

THE REMOTE BUYER'S DUE DILIGENCE CHECKLIST

How to safely buy a property you've never physically seen.

A practical playbook for overseas buyers who want to commit with confidence — not crossed fingers.

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Why This Checklist Exists

Every year, thousands of people buy property in Dubai without ever standing inside it. Most of those purchases go well. A meaningful minority do not — and the difference almost always comes down to one thing: the discipline of the due diligence done before signing.

Buying property remotely is not inherently risky. Buying property remotely without a structured process is. This checklist exists to make sure nothing important slips through the cracks just because you happen to be 6,000 kilometres away.

Work through it in order. Tick each item only when you have a clear, written, verified answer. Anything you cannot answer is something to escalate — not something to assume.

Remote buyers do not have the luxury of dropping in next week to check. Everything that matters has to be confirmed before the contract is signed — because afterwards is too late.

How to use this checklist

- Work through the seven sections in order — they follow the natural buying sequence.
- Print this guide and tick items off as you go. Verbal answers are easy to forget.
- Treat any item you cannot tick as a question to escalate before committing.
- Use the one-page summary at the end as your final pre-signature check.

Section 1: Verifying the Property Itself

The first task is to confirm that the property you are buying genuinely exists, in the form described, owned by the person claiming to sell it. None of this is automatic when you are buying remotely — every fact must be checked independently.

Property identity and ownership

Title deed confirmed in the seller's name

Request a copy of the title deed (or Oqood for off-plan). Verify the unit number, building, area, and owner name match the listing.

<input type="checkbox"/>	<p>Title is clean — no liens or encumbrances</p> <p>Ask the seller's broker for a current Dubai Land Department title search. If any mortgage exists, confirm how and when it will be cleared.</p>
<input type="checkbox"/>	<p>The seller is who they say they are</p> <p>Match the title deed owner name to a valid passport or Emirates ID. If selling through a Power of Attorney, request the PoA document and verify it is registered.</p>
<input type="checkbox"/>	<p>Property type and freehold status confirmed</p> <p>Confirm in writing that the property is freehold and located in a zone open to foreign ownership. Especially important for older properties.</p>
<input type="checkbox"/>	<p>RERA registration for off-plan</p> <p>If buying off-plan, confirm the project is registered with RERA and the developer has an active escrow account for buyer funds.</p>

Physical condition and accuracy

<input type="checkbox"/>	<p>Independent video walkthrough received</p> <p>Recorded in landscape, no commentary cuts, showing every room including bathrooms, kitchen, balcony, and any storage. Recorded by someone independent — not the listing agent alone.</p>
<input type="checkbox"/>	<p>Photos taken at different times of day</p> <p>At minimum: morning and late afternoon. View, light, and noise can change dramatically between visits.</p>
<input type="checkbox"/>	<p>Actual measurements verified</p> <p>Don't rely only on the developer's stated square footage. Ask for tape-measure readings of key rooms — bedrooms often vary from the brochure.</p>
<input type="checkbox"/>	<p>Condition of common areas documented</p> <p>Lobby, lifts, corridors, parking, pool area, gym. A poorly-maintained lobby is often a leading indicator of poor building management.</p>
<input type="checkbox"/>	<p>View documented honestly</p> <p>Photos taken from inside the unit looking out, not the marketing render. Confirm what is actually visible — and what could be built in front.</p>

The independence test

If your only source of information about a property is the seller's agent, you do not have due diligence — you have marketing. Always have at least one independent party physically inspect the property before you commit. The cost is small, the protection is real.

Section 2: Verifying the Building and Community

A great unit in a poorly-run building is a slow-motion disappointment. Remote buyers especially need to know what they are buying into beyond the four walls of the apartment — because once you own it, the building's problems become your problems.

