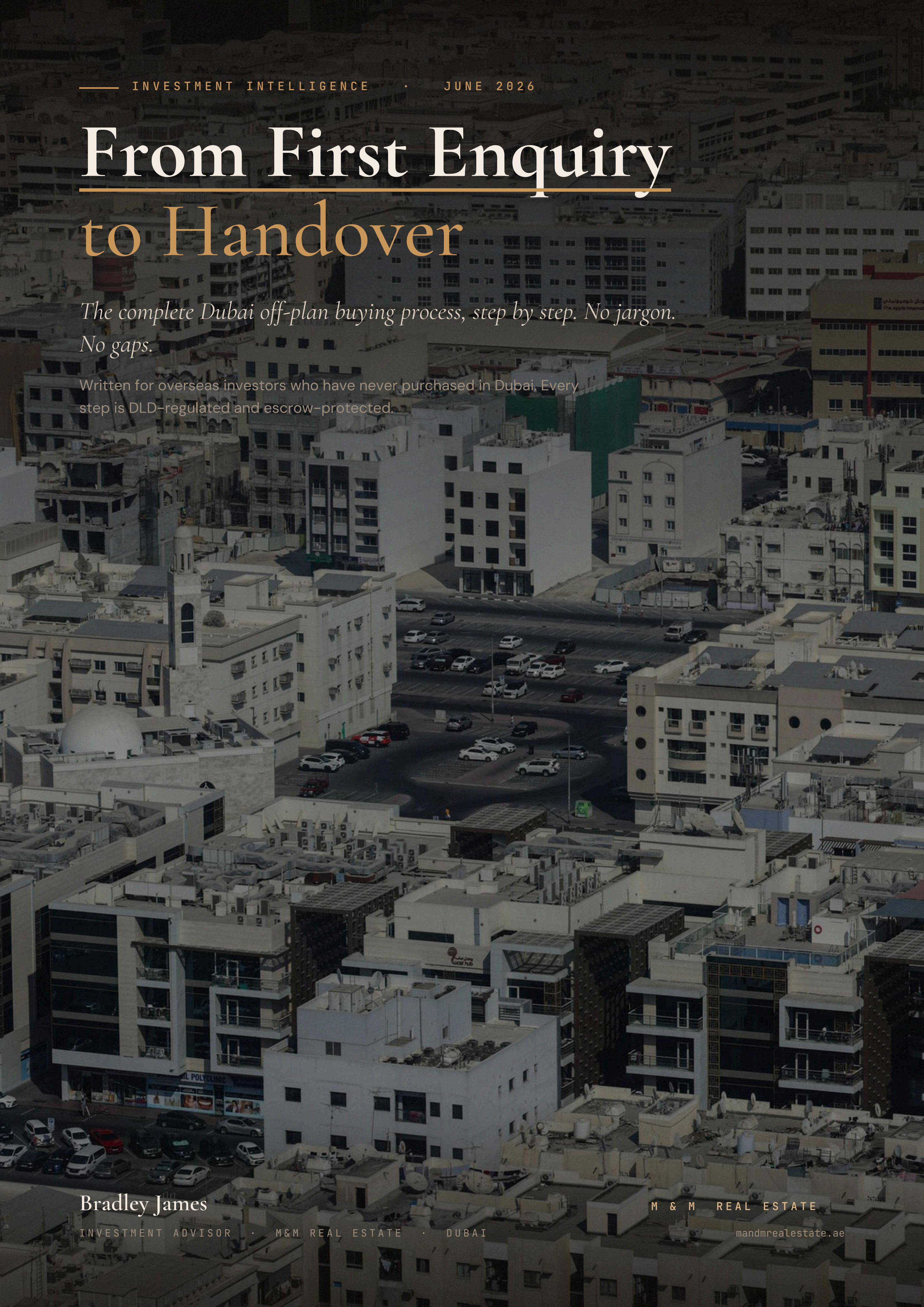

INVESTMENT INTELLIGENCE · JUNE 2026

From First Enquiry to Handover

The complete Dubai off-plan buying process, step by step. No jargon. No gaps.

Written for overseas investors who have never purchased in Dubai. Every step is DLD-regulated and escrow-protected.

Bradley James

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THE REALITY OF THE PROCESS

Why the Process Feels Complex, and Why It Is Not

COMMON ASSUMPTION

Dubai property purchasing is opaque, risky and difficult for overseas buyers to navigate without being on the ground.

THE REALITY

Every step is DLD-regulated, escrow-protected and digitally transparent. The entire purchase can be completed remotely.

The 10-step process covers every stage from initial conversation to title deed. No step is optional or ambiguous. The risks are concentrated in two decisions: developer selection and SPA review. Everything else is process, and all off-plan payments are held in milestone-gated DLD escrow from the day the SPA is signed.

> *The process is not the risk. Developer selection is the risk. Once you have the right developer, everything else is paperwork.*
>
> BRADLEY JAMES

STEPS 1 TO 5

From First Contact to DLD Registration

01 Initial enquiry & market overview

The first conversation is about objectives, not units. A structured advisor establishes your goal, budget and timeline before showing a single property.

02 Developer & project selection

Tier-1 developers (Emaar, Sobha, Aldar, Meraas, Nakheel, Select Group) have DLD-verified track records. Confirm escrow registration, DLD approval and handover history.

03 Unit reservation

An AED 10,000–50,000 deposit secures the unit while the SPA is prepared, typically refundable within 7 days. The unit is removed from availability immediately.

04 SPA signing

The binding contract. You have 14 days to review. Verify the handover date and grace period, cancellation provisions, service-charge cap and who pays DLD fees.

05 DLD registration & Oqood

The 4% DLD fee is paid here. The Oqood certificate, your temporary title during construction, is issued within 5–10 business days.

STEPS 6 TO 10

From Construction Payments to