TWO CONTINENTS
REAL ESTATE



THE DUBAI PROPERTY
Investor Guide

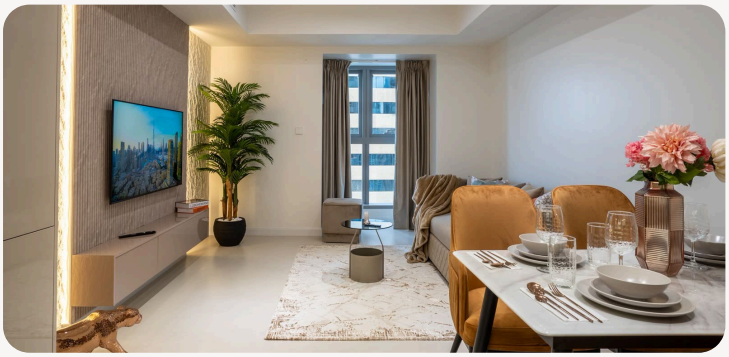
Every cost, the best ways to invest from abroad and the mistakes to avoid, explained simply before you invest.

EVERY COST | INVESTING FROM ABROAD | RESIDENCY | MISTAKES TO AVOID

WHAT YOU'LL *learn.*

This guide answers the questions investors ask us most often, in the order you'll meet them. Read it at your own pace, and when something applies to your case, your consultant can go through it with you.

- Why investors look at Dubai — 1
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This guide gives general information as of November 2026. It is not legal, tax or financial advice. Rules and fees in Dubai change, so always confirm the current figures for your case before you decide. Check your home country's tax rules as well.

01 | WHY INVESTORS *look at Dubai.*

People invest in Dubai for different reasons: rental income, a holiday home, a future home for the family or a residence visa. These are the facts behind those reasons.

0%	Freehold	10 years
personal tax on rental income in the UAE	full ownership for foreigners, with the title deed in your name	Golden Visa for property investors who qualify

Full ownership for foreigners

In the areas Dubai has marked as freehold, foreigners can buy and own property outright, with the title deed in their own name.

No tax on rental income

The UAE has no annual property tax and no personal tax on rental income. Your home country may still tax your income, so check its rules.

Protection for off-plan buyers

Payments for off-plan projects go into an escrow account for that project, supervised by the Dubai Land Department, and are released to the developer as construction progresses.

Residency options

Some property investments can qualify you and your family for a UAE residence visa, including the long-term Golden Visa. Chapter 7 explains how.

