

BUYER GUIDE · NOVEMBER 2026

The real cost of buying property in Dubai *every fee explained*

DLD fees, agent commission, mortgage costs, off-plan charges and running costs, with worked examples on real DLD prices.

The price on the listing is not what you pay. On a ready home bought through an agent, budget roughly **6–7.5% on top of the price** for fees, more if you take a mortgage. Off-plan in the primary market is cheaper to enter. Below is every cost, who pays it, and three worked examples using real Dubai Land Department (DLD) prices.

The numbers *at a glance*

4%	~6.5%	~7.5%	20%
DLD TRANSFER FEE ON THE PURCHASE PRICE	TOTAL FEES ON A READY HOME BOUGHT WITH CASH	TOTAL FEES WITH A MORTGAGE	MINIMUM DOWN PAYMENT, EXPAT FIRST HOME UNDER AED 5M

One-off fees *when you buy*

FEE	AMOUNT	WHO PAYS
DLD transfer fee	4% of the purchase price	Buyer (by law it can be split, but in practice the buyer pays it)
Title deed issuance	AED 580 (apartments and villas)	Buyer

Registration trustee fee	AED 4,000 + 5% VAT (price AED 500,000 and above); AED 2,000 + VAT below	Buyer
Knowledge and innovation fees	About AED 20	Buyer
Agent commission	Usually 2% of the price + 5% VAT	Buyer, on resale
Developer NOC	AED 500 – 5,000 + VAT	Usually the seller, on resale
DEWA deposit	AED 2,000 (apartment) or AED 4,000 (villa), refundable, plus a small activation fee	Buyer or occupant

Government fees are fixed by DLD and cannot be waived. Confirm the final amounts with your trustee office on the day of transfer.

Extra costs *with a mortgage*

COST	AMOUNT
Mortgage registration (DLD)	0.25% of the loan + about AED 290
Bank arrangement fee	Up to 1% of the loan + VAT (some banks reduce or waive it)
Valuation	About AED 2,500 – 3,500 + VAT
Life and property insurance	Required by the bank, paid monthly or yearly

How much can you borrow?

The UAE Central Bank caps the loan as a share of the property value for a first home:

BUYER	HOME UP TO AED 5M	HOME ABOVE AED 5M
Expat, first home	80% loan (20% down)	70% loan (30% down)
UAE national, first home	85% loan (15% down)	75% loan (25% down)

Second homes and investment properties need a bigger down payment (banks typically lend around 60% to expats), and for off-plan most banks lend no more than about 50%. Your monthly debt payments also cannot exceed 50% of your income.

Buying off-plan *in the primary market*

Off-plan is the cheapest way in. When you buy a new off-plan unit in the primary market through a registered advisor:

- **The 4% DLD fee is still due,** usually at booking, when the sale is registered in DLD's Oqood system.
- **No agent commission for you:** the developer pays your registered advisor.
- **Small admin fees:** a DLD admin fee of about AED 40, plus the developer's own registration fee, typically AED 1,500 – 6,000.
- **No trustee or mortgage fees at booking,** because you pay the developer in instalments. See our payment plans guide.
- **At handover** the Oqood is converted to a title deed, and service charges and utilities start.

Three worked examples *on real DLD prices*

Each example uses the median DLD sale price for that home type over the last 90 days (to early November 2026).

1. Cash purchase: 1-bedroom in JVC, AED 1,080,000

DLD fee (4%)	AED 43,200
Title deed	AED 580
Trustee fee + VAT	AED 4,200
Knowledge and innovation fees	AED 20
Agent commission (2% + VAT)	AED 22,680
Total fees	**AED 70,680 (6.5%)**
Total cash needed	**AED 1,150,680**, plus the refundable DEWA deposit

2. Mortgage purchase: 2-bedroom in Dubai Marina, AED 2,550,000

Down payment (20%)	AED 510,000
DLD fee (4%)	AED 102,000
Title deed, trustee and other DLD fees	AED 4,800
Agent commission (2% + VAT)	AED 53,550
Mortgage registration (0.25% + AED 290)	AED 5,390
Bank arrangement fee (up to 1% + VAT)	up to AED 21,420
Valuation (example)	AED 3,150
Total fees	**about AED 190,310 (7.5%)**
Total cash needed	**about AED 700,310**
Monthly payment	about AED 11,340 (AED 2.04M loan, 25 years at 4.5%)

At AED 2.55M this home also qualifies the buyer for the 10-year Golden Visa. See our Golden Visa guide.

