

SOLENNE

A BUYER'S GUIDE

DUBAI · 2026 EDITION

Buying off-plan in Dubai.

Steps, costs and protections, explained simply.

GENERAL INFORMATION · NOT LEGAL OR FINANCIAL ADVICE

THE PROCESS

Five steps, clearly protected.

01 Reservation

Choose a residence and sign the reservation form. A down payment (often 10%) secures the unit.

02 Sale & Purchase Agreement

The SPA sets out the price, payment schedule, specifications and expected handover date.

03 Oqood registration

The developer registers the sale on the Dubai Land Department interim register. The DLD fee is 4% of the price, plus admin fees.

04 Construction instalments

Payments are made as construction milestones are reached and are held in a RERA-regulated escrow account.

05 Handover

Final payment, snagging inspection, keys and issue of the title deed.

COSTS & PROTECTIONS

What to budget, what protects you.

DLD registration	4% of the purchase price, plus administrative fees, paid at Oqood registration.
Service charges	Annual building charges per sq ft, published and regulated by RERA. They vary by project.
Agency fee	Often charged on resale; usually not payable when buying directly from a developer.
Mortgage	Banks often finance part of the handover payment; off-plan lending terms differ from completed homes.
Escrow accounts	Off-plan payments go into escrow and are released to the developer as construction progresses.
Golden Visa	Property investment from AED 2 million may make you eligible for a 10-year residency visa; conditions apply.

BEFORE YOU SIGN

A short checklist.

- ☐ The project is registered with RERA and has an escrow account.
- ☐ The SPA states the handover date and late-delivery terms.
- ☐ The payment schedule matches the construction milestones.
- ☐ You have budgeted the 4% DLD fee and service charges.
- ☐ Floor plan, area and specifications are attached to the SPA.
- ☐ Mortgage pre-approval is in place if you plan to finance.

This guide gives general information about buying off-plan property in Dubai and is not legal, tax or financial advice. Regulations and fees change; confirm current requirements with the Dubai Land Department, RERA and a licensed adviser. SOLENNE Residences and AUREN Developments are fictional and used for demonstration only.