Demand from tenants and visitors

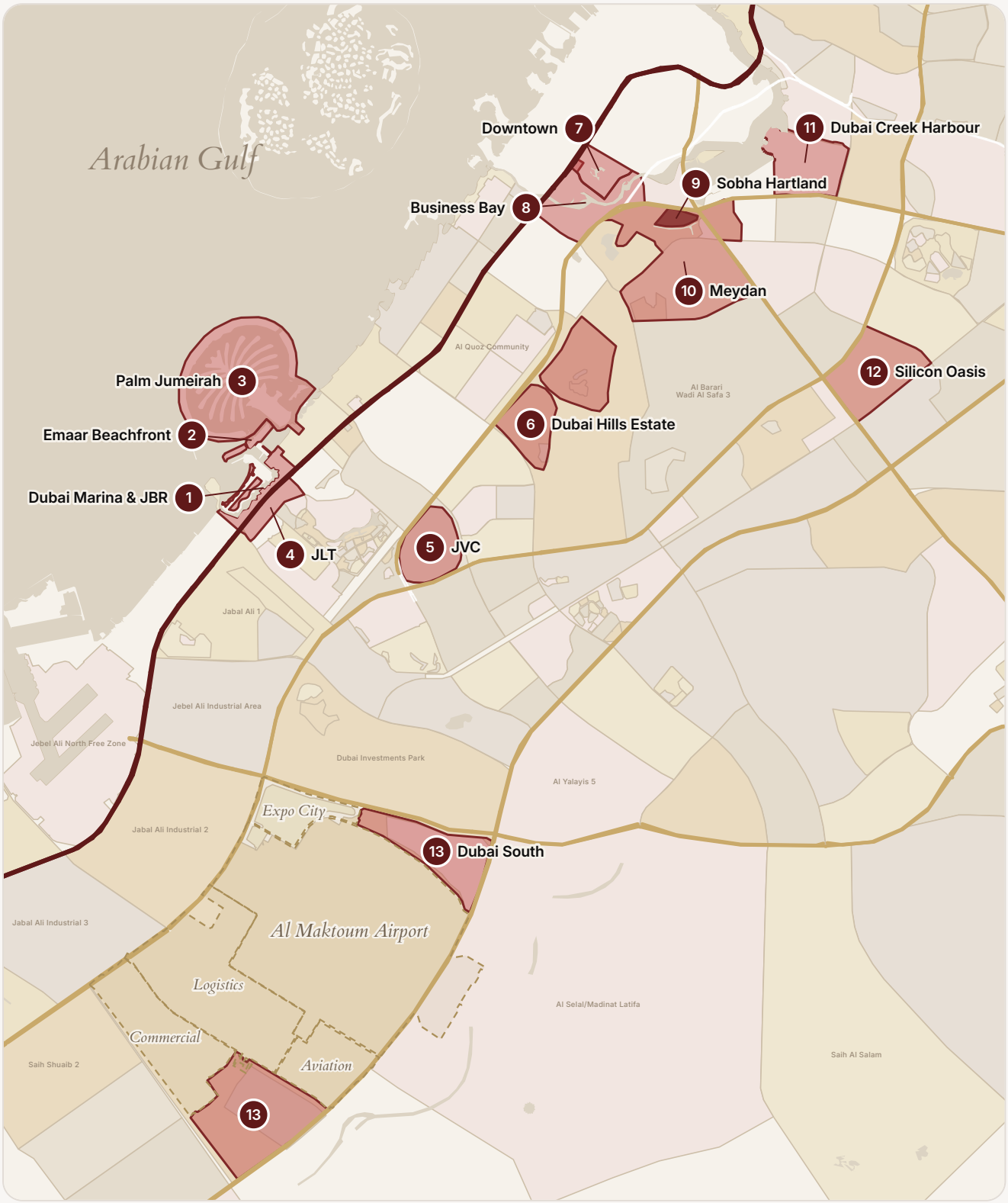
Dubai attracts people who come to live and work and many visitors every year, so homes can be rented long term or run as holiday homes with a permit.

A city to enjoy

Sun almost all year, beaches, safety and a city that never gets boring, which is why many investors also use their property for their own holidays.

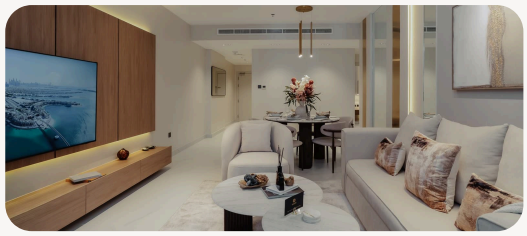
02 | WHERE FOREIGNERS *can buy.*

Foreign investors buy in freehold areas, and each one suits a different goal. The numbers on the map match the list on the next page.



Highlighted: the areas in this guide. Map data © OpenStreetMap contributors.





