

BUYER READING

Your first Dubai purchase

The sequence from shortlist
to ownership.



Downtown Dubai - area photograph

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Prepared 5 October 2026



Downtown Dubai · area photograph

Start with the life you want and the money you can comfortably commit. Then compare homes against that, not just against each other.

Where the decision becomes practical

A home for a daily school run is a different search from a part-time base or a long-term investment. Write down who will use it, how long you expect to keep it, the journeys you make each week and what would make waiting a better choice.

Read the full guide and bring the exact home, funding dates and ownership brief to the discussion.

The purchase price and the cash you need are different totals

Cash line	When it matters	Evidence to use
Equity or full purchase price	Deposit, instalments and transfer	Contract and written lender terms, where financed
Registration and transaction costs	Reservation through transfer	Live authority fees and the contract's payer allocation
Fit-out, furnishing and moving	Before occupation or letting	Actual scope and dated supplier estimates
Ownership reserve	After completion	Building charges, maintenance and a period without rent

Keep each payment date beside the amount. A mortgage does not automatically finance every transaction or operating cost.

The investment reading

Before reservation, bring together the home brief, cash schedule, title or project evidence and contract. Plan who receives the keys, connects services and prepares the first year. The useful outcome is a purchase you can fund and operate, or a clear decision to wait.

Continue reading

[Model buying costs](#)

[Read: title deed](#)

[Compare areas](#)

Sources and period

[Dubai Land Department: Property Sale Registration](#) — checked 5 October 2026