

Buying freehold property in Dubai

A SHORT GUIDE FOR OVERSEAS PURCHASERS · 2026 EDITION

This guide covers the process from offer to title deed for non-resident buyers purchasing freehold property in Dubai. It is a general overview and not legal or tax advice.

1 · Where foreign nationals can buy

Non-GCC nationals may purchase freehold in designated areas, including Dubai Marina, Palm Jumeirah, Downtown Dubai, Emirates Hills, Business Bay, Jumeirah Village and Dubai Hills Estate. Outside those zones, ownership is generally leasehold for a fixed term.

2 · The process, step by step

STAGE	WHAT HAPPENS	TYPICAL TIMING
Offer & acceptance	Terms agreed in writing through your broker	1–3 days
Form F (MOU)	Sale agreement signed; deposit of 10% held	Same week
NOC from developer	Developer confirms no outstanding charges	3–10 working days
Transfer at the DLD	Both parties attend a registration trustee office	1 day
Title deed issued	Electronic title deed issued in the buyer's name	Same day

3 · Costs to budget for

ITEM	TYPICAL AMOUNT
DLD transfer fee	4% of purchase price + admin
Registration trustee fee	AED 2,000–4,000 + VAT
Agency commission	2% of purchase price + VAT
Conveyancing (optional)	AED 6,000–10,000
Mortgage registration, if financed	0.25% of the loan + admin

4 • Financing

Non-resident buyers can typically borrow up to 50–60% of value from UAE banks, subject to income verification. Pre-approval takes roughly two weeks and is worth securing before you offer.

5 • Residency

Property purchases above certain thresholds may support a renewable investor visa. Requirements change; confirm current thresholds with a licensed advisor before relying on them.

6 • What we need from you

Passport copy, proof of address, and — where a company is buying — trade licence and board resolution. We will send secure upload links rather than asking you to email documents.

Marina Prime Properties • Dubai Marina • This guide is general information only and does not constitute legal, tax or financial advice. Figures are indicative and subject to change.