	AREA	OFTEN CHOSEN FOR
1	**Dubai Marina and JBR**	RENTAL · HOLIDAY HOME Waterfront living, strong demand from tenants and holiday guests.
2	**Emaar Beachfront**	HOLIDAY HOME · PREMIUM Beachfront apartments between Dubai Marina and Palm Jumeirah.
3	**Palm Jumeirah**	PREMIUM Premium apartments and villas by the sea.
4	**Jumeirah Lake Towers**	ENTRY PRICE Apartments near the Marina, often at a lower entry price.
5	**Jumeirah Village Circle**	ENTRY PRICE · RENTAL More affordable apartments with steady rental demand.
6	**Dubai Hills Estate**	FAMILY Family homes with parks and schools nearby.
7	**Downtown Dubai**	HOLIDAY HOME Homes near Burj Khalifa and Dubai Mall, popular with visitors.
8	**Business Bay**	RENTAL Apartments close to the centre, often for long-term rental.
9	**Sobha Hartland**	FAMILY · PREMIUM Apartments and villas by Sobha in Mohammed Bin Rashid City, close to Downtown.
10	**Meydan**	FAMILY · RENTAL Homes around the Meydan racecourse, a short drive from Downtown.
11	**Dubai Creek Harbour**	RENTAL · FAMILY A waterfront community by Emaar on Dubai Creek, next to the Ras Al Khor wildlife sanctuary.
12	**Dubai Silicon Oasis**	ENTRY PRICE · RENTAL More affordable apartments next to Dubai Academic City, popular with long-term tenants.
13	**Dubai South**	ENTRY PRICE Close to Al Maktoum International Airport and Expo City, at a lower entry price.

The right area depends on your budget and your goal. Prices and rents change from building to building, so we always compare a property with recent official sales and rents around it.

03 | EVERY COST *on top of the price.*

The price of the property is only part of what you pay. Before you commit, ask for a written cost sheet with every item below that applies to you.

ONCE, WHEN YOU BUY

Dubai Land Department fee *4%*
The registration fee for transferring the property into your name. On off-plan, it is paid when the purchase is registered with the developer.

Registration and trustee fees
Fixed fees for the title deed and the registration trustee office that handles the transfer.

Agency fee
Usual on ready properties and agreed in writing. On off-plan bought from the developer, the buyer usually pays none.

Mortgage costs
If you finance: a mortgage registration fee, a bank arrangement fee and a valuation fee.

WHILE YOU OWN IT

Service charges
A yearly fee for the building's maintenance and common areas, based on the size of the property. It differs a lot from one building to another.

Utilities and cooling
Electricity, water and, in some buildings, district cooling, usually paid by the tenant when the property is rented.

Furnishing
Needed for holiday homes and furnished rentals.

Management
A fee if a company manages the rental or the holiday home for you.

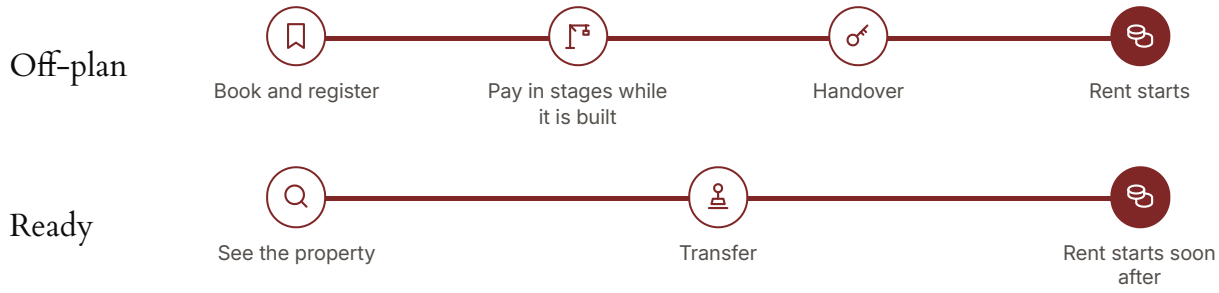
COMPARE PROPERTIES ON WHAT YOU KEEP

Rent — what the tenant or guests pay
− *Service charges* — yearly, per building
− *Management* — if someone runs it for you
= *Net rent* — what you actually keep



04 | OFF-PLAN OR *ready property?*

There is no single right answer. The choice depends on when you want rental income, how you want to pay and how much time you have.

