ROSENHEIM
LUXURY PROPERTIES

A ROSENHEIM RESOURCE

Dubai Buyer's Checklist

Every step, in one printable checklist. From first budget to keys in hand.

2026 EDITION

ROSENHEIM LUXURY PROPERTIES

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CHAPTER ONE

The Full Checklist

Work through each stage in order

Before You Start

- [ ] Set a realistic total budget

  Include the 6 to 8 percent allowance for DLD fees, agency commission and any mortgage costs, not just the purchase price.

- [ ] Decide: buying to live or buying to invest

  This single decision shapes which areas, property types and payment structures make sense for you.

- [ ] Shortlist two or three target areas

  Based on budget, lifestyle and investment goals, not just what shows up first in a search.

- [ ] Confirm your residency and visa plans

  Including whether the Golden Visa route (AED 2,000,000 property threshold) is relevant to your decision.

Financing

- [ ] Get mortgage pre-approval, if financing

  Confirms your real budget and strengthens your position before you start viewing.

- [ ] Confirm proof of funds, if paying cash

  Have your source-of-funds documentation ready; trustee offices and banks will ask for it.

- [ ] Research current loan-to-value limits

  UAE Central Bank regulation caps financing by residency status and property value, confirm your exact ratio with a bank.

- [ ] Plan your currency transfer timing

  Exchange rate movement between agreeing a price and completing transfer can meaningfully affect your final cost.

Viewing & Offer

- [ ] Work with a RERA-registered agent
  Confirm registration before signing anything, including a viewing form.
- [ ] Visit shortlisted properties at different times of day
  Traffic, noise and atmosphere vary more than photography suggests.
- [ ] Review service charge history before offering
  Publicly searchable via the DLD service charge index, check it before you fall in love with a unit.
- [ ] Submit a formal offer backed by your financing position
  Have pre-approval or proof of funds ready to move quickly once you find the right property.

Legal & Transfer

- [ ] Sign the MOU (Form F) and pay the deposit
  Typically a 10 percent deposit, registered through a RERA-registered brokerage.
- [ ] Confirm the No Objection Certificate is issued
  The developer must confirm no outstanding service charges or liabilities before transfer.
- [ ] Verify tenure: freehold or leasehold
  Confirm in writing; not every building in Dubai is full freehold ownership.
- [ ] Complete transfer at a DLD trustee office
  Buyer, seller and any banks attend together to settle the balance and register the title deed.

After Handover

- [ ] Complete a snagging inspection, if the property is new
  Before final payment on an off-plan handover, to catch any defects.
- [ ] Set up DEWA
  Electricity and water connection requires a refundable deposit plus ongoing consumption charges.
- [ ] Register a tenancy contract through Ejari, if renting out
  Required for any legal rental arrangement in Dubai.
- [ ] Confirm your Golden Visa application, if eligible
  Coordinate with a licensed visa specialist once your property value meets the threshold.

> ROSENHEIM TIP
>
> Keep this checklist alongside the Buying Timeline resource, it maps each of these steps to a realistic week-by-week schedule.

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READY WHEN YOU ARE

Speak to a Dubai Property Advisor

Every purchase is different. A Rosenheim advisor can walk through this checklist with you against your own budget, timeline and goals, with no obligation attached.

BOOK A FREE CONSULTATION

This checklist is provided for general information and does not constitute legal, tax or financial advice.