

BUYER GUIDE · 2 NOVEMBER 2026

Buying off-plan in Dubai *as a foreigner*

Where you can buy, the steps from booking to keys, the documents and fees, financing, and the checks that protect you, even if you live abroad.

Dubai is one of the few places where foreigners can own property outright, without a local partner and without living in the country. Off-plan homes, bought before or during construction, are the most popular route: in October 2026, 64% of all sales in Dubai were off-plan. This guide walks you through the process from start to finish.

The essentials *at a glance*

100%
FREEHOLD OWNERSHIP IN DESIGNATED AREAS

No visa
YOU DO NOT NEED UAE RESIDENCY TO BUY

4%
DLD REGISTRATION FEE, PAID AT BOOKING ON OFF-PLAN

Escrow
YOUR PAYMENTS GO INTO A PROJECT ESCROW ACCOUNT

Sources: Law No. 7 of 2006 on Real Property Registration; Law No. 8 of 2007 on escrow accounts; Dubai Land Department.

Where foreigners *can buy*

Under Law No. 7 of 2006, non-UAE nationals can own freehold property in areas designated by the Ruler of Dubai. These include most of the communities international buyers know, such as Palm Jumeirah, Downtown Dubai, Business Bay, Dubai Marina, JLT, JBR, Jumeirah Village, Dubai Hills Estate, Arabian Ranches, Dubai Sports City, Motor City, International City and Dubai South, as well as newer master communities such as Dubai Islands and Dubailand. Almost every off-plan project marketed to international buyers is in a freehold area. You can confirm a project's status with the DLD before you pay.

Step by step: *from booking to keys*

STEP	WHAT HAPPENS
1. Choose the project	Compare location, developer, price per sq ft, payment plan and handover date. Use a RERA-licensed broker and ask for their BRN.
2. Check it is registered	Confirm the developer and project are registered with RERA and the project has an escrow account. You can check projects on the DLD's Dubai REST app.
3. Reserve the unit	Sign a reservation form and pay the booking amount, or an EOI before launch. Pay the developer's escrow account, never a personal account.
4. Sign the SPA	The Sale and Purchase Agreement sets the price, payment schedule, handover date, specifications and late-payment terms. Read it carefully before you sign.
5. Register with the DLD (Oqood)	The developer registers your purchase in the DLD's interim register, called Oqood. You pay the 4% DLD fee and a small admin fee, and receive an Oqood certificate in your name.
6. Pay the instalments	Pay as per the plan, by date or construction progress, into the escrow account. See our payment plans guide.
7. Handover	When the building is complete, inspect the unit for defects, pay the handover amount, and collect the keys.
8. Title deed	The DLD issues your title deed. If part of the price is still being paid after handover, the title deed is issued once the developer's conditions are met.

Documents *you need*

- **A valid passport.** UAE residents also use their Emirates ID.
- **Proof of address and contact details** for the developer's know-your-customer checks.
- **Source of funds** if the developer or bank asks for it, under UAE anti-money-laundering rules.
- **A power of attorney** if someone will sign or attend on your behalf. If it is signed abroad, it must be notarised and attested for use in the UAE.

Fees *on top of the price*

FEE	AMOUNT	WHEN
DLD registration fee	4% of the price	At Oqood registration, usually at booking
Oqood and developer admin fees	Small fixed fees	At registration
Agency fee	Usually paid by the developer on new off-plan sales	—
Service charges	Set per building, per sq ft each year	From handover
Mortgage fees, if any	Bank arrangement and valuation fees, plus mortgage registration with the DLD	When the loan is set up

Some developers run offers that cover all or part of the DLD fee. Ask for the full cost breakdown before you sign.

Paying from abroad *and financing*

- **You can pay by international transfer** straight into the project's escrow account. You do not need a UAE bank account to buy.
- **Mortgages are available to non-residents** from several UAE banks. For off-plan, banks lend up to 50% of the value, and your down payment must come from your own money. Non-residents usually face stricter terms than residents.
- **Most foreign buyers use the payment plan** instead of a mortgage during construction, and arrange finance, if needed, for the handover payment.
- **You can buy remotely.** Reservations, SPAs and payments can usually be done online or through a power of attorney, so you do not need to fly in.

Tax and *residency*

- **No annual property tax and no capital gains tax** on property in Dubai.
- **No UAE tax on personal rental income.** Under Cabinet Decision No. 49 of 2023, rental income that an individual earns from property held in their own name, without a business licence, is not subject to UAE corporate tax. You may still owe tax in your home country, so check with a tax adviser there.
- **Golden Visa.** Property worth AED 2 million or more can qualify you for a 10-year Golden Visa, including off-plan. See our Golden Visa guide.

How you are *protected*

- **Escrow.** Your payments go into an escrow account for that project, and can only be used to build it (Law No. 8 of 2007).
- **Registration.** Your purchase is registered with the DLD through Oqood, so it is on the official record from the start.
- **Cancelled projects.** If RERA cancels a project, the developer must refund your payments.
- **Missed payments.** The developer must follow a legal process through the DLD before it can cancel your contract, and what it can keep depends on construction progress.

Common mistakes *to avoid*

- Paying a booking amount to anyone other than the developer's escrow account.
- Choosing on price alone without checking the developer's delivery record.
- Agreeing to a payment plan you cannot keep up if the handover is delayed or rents are lower than expected.
- Forgetting the 4% DLD fee and service charges in your budget.
- Signing the SPA without reading the late-delivery and late-payment clauses.

Off-plan projects *we are offering*

- REEF 995, DLRC: studios from AED 696,777, 60/40 with a post-handover option.
- Sorrento, DAMAC Lagoons: 50/50 payment plan.
- The Meriva, Dubai Islands, by Ellington.
- Fior 1, Rashid Yachts & Marina, by Emaar.

Buying *from abroad?*

We can handle the whole process remotely: shortlisting, checks on the developer and project, reservation, SPA, and DLD registration. Send us a message to start.

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Sources

- Law No. 7 of 2006 Concerning Real Property Registration in the Emirate of Dubai
- Law No. 8 of 2007 Concerning Escrow Accounts for Real Estate Development in the Emirate of Dubai
- Law No. 13 of 2008 Regulating the Interim Real Property Register, as amended by Law No. 19 of 2017
- UAE Cabinet Decision No. 49 of 2023 on natural persons conducting business (UAE Ministry of Finance)
- Dubai Land Department, buying procedures and fees; Khaleej Times, "How foreigners can buy property in Dubai", updated 3 August 2024
- Khaleej Times, "UAE property: Can you use a personal loan to fund your mortgage down payment?", 30 August 2026

This guide is for information only and is not legal, tax or financial advice. Rules and fees can change, so confirm the current position with the DLD and your own advisers before you buy. Tarek Imad · BRN 52002 · Tanami Properties L.L.C. · ORN 770107