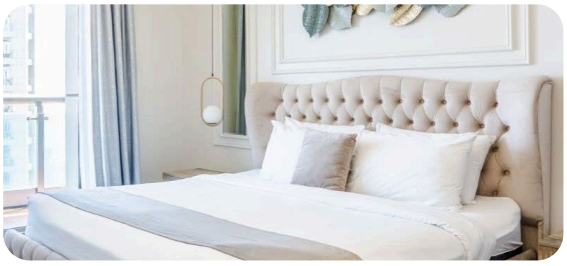




Off-plan

You buy from the developer before or during construction.

- You pay in stages, through a payment plan.
- Your payments go into the project's escrow account.
- New building, often with a developer warranty.
- No rent until handover, and handover dates can move.



Ready

You buy a finished property, new or from its current owner.

- You can rent it out soon after the transfer.
- You see exactly what you buy.
- Usually paid in full at transfer, or with a mortgage.
- An agency fee is usual on a resale.

How to choose: if you want rent quickly, look at ready properties. If you prefer to pay over time and can wait for handover, off-plan from a developer with a good delivery record can fit you better. Your consultant can show you both side by side, with the numbers for each.

05 | HOW PAYMENT *plans work.*

Off-plan projects are usually paid in stages instead of all at once. Every developer sets its own plan, so read the schedule in the contract carefully.

BOOKING | DURING CONSTRUCTION | AT HANDOVER | AFTER HANDOVER

Booking payment

A first payment reserves the unit, together with the Dubai Land Department registration fee.

During construction

Payments on set dates or when construction reaches set stages.

At handover

The remaining balance is paid when the property is finished and handed over to you.

After handover

Some developers let you pay part of the price after handover, while the property can already earn rent.

WHERE YOUR MONEY GOES

You
pay by the schedule in your contract

→

Project escrow account
never a personal account

→

Developer
receives money as construction progresses

SUPERVISED BY THE DUBAI LAND DEPARTMENT

What to check: the dates, what happens if you pay late, what happens if handover is delayed, and whether you can resell before handover.

06 | HOW TO INVEST FROM ABROAD, *step by step.*

You can invest in Dubai without flying there. This is how the process usually goes.

1 Define your goal and budget

Rental income, a holiday home, residency or growth, and how much you want to invest in total, costs included.

2 Shortlist and check

Your consultant shows you the options that fit, with official recent sales and rents, the developer's record and a full cost sheet.

3 See the property remotely

Live video tours of the property, the building and the area.

4 Reserve

A reservation form and a booking payment hold the unit for you.

5 Sign the contract

Off-plan contracts can usually be signed online. For a ready property, you can come to Dubai for the transfer or give a power of attorney to someone you trust.

6 Register and pay

The purchase is registered with the Dubai Land Department and you pay according to the contract.

7 Get the title deed and start earning

After the transfer or handover, the property is furnished if needed and rented out long term or as a holiday home.



Our office in The Torch, Dubai Marina.

A power of attorney signed abroad usually needs to be notarised and legalised for use in the UAE. Ask for the exact steps for your country before you sign it.



07 | RESIDENCY *through property.*

Owning property in Dubai can open the way to a UAE residence visa for you and, in many cases, your family.

The Golden Visa

A long-term residence visa, renewable. Property investors can apply when the property they own is worth at least AED 2 million. Several properties can usually be combined, and off-plan properties from approved developers can also qualify.

10
YEARS, RENEWABLE

AED 2M
PROPERTY VALUE OR MORE

Other options

Smaller property investments may qualify for a shorter residence visa. The conditions are set by the UAE authorities and change from time to time.



What residency gives you

- The right to live in the UAE, with the option to sponsor your family.
- Access to local banking and, in many cases, better mortgage options.
- Life in a country with no personal income tax. Whether you stop paying tax at home depends on your home country's rules.

Visa rules and thresholds change. Your consultant checks the current conditions for your case before you invest.

08 | MISTAKES *to avoid.*

Most bad investments in Dubai come from a few avoidable mistakes.

Buying because of an ad or a video

Every project looks good in a video. Compare it with official sales and rents in the same area first.

Looking only at the price

Service charges, fees and management decide how much rent you actually keep.

Not checking the developer

Look at the projects the developer has already delivered, and on time.

