



# COMPREHENSIVE GUIDE

TO BUYING A PROPERTY IN DUBAI:  
CASH AND MORTGAGE BUYER



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## Acronyms and Abbreviations

- DLD: Dubai Land Department
- STR: Short Term Rental
- MOU: Memorandum of Understanding
- DEWA: Dubai Electricity and Water Authority
- POA: Power Of Attorney
- FOL: Final Offer Letter
- Manager's Cheque:  
A cheque issued by the bank drawn upon itself and can be encashed by the bearer
- Title Deed  
A document that states and proves a person's legal right to own a piece of land or a building.
- Service Charge: this charge covers the costs of management, maintenance, operation, and repair of a property which is to be paid by the owner to the building quarterly.

## **Step-by-Step Process of Buying a Property in Dubai: Cash Buyer**

### **Step 1: Finding the Right Property**

The journey begins with an in-depth consultation to understand your specific requirements, including the type of property, preferred location, and desired amenities. Utilizing our expertise and advanced search tools, we comb through renowned property portals like Property Finder, Bayut, and Dubizzle, as well as our exclusive listings generated by our Lead Generation team. Once suitable properties are shortlisted, we provide comprehensive virtual tours and expert insights through video calls, ensuring you make an informed decision.

### **Step 2: Making an Offer**

Upon identifying a property that meets your expectations, we proceed by contacting the landlord or listing agent to present an offer on your behalf. If the offer is accepted, you have the option to visit Dubai for a personal inspection or continue remotely with our support. We assist in preparing and signing Form B via the Dubai Land Department (DLD) site, officially documenting your offer. Simultaneously, the seller adjusts Form A to reflect the negotiated terms.

### **Step 3: Demonstrating Serious Intent**

To demonstrate your commitment, you will need to provide a picture of a signed check for the agreed amount, although no funds are transferred at this stage. This step reassures the seller of your genuine interest.

### **Step 4: Signing the MOU**

Once both parties have submitted Form B and Form A on the DLD site, the system generates the Memorandum of Understanding (MOU), also known as Form F. This document outlines all agreed terms and conditions, including the specifics mentioned in the preliminary agreement. A standard 30-day period is initiated to close the deal, extendable if necessary for mortgage processing or mutual agreement.

### **Step 5: Preparing for Closing**

As you prepare to finalize the purchase, it's advisable to arrange payment through a manager's check for added security. This requires having a bank account in Dubai and an Emirates ID. If

you lack these, legal institutions can facilitate the creation of a manager's check for a fee, typically ranging from 1% to 2% of the total amount.

### **Step 6: Finalizing the Deal**

In the final Step we will arrange a meeting at the trustee's office where the buyer and the seller complete the transaction. At this point, the manager's check is handed over, the 4% DLD fee is paid, any necessary documents are signed. Once everything is completed, you will receive the title deed to your property via email within 30 minutes.

### **Step 7: Setting Up Your New Property**

After acquiring your new property, it's crucial to set up various utilities and services to ensure a smooth transition.

#### 1. Registering as a New Owner:

- Register yourself as the new owner through the building's designated app. This step is essential for gaining access to building facilities and ensuring your residency is officially recognized.

#### 2. DEWA:

- Visit the official DEWA website.
- Enter your DEWA premise number, fill out the necessary forms, submit required documents, and pay the fees and security deposit.
- Request the activation of your DEWA services.

#### 3. Wi-Fi:

- Contact Wi-Fi service providers like DU.
- Choose from various plans, such as a comprehensive plan costing around 480 AED per month, which includes unlimited Internet, TV channels, a telephone line, and subscriptions like Prime. Alternatively, there are more economical options starting at 199 AED per month for unlimited data.
- Upon selection, the service provider will set up your Wi-Fi on the same day.

#### 4. Gas:

- If your building uses gas-operated stoves, contact the designated gas provider.
- Schedule an appointment for installation, usually within a day. You'll need to pay an installation charge along with a security deposit.

- In buildings with electric stoves, the stove will function automatically once DEWA services are activated.

#### 5. A/C:

- Contact the A/C provider associated with your building through their website.
- Create an account, provide necessary information, upload documents, and the A/C service will be activated.
- If the building is chiller-free, the A/C will automatically operate once you register yourself as a new owner in the building's designated app.

### **Step 8: Post-Purchase Management**

Once the property purchase is complete, you have the option to either move in immediately or leverage our professional management services if you intend to rent it out. Our dedicated team can handle all aspects of property management, ensuring your investment is well-maintained and profitable. We offer this service at a highly competitive rate of just 12% of the gross rental income, as a special rate for clients who trusted us and worked exclusively with us to buy their property. This service includes tenant screening, rent collection, property maintenance, and handling any issues that may arise, giving you peace of mind and maximizing the return on your investment. Whether you are using the property for personal use or as an income-generating asset, our comprehensive management services ensure that your property is in expert hands.

