Buying Off-Plan Property in Dubai

A simple guide for international buyers

Prepared by Realti · October 2026

Overview

Buying off-plan means purchasing a property before it is finished, directly from the developer, usually on a staged payment plan. In Dubai the process is standardised, government-registered and heavily regulated. This guide explains each step in plain English, and shows how your money is protected along the way.

The process in three words: simple, streamlined, secure.

- **Simple:** one standard contract, one payment schedule, one official register.
- **Streamlined:** most of the process can be completed remotely, with no need to be in Dubai.
- **Secure:** your payments go into a regulated, project-specific escrow account, not to the developer's general funds.

Who Looks After You

Body	What it does for you
Dubai Land Department (DLD)	The official land registry. Records your purchase and issues your title deed.

Body	What it does for you
RERA (Real Estate Regulatory Agency)	The regulator, part of the DLD. Approves projects, licenses developers and oversees escrow accounts.
Escrow bank	An approved bank that holds your payments and releases them to the developer only as building work is certified.
Realti	Your independent adviser. We introduce you to vetted projects, coordinate the checks and guide you through each step.

The Buying Process: Step by Step

Step 1: Choose your property

We agree your goals (rental income, long-term growth or personal use), budget and preferred areas, then shortlist suitable projects and developers.

Step 2: Check the project

Before any money moves, we confirm three things:

- The project is registered with RERA and has a registration number.
- The developer is licensed to sell units in that project.
- The project has an approved escrow account, and we have the account details from the managing bank.

Step 3: Reserve your unit

You sign a short reservation form and pay a booking deposit. This takes the unit off the market while contracts are prepared. The deposit is paid into the project's escrow account.

Step 4: Sign the Sale and Purchase Agreement (SPA)

The SPA is the main contract. It sets out the price, payment plan, expected completion date and your rights if there is a delay. Review it carefully, ideally with a lawyer, before signing. Signing can usually be done electronically.

Step 5: Registration on Oqood

Your purchase is registered with the Dubai Land Department on its off-plan register, called **Oqood**. This is the official record that you are the buyer of that unit, and it gives your purchase legal protection while the building is under construction.

Step 6: Pay on schedule

You pay in instalments according to the payment plan in your SPA. Every instalment goes to the project's escrow account, never to a personal or general company account. Keep the receipt for each payment.

Step 7: Track construction

RERA-certified progress is recorded against the project, so you can see how the build is moving without travelling to site. We keep you updated throughout.

Step 8: Handover and title deed

When the building is complete and inspected, you make the final payment, take handover and the property is transferred into your name by the DLD. You then receive your title deed.

How Your Money Is Protected

Dubai's off-plan protections are built around escrow, introduced under Dubai Law No. 8 of 2007 and supervised by the Dubai Land Department and RERA.

- **Ring-fenced funds.** Every project has its own escrow account at an approved bank. Buyer payments can only be used for that project.
- **Released by milestone.** The developer cannot simply withdraw your money. Funds are released only as RERA-certified construction stages are completed.
- **Independent verification.** Progress is inspected and certified before each release.
- **Retention after completion.** A portion of the project funds (typically 5%) is generally held back for a year after completion to cover defects.
- **Cancelled projects.** If a project is cancelled, the money held in escrow is returned to buyers through the regulator's process.

Please note: escrow protects the money you pay. It does not guarantee a completion date. That is why we check the developer's track record as well as the paperwork.

Worked Example: A New Transaction

This example is illustrative. Figures are simplified to show how the process works. Every project has its own payment plan.

The buyer: An overseas investor purchasing a one-bedroom apartment for **AED 2,000,000** in a RERA-registered new development. Payment plan: 20% on signing, 40% during construction, 40% on handover.

Stage	What happens	Where the money goes	Amount (AED)
1. Checks	Realti verifies the RERA registration, developer licence and escrow account details	No payment	n/a
2. Reservation	Reservation form signed, booking deposit paid (counts towards the first instalment)	Project escrow account	50,000
3. SPA signed	Contract signed electronically. Balance of the 20% paid	Project escrow account	350,000
4. Oqood	Purchase registered with the DLD. 4% registration fee and small admin fees paid	Dubai Land Department	80,000 plus fees
5. Construction	Instalments paid on the dates in the SPA (40% in total)	Project escrow account	800,000
6. Handover	Final 40% paid, property inspected and handed over	Project escrow account	800,000
7. Title deed	Ownership recorded in the buyer's name	n/a	n/a

What the buyer sees: a clear schedule from day one, a receipt for every payment, an official Oqood record, and a project account that cannot be spent on anything except building their development.

What happens to the money: the AED 2,000,000 paid for the property sits in the project's escrow account at an approved bank. The developer draws on it in stages, only after an independent certification that the corresponding construction work has been completed.

Costs to Budget For

Cost	Typical amount
Dubai Land Department registration fee	4% of the property price (some developers offer to share or waive this)
Oqood and administration fees	Small fixed fees, a few thousand dirhams at most
Registration trustee fee	Around AED 4,000 to 4,200 plus 5% VAT
Ongoing service charges	Payable once the building is complete

Fees change from time to time, so we confirm the current figures for your specific project before you commit.

Your Pre-Purchase Checklist

- The project is registered with RERA.
- The developer is licensed and has a delivery track record.
- An approved escrow account exists and its details are confirmed with the bank.
- All payments go to that escrow account only.
- You understand the payment plan, completion date and delay terms in the SPA.
- You understand the rules on reselling (assignment) before handover.
- You have kept every receipt.

How Realti Helps

We act as your independent intermediary. We shortlist suitable projects, run the checks above, coordinate with developers, legal advisers and banks, and keep you informed at each stage. We can also advise on tax considerations and relocation if you are moving to Dubai.

To discuss your plans, get in touch with Realti.

This guide is general information only and is not legal, tax or financial advice. Fees and regulations can change, so please confirm current details with the Dubai Land Department and your own advisers before making a purchase.