Building management and condition

<input type="checkbox"/>	<p>Building is structurally complete and certified</p> <p>Confirm the building has a valid Building Completion Certificate. New buildings without one are technically not legally inhabitable.</p>
<input type="checkbox"/>	<p>Owners' association or developer-management status</p> <p>Find out who currently runs the building — the developer or an independent owners' association. The transition often triggers service charge increases.</p>
<input type="checkbox"/>	<p>Reserve fund balance and any planned major works</p> <p>Ask the building management for the current reserve fund balance. Low reserves combined with an ageing building often signal an upcoming special assessment.</p>
<input type="checkbox"/>	<p>History of special assessments in the last 5 years</p> <p>Any one-off charges levied for major works. A pattern of repeated assessments is a warning sign worth taking seriously.</p>
<input type="checkbox"/>	<p>General feel of the building documented</p> <p>Your independent inspector's honest impression: cared-for, neutral, or neglected? Hard to quantify but quietly important.</p>

Service charges and recurring costs

<input type="checkbox"/>	<p>Current service charge per square foot, in writing</p> <p>Not 'roughly' — exact, current, signed by the seller or building management.</p>
<input type="checkbox"/>	<p>Three-year history of service charges</p> <p>Has the rate gone up steadily, jumped suddenly, or stayed flat? The trend matters as much as the level.</p>
<input type="checkbox"/>	<p>Cooling provider and unit's monthly availability charge</p> <p>Call Empower, Emicool, Tabreed, or whichever provider serves the building. Get the unit-specific monthly fee in writing — it applies whether you use the unit or not.</p>
<input type="checkbox"/>	<p>DEWA average bills for similar units</p> <p>Ask the building management or property manager for a typical bill range for a unit of your size.</p>
<input type="checkbox"/>	<p>Outstanding service charges on this specific unit</p> <p>Confirm the seller is fully paid up to the current quarter. Unpaid charges can become your problem on transfer.</p>

The five-year cost projection

Before signing, ask: 'What will my total annual cost of ownership be in year five, assuming service charges rise 3% per year and a 10% cooling cost increase?' Get the number in writing. Remote buyers who plan for year five do not get unpleasantly surprised in year three.

Section 3: Verifying the Area

Photographs do not capture areas. Traffic noise, construction nearby, pedestrian flow, the feel of a community at dusk — these are the things that determine whether a property is enjoyable to live in or rent out, and they are exactly what remote buyers struggle to assess.

Surrounding context

<input type="checkbox"/>	<p>Map of the immediate surroundings reviewed</p> <p>Look at Google Maps satellite view. Identify schools, mosques, restaurants, busy roads, construction sites, and any planned developments within a 500-metre radius.</p>
<input type="checkbox"/>	<p>Planned construction nearby identified</p> <p>Empty plots in Dubai rarely stay empty. Check the Dubai Municipality master plan or ask local agents what is planned in the immediate vicinity.</p>
<input type="checkbox"/>	<p>Traffic and access tested</p> <p>Use Google Maps at peak times (7–9am, 5–8pm) to see what commute times actually look like. Test on a Tuesday and a Friday — both matter.</p>
<input type="checkbox"/>	<p>Noise sources identified</p> <p>Major roads, construction, schools, mosques, entertainment venues. Your inspector should listen with windows open during the viewing.</p>
<input type="checkbox"/>	<p>Amenity proximity confirmed</p> <p>Supermarkets, pharmacies, schools, gyms, restaurants, metro stations, hospitals. Walking distances tested or measured, not assumed.</p>

Market and demographic context

<input type="checkbox"/>	<p>Recent transaction prices for the building</p> <p>Use Property Finder, Bayut, or Property Monitor to find what similar units in the same building have actually sold for in the past 12 months.</p>
<input type="checkbox"/>	<p>Tenant profile of the area understood</p> <p>Young professionals? Families? Short-stay tourists? The dominant tenant type shapes everything from yield to operational complexity.</p>
<input type="checkbox"/>	<p>Rental demand currently confirmed</p> <p>How many similar units are currently advertised for rent? How long do they typically sit before being let? This is your liquidity proxy.</p>
<input type="checkbox"/>	<p>Resale liquidity assessed</p> <p>How many sales have happened in the building over the past 12 months? Fewer than 5 — and you are buying into an illiquid market.</p>

<input type="checkbox"/>	<p>New supply pipeline checked</p> <p>What is being built in the next 12–36 months in the immediate area? Major new supply suppresses both yields and capital growth.</p>
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The Tuesday-evening test

Ask your independent inspector to walk through the area on a Tuesday evening between 7pm and 9pm. That is when the real character of a community emerges — neighbours coming home, kids playing, traffic settling. It is the test marketing photos cannot fake.