Paying into the wrong account

Pay only into the project's escrow account or the official accounts in your contract.

Signing without reading the payment plan

Check the dates, late payment rules and what happens if handover is delayed.

Planning a holiday home without the rules

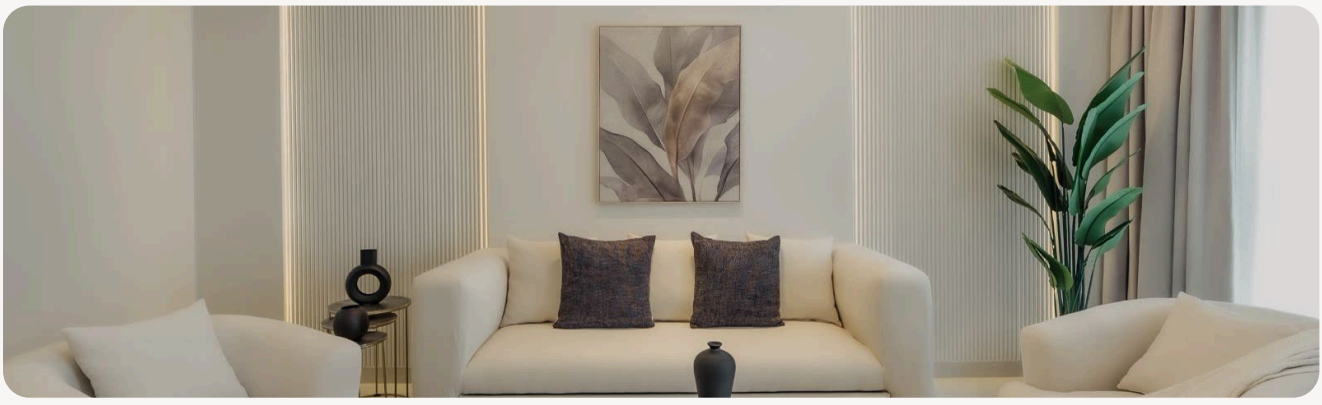
Holiday homes need a permit from Dubai's Department of Economy and Tourism, and some buildings don't allow them.

Forgetting the exit

Think from the start about who will buy or rent the property from you later.

Deciding alone, in a hurry

A good opportunity still looks good after you've checked the numbers with someone you trust.



09 | QUESTIONS TO ASK *before you sign.*

Take this list to every property you consider. A good consultant answers all of it in writing.

Price and rent

- [ ] What did similar properties in this building or area sell for recently, according to official records?
- [ ] What do similar properties rent for, long term and as holiday homes?
- [ ] What net rent can I expect after all costs?

Costs

- [ ] What are the yearly service charges, and what do they cover?
- [ ] What is the full list of costs on top of the price?
- [ ] Who will manage the property, and how much does that cost?

Developer and payments

- [ ] Which projects has this developer delivered, and were they on time?
- [ ] Which escrow account do my payments go into?
- [ ] What is the payment plan, and what happens if I pay late or handover is delayed?

After you buy

- [ ] Can I resell before handover, and on what conditions?
- [ ] Does this property qualify me for a residence visa?
- [ ] Does the building allow holiday homes?



Send these questions to your consultant on WhatsApp before a call, so the answers are ready in writing.

10 | YOUR NEXT STEP, *with a team you can trust.*

Two Continents Real Estate has been in the Dubai market for over 12 years. Our consultants help you choose, check and buy, and our in-house teams furnish, rent out and look after your property.



RECOGNISED BY DUBAI'S LEADING DEVELOPERS



Sobha Top Performing Channel Partner
H1 2026



Binghatti Top Performing Channel Partner
H1 2026



Sobha Top Performing Channel Partner
Q1 2026



Sobha Top Performing Channel Partner
2025



Sobha Top Performing Channel Partner
H1 2025

Talk to your consultant

Message your consultant on WhatsApp with your budget and your goal. You'll get options that fit you, with the official numbers next to each one, in your language and with no pressure.

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