### Estimated Expenses Involved in the Cash Buying Process

Particulars	Amount/ Percent of Amount
Price of the Property	Negotiated Price
DLD Fees (This fee is charged when a property is registered in the name of the new owner)	4% of the Property's Sale Value
Agent's Commission	2% of the Property's Sale Value
Trustee Charges	AED 4000 Plus AED 1000 for small fees here and there
Issuance of Manager's Cheque through a third party institution	1%-2% of the property's sale value depending on the institution
Wi-Fi Installation	AED 199-480/ month depending upon the plan
DEWA Activation	AED 2,000 Security Deposit and AED 130-330 Activation Fees
Gas Activation, if applicable	Depends on the provider but is under AED 1000
A/C Activation, if applicable	Depends on the provider, typically AED 1000

**#Tip: We recommend setting aside at least 7-10% of the property price to cover all additional costs associated with the purchase.**

## **Step-by-Step Process of Buying a Property in Dubai (Mortgage Buyer)**

### **Step 1: Getting Pre-Approved**

Before starting your property search, securing a mortgage pre-approval is essential. This process involves evaluating the best mortgage options, discussing them with you, collecting necessary documents, completing forms, and submitting them to the bank. Once pre-approved, you will have a clear budget, making the buying process smoother and more efficient.

### **Step 2: Finding the Right Property**

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### **Step 4: Demonstrating Serious Intent**

To demonstrate your commitment, you will need to provide a picture of a signed check for the agreed amount, although no funds are transferred at this stage. This step reassures the seller of your genuine interest.

### **Step 5: Signing the MOU**

Once both parties have submitted Form B and Form A on the DLD site, the system generates the Memorandum of Understanding (MOU), also known as Form F. This document outlines all agreed terms and conditions, including the specifics mentioned in the preliminary agreement. A standard 30-day period is initiated to close the deal, extendable if necessary for mortgage processing or mutual agreement.

## **Step 6: Valuation and Final Offer Letter**

After signing the MOU, the bank requires a property valuation to determine its market value. The valuation fee is paid, and a professional valuation team inspects the property to ensure it aligns with the mortgage criteria. If the valuation is approved, all necessary documents are submitted to the bank for the issuance of the Final Offer Letter (FOL). Once the FOL is approved, the mortgage is officially granted, and the disbursement process begins.

## **Step 7: Finalizing the Deal**

In the final step, we will arrange a meeting at the trustee's office where the buyer and seller complete the transaction. The bank disburses the loan amount via a manager's check, the 4% DLD fee is paid, and the broker's commission check is provided by the buyer. All necessary documents are signed, and once everything is completed, you will receive the title deed to your property via email within 30 minutes.

## **Step 8: Setting Up Your New Property**

After acquiring your new property, it's crucial to set up various utilities and services to ensure a smooth transition.

### 1. Registering as a New Owner:

- Register yourself as the new owner through the building's designated app. This step is essential for gaining access to building facilities and ensuring your residency is officially recognized.

### 2. DEWA:

- Visit the official DEWA website.
- Enter your DEWA premise number, fill out the necessary forms, submit required documents, and pay the fees and security deposit.
- Request the activation of your DEWA services.



### 3. Wi-Fi:

- a. Contact Wi-Fi service providers like DU.
- b. Choose from various plans, such as a comprehensive plan costing around 480 AED per month, which includes unlimited Internet, TV channels, a telephone line, and subscriptions like Prime. Alternatively, there are more economic options starting at 199 AED per month for unlimited data.
- c. Upon selection, the service provider will set up your Wi-Fi on the same day.

### 4. Gas:

- a. If your building uses gas-operated stoves, contact the designated gas provider.
- b. Schedule an appointment for installation, usually within a day. You'll need to pay an installation charge along with a security deposit
- c. In buildings with electric stoves, the stove will function automatically once DEWA services are activated.

### 5. A/C:

- a. Contact the A/C provider associated with your building through their website.
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## Estimated Expenses Involved in the Mortgage Buying Process

Particulars	Amount/ Percent of Amount
Price of the Property	20% of the property price for residents and 50% of the property price for non-residents
DLD Fees (This fee is charged when a property is registered in the name of the new owner)	4% of the Property's Value
Agent's Commission	2% of the Property's Value
Trustee Charges	AED 4500 Plus AED 1000 for small fees here and there
Mortgage Reg fee, Valuation fee, Bank Processing fee	0.25% of loan amount, AED 2600-3500, Depends on bank, respectively
Wi-Fi Installation	AED 199-480/ month depending upon the plan
DEWA Activation	AED 2,000 Security Deposit and AED 130-330 Activation Fees
Gas Activation, if applicable	Depends on the provider but is under AED 1000
A/C Activation, if applicable	Depends on the provider, typically AED 1000



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