Section 4: Verifying the Developer (Off-Plan)

For off-plan purchases, the developer is arguably more important than the unit itself. You are not just buying a property — you are buying the developer's promise to build it, deliver it on time, and stand behind the specification. That promise is only worth what the developer's track record makes it worth.

Developer track record

<input type="checkbox"/>	<p>Number of completed projects verified</p> <p>Ask the developer for a list of completed projects with addresses. Five or more delivered projects suggests genuine track record; one or two does not.</p>
<input type="checkbox"/>	<p>Delivery history — on time, late, or stalled</p> <p>Ask owners in the developer's completed projects: did the building deliver on or near schedule? Common delays of 6 months are normal; delays of 2+ years are warning signs.</p>
<input type="checkbox"/>	<p>Specification accuracy versus the brochure</p> <p>Visit a completed project where possible. Does the finished product match what was originally promised? Quality, finishes, layouts, amenities.</p>
<input type="checkbox"/>	<p>Independent reviews and reputation</p> <p>Search the developer's name on Google with terms like 'delays', 'complaints', 'handover issues'. Major complaints from multiple buyers are worth taking seriously.</p>

<input type="checkbox"/>	<p>Financial backing confirmed</p> <p>Is the developer privately funded, listed, or backed by a parent group? Established financial backing reduces the risk of mid-project cash flow issues.</p>
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Legal and contractual protection

<input type="checkbox"/>	<p>Project registered with RERA</p> <p>Confirm the project has a RERA project number and is registered. Unregistered projects cannot legally take buyer deposits.</p>
<input type="checkbox"/>	<p>Escrow account confirmed and named</p> <p>Buyer funds must go into a dedicated escrow account, not the developer's general account. Confirm the account name and bank.</p>
<input type="checkbox"/>	<p>Sale and Purchase Agreement (SPA) reviewed by a lawyer</p> <p>Especially for first-time off-plan buyers. AED 1,500–3,000 spent on legal review can save hundreds of thousands later.</p>
<input type="checkbox"/>	<p>Delay compensation clauses in the SPA</p> <p>What happens if the project is delayed by 6 months? 12 months? Two years? The SPA should specify your remedies in writing.</p>
<input type="checkbox"/>	<p>Specification protection clauses</p> <p>Can the developer reduce finish quality, change layouts, or shrink unit sizes without consequence? Read the relevant clauses carefully.</p>

The completed-project visit

If at all possible, have your inspector visit two or three of the developer's already-completed buildings. Speak to owners. Look at how the buildings have aged. This single act will tell you more about the developer than any sales presentation ever could.

Section 5: Verifying the Price

Remote buyers are particularly vulnerable to overpaying — partly because they cannot easily compare alternatives in person, partly because pressure to commit quickly comes from agents who know the buyer has limited time to investigate. Take the time to confirm the price is right before, not after.

Market price benchmarking

<input type="checkbox"/>	<p>Recent comparable sales identified</p> <p>At least 3–5 transactions of similar units (same building or same area, same bedroom count, similar size) in the past 6–12 months.</p>
<input type="checkbox"/>	<p>Asking price vs achieved price gap understood</p> <p>In Dubai, achieved prices are often 5–10% below asking. Check what similar units actually sold for, not what they were listed at.</p>
<input type="checkbox"/>	<p>Days on market checked</p> <p>How long has this specific property been listed? A property listed for more than 90 days has more flexibility than one listed last week.</p>
<input type="checkbox"/>	<p>Currency adjustment factored in</p> <p>If you are buying in a foreign currency, model your purchase at today's rate, then stress-test at +10% and -10%. Currency moves materially change your true cost.</p>
<input type="checkbox"/>	<p>Total cost calculated, not just the price</p> <p>Add 6–8% for transaction costs (DLD, commission, NOC, mortgage) plus 2–5% for setup. That is your true commitment, not the listing price.</p>

Negotiation discipline

<input type="checkbox"/>	<p>Negotiation strategy planned, not improvised</p> <p>Decide your maximum offer in advance. Walk away if the seller will not move below it. Remote buyers especially must avoid emotional negotiation in time-pressured calls.</p>
<input type="checkbox"/>	<p>Seller motivation understood</p> <p>Is the seller relocating, downsizing, or in financial pressure? Motivated sellers are more flexible. Unmotivated sellers rarely move on price.</p>

