new supply in your community.
- Keep the property well-maintained — neglect compounds quickly.
- Consider periodic light refurbishment to support resale value.

## Chapter 14: Common Mistakes to Avoid

After watching many buyers go through this process, certain patterns repeat. None of these mistakes are difficult to avoid — but almost all of them are difficult to undo.

### 1. Buying emotionally

Falling in love with a property before doing the numbers. The view, the layout, or the launch event takes over, and the buyer stops asking hard questions. Almost always leads to overpaying.

### 2. Trusting marketing material as fact

Brochures and renders are sales material, not specifications. Final finishes, layouts, views, and even square footage can differ from what was advertised. Always read the contract, not the brochure.

### 3. Skipping legal review

Form F and the SPA are binding contracts. Buyers who do not read them carefully, or have them reviewed by an advisor or lawyer, often discover problematic clauses too late — particularly around delays, defaults, and penalties.

### 4. Underestimating ongoing costs

Service charges, cooling, maintenance, and vacancy periods can add up to far more than buyers expect. Always model the full annual cost of ownership before committing.

### 5. Buying without an exit plan

Even buyers planning to hold indefinitely should know how easily they could sell. Some buildings and areas trade actively; others sit on the market for months. Liquidity matters more than most buyers realise.

### 6. Relying on a single source of advice

The agent representing the seller is not your advisor. The developer's salesperson is not your advisor. A second, independent opinion almost always saves more than it costs.

## Chapter 15: The Buyer's Checklist

Use this as a simple summary. Print it, work through it, and tick each item off as you go.

### Before you start

- I can answer in one sentence why I am buying.
- I know my time horizon and what success looks like.
- I have a realistic budget that includes 6–8% transaction costs.
- I have mortgage pre-approval (if applicable) or confirmed cash funds.

### During the search

- I have viewed at least five comparable properties.
- I understand the area, its supply pipeline, and its tenant profile.
- I have confirmed service charges, cooling costs, and any other community fees.
- I have checked recent transaction prices, not just asking prices.

### Before signing Form F

- Title deed and ownership history checked.
- No outstanding service charge or DEWA balances.
- If tenanted, end date and notice obligations confirmed.
- MOU read in full, including penalty clauses.

### Before transfer

- NOC obtained and reviewed.
- Mortgage final approval issued (if applicable).
- All documents prepared: passport, Emirates ID, cheques, Power of Attorney if needed.
- Funds confirmed for DLD fee, commission, and any remaining balance.

### After transfer

- DEWA, cooling, and community accounts in your name.
- Title deed (or Oqood) safely stored, digitally and physically.
- Property insurance arranged if required.
- Ongoing budget set for service charges and maintenance.

## A Final Word

Buying property in Dubai does not have to be stressful, opaque, or rushed. The market is one of the most regulated and accessible in the world — but it still rewards buyers who slow down, ask the right questions, and surround themselves with honest counsel.

If you take only one lesson from this playbook, let it be this: the right property at the wrong time, or for the wrong reasons, will always disappoint. The right property at the right time, bought with clarity, almost always quietly rewards the patient buyer.

That is the kind of decision this playbook was written to help you make.

*The best property advice you will ever receive is the advice that helps you walk away from a deal you should not have done — not the advice that helps you sign one you should have thought about longer.*

### Ready to talk it through?

If you are working through a property decision and would value an honest, unhurried conversation, get in touch. The first chat is genuinely a chat — no pitch, no pressure, no expectation to move forward.