3. Off-plan in the primary market: townhouse at AED 3,800,000, 10% down

Down payment (10%)	AED 380,000
DLD fee (4%)	AED 152,000
DLD admin fee	about AED 40
Developer registration fee (example)	about AED 5,000
Agent commission	AED 0 (paid by the developer)
Cash needed at booking	**about AED 537,040**

The rest of the price is paid in instalments during construction and at handover, with no extra transfer fee.

Costs after *you buy*

- **Service charges:** paid yearly to the building or community, per square foot. Citywide averages are about AED 16 – 18 per sq ft, and branded or luxury buildings can be much higher. Check the building's rate on the DLD service charge index before you buy.
- **Housing fee:** collected through the DEWA bill. Tenants pay 5% of the annual rent; owners who live in the home pay 5% of its average rental value as set by RERA. UAE nationals are exempt.
- **Utilities and insurance:** electricity, water and cooling, plus home insurance (required by the bank if you have a mortgage).
- **No property tax:** Dubai charges no annual property tax, and individuals pay no tax on rental income or resale gains.

Five ways to *keep costs down*

1. **Buy off-plan in the primary market, with a registered advisor:** the developer pays the advisor's commission, so you pay none, and there are no mortgage fees at booking.
2. **Look for DLD fee offers:** some developers pay part or all of the 4% DLD fee during launches.
3. **Compare banks:** arrangement fees and valuation fees vary, and some banks waive them.
4. **Check service charges first:** a low price with high service charges can cost more over five years.
5. **Budget the full amount early:** fees are paid on transfer day, on top of your down payment.

Cost of buying in Dubai: *FAQ*

How much are the fees when buying property in Dubai?

On a ready home bought through an agent with cash, fees are about 6.5% of the price: 4% DLD, 2% agent commission plus VAT, and about AED 4,800 in other DLD fees. With a mortgage, add about 1% more.

Who pays the 4% DLD fee, the buyer or the seller?

By law it can be split between buyer and seller, but in practice the buyer pays the full 4%, unless agreed otherwise or a developer offer covers it.

Do I pay agent commission on off-plan?

Not when you buy off-plan in the primary market through a registered advisor. The developer pays the commission.

How much down payment do I need as an expat?

At least 20% for a first home up to AED 5 million and 30% above AED 5 million, plus the fees. For off-plan, banks usually lend no more than about 50%.

Is there property tax in Dubai?

No. There is no annual property tax, and individuals pay no tax on rental income or resale gains. Owners do pay service charges and the housing fee through the DEWA bill.

Know your exact costs *before you commit*

Send me the property you are looking at and I will calculate every fee, the cash you need and your monthly payment.

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Methodology and sources

- Prices in the examples: median DLD registered sale prices (via DXBinteract) for 1-bedroom apartments in Jumeirah Village Circle and 2-bedroom apartments in Dubai Marina, last 90 days to 3 November 2026. Monthly payment calculated at 4.5% over 25 years with 20% down.
- Loan limits: UAE Central Bank Rulebook, amendments to Circular 31/2013 on mortgage loans. Second-home and off-plan lending levels are typical bank practice, as reported by Real Estate Club Dubai (April 2026).
- DLD, trustee and mortgage registration fees: Property Finder, "DLD Fees in Dubai: Your Complete 2026 Costs Guide" (July 2026); Binghatti, "Dubai Land Department fees for buyers in 2026".
- Off-plan admin fees, DEWA deposits, arrangement and valuation fees, service charge averages: Stake, "Complete guide to all costs when buying property in Dubai" (January 2026).
- Housing fee: Bayut, "All about the Dubai Municipality housing fee" (updated September 2026).

This guide is for information only and is not legal, tax or financial advice. Fees can change; confirm the final amounts with DLD, your bank and your trustee office.

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