<input type="checkbox"/>	<p>Independent valuation considered</p> <p>For high-value purchases, commissioning your own valuation (AED 2,500–4,000) gives you an independent opinion of market value — particularly valuable when buying remotely.</p>
<input type="checkbox"/>	<p>No verbal commitments made under pressure</p> <p>Phone calls with agents have a tendency to extract verbal commitments that become awkward to walk back. Make all commitments in writing, after sleeping on them.</p>

The 48-hour rule

Make it a personal rule: no offer, no signature, no deposit transfer happens within 48 hours of the original conversation. Time is your friend as a remote buyer. Anyone pressuring you to skip the 48 hours is showing you exactly why you should not.

Section 6: Verifying Your Own Setup

Half of remote-buyer due diligence is about the property. The other half is about you — your banking, your funds, your power of attorney, your legal representation. Remote purchases stall most often not because of the property, but because the buyer was not fully ready.

Banking and funds

<input type="checkbox"/>	<p>Funds in place and accessible</p> <p>Deposit, transaction costs, and balance funds all confirmed in an accessible bank account. Not 'should be available' — confirmed.</p>
<input type="checkbox"/>	<p>Currency conversion strategy decided</p> <p>FX broker account open and tested if buying in a foreign currency. Bank rates cost 2–4%; specialist brokers cost 0.4–1%.</p>
<input type="checkbox"/>	<p>UAE bank account opened or in progress</p> <p>Not strictly required for the purchase itself, but essential for ongoing ownership. Start the account opening process at least 6 weeks before transfer.</p>

<input type="checkbox"/>	<p>Source of funds documentation ready</p> <p>Payslips, bank statements, tax records, sale of property records, inheritance documentation — whatever applies. Required by UAE banks and trustee offices.</p>
<input type="checkbox"/>	<p>Compliance approval received in writing</p> <p>If the bank or developer has a compliance team reviewing your file, get formal sign-off before signing the MOU.</p>

Power of Attorney and representation

<input type="checkbox"/>	<p>PoA drafted, signed, notarised, and attested</p> <p>Allow 3–4 weeks for the full attestation chain from your home country to Dubai. Start the moment you sign Form F, not the week before transfer.</p>
<input type="checkbox"/>	<p>PoA holder identified and briefed</p> <p>A trusted family member, advisor, or lawyer in Dubai who will attend transfer day. They should be briefed on every step and have copies of all documents.</p>
<input type="checkbox"/>	<p>PoA registered with Dubai courts or a notary</p> <p>An attested PoA from abroad must still be registered locally before it can be used at the trustee office.</p>
<input type="checkbox"/>	<p>Legal representation confirmed if needed</p> <p>For complex purchases — off-plan, mortgaged, or multi-unit — consider a UAE property lawyer reviewing the contracts and managing the transaction.</p>
<input type="checkbox"/>	<p>Independent property advisor engaged</p> <p>Someone working for you, not for the seller, to coordinate viewings, due diligence, negotiation, and handover.</p>

The PoA timing trap

The single most common reason remote purchases miss their completion deadline: the PoA wasn't ready in time. From signing in your home country to being usable in Dubai is rarely less than three weeks, often four. Start this process the day Form F is signed — not later.

Section 7: Transfer and Handover

The final stage. Once everything above is verified, the actual transfer is the easiest part. But two specific moments still demand careful remote attention: the day of transfer, and the moment of handover if buying off-plan.

Transfer day

<input type="checkbox"/>	<p>Manager's cheques prepared and verified</p> <p>All payments to the seller, agent, and DLD prepared as manager's cheques from a UAE bank, at least 7 days in advance.</p>
<input type="checkbox"/>	<p>PoA holder briefed on the trustee office visit</p> <p>They know which trustee office, what time, what documents to bring, and who they will be meeting.</p>
<input type="checkbox"/>	<p>Final document checklist confirmed</p> <p>Passport copies, Emirates IDs (where applicable), original PoA, title deed copy, NOC, MOU, cheques, and any mortgage paperwork — all confirmed by the trustee office in advance.</p>
<input type="checkbox"/>	<p>Live video call planned for transfer day</p> <p>Many remote buyers join the trustee office visit via video call. It costs nothing and significantly reduces the risk of mistakes.</p>
<input type="checkbox"/>	<p>Title deed delivered digitally same day</p> <p>The DLD now issues title deeds digitally — confirm the email address it will be sent to before transfer day.</p>

Off-plan handover

<input type="checkbox"/>	<p>Professional snagging inspection booked</p> <p>An independent snagging inspector — not the developer's contractor — appointed to inspect before you accept handover.</p>
<input type="checkbox"/>	<p>Snagging report submitted in writing to developer</p> <p>Defects logged with photos, deadlines for rectification, and an explicit requirement that major issues are fixed before final handover signature.</p>

<input type="checkbox"/>	<p>Defects Liability Period (DLP) confirmed in writing</p> <p>Most new properties carry a 1-year DLP for general defects and up to 10 years for structural. Keep your handover paperwork — this is what protects you later.</p>
<input type="checkbox"/>	<p>Final inspection after snagging fixes</p> <p>Don't sign final handover until snagging items have been verified as fixed (or explicitly noted as outstanding) by your independent inspector.</p>
<input type="checkbox"/>	<p>Utilities and access set up before move-in or rental</p> <p>DEWA in your name, cooling provider activated, building access cards issued, parking spaces allocated.</p>

The handover-day temptation

Developers often offer incentives for fast handover sign-off — finishing touches, free upgrades, expedited timelines. Resist any pressure to sign final acceptance before the snagging inspection is done and major items are fixed. Once you sign, your leverage disappears.

The One-Page Summary

Print this page. Pin it where you can see it. Do not sign the MOU until every item is ticked.

<input type="checkbox"/>	<p>1. Property identity, ownership, and condition verified.</p> <p>Title deed clean, independent video walkthrough received, measurements confirmed.</p>
<input type="checkbox"/>	<p>2. Building management and recurring costs confirmed in writing.</p> <p>Service charges, cooling, special assessments, reserve fund — all checked.</p>
<input type="checkbox"/>	<p>3. Area context and market position assessed.</p> <p>Surrounding plots, traffic, comparable sales, supply pipeline.</p>
<input type="checkbox"/>	<p>4. Developer track record verified (off-plan only).</p> <p>Completed projects visited, RERA registered, escrow account confirmed.</p>

<input type="checkbox"/>	5. Price benchmarked against recent transactions. At least 3 comparable sales reviewed; negotiation discipline maintained.
<input type="checkbox"/>	6. Banking, funds, and currency strategy in place. FX broker open, source of funds documented, compliance approval received.
<input type="checkbox"/>	7. Power of attorney drafted, attested, and registered. PoA holder identified and briefed; representation engaged.
<input type="checkbox"/>	8. Contract reviewed by a lawyer (off-plan or complex purchases). Delay, default, and specification clauses understood.
<input type="checkbox"/>	9. Transfer day choreography confirmed. Cheques prepared, documents verified, live video call planned.
<input type="checkbox"/>	10. Handover plan in place (off-plan only). Snagging inspector booked, DLP terms understood, utility setup planned.

The honest test

If you can tick all ten boxes with confidence, you are ready to sign — even from the other side of the world. If you can tick fewer than eight, you are not. Remote buying rewards patience above almost everything else. Slow down. Tick the box properly. Then proceed.

A Final Word

Buying property in Dubai remotely is not difficult — but it is unforgiving of shortcuts. Every box on this checklist exists because, at some point, a remote buyer wished they had ticked it. The discipline is not optional, but the reward is real: a property purchase completed with the same confidence as one you walked through in person.

The best remote buyers do not have local knowledge or special connections. They have structure. They use a checklist exactly like this one, they refuse to be rushed, and they ask the same questions twice if needed. That is what turns distance from a disadvantage into a non-issue.

Distance is not what makes remote property buying risky. Speed is. Slow the process down, tick the boxes properly, and a property 6,000 kilometres away can be bought as confidently as one across the street.

Working through this checklist?

If you are buying remotely and want a trusted set of eyes on the ground — or a second opinion on any of these checks — get in touch. The first conversation is genuinely a conversation. No pitch, no pressure, no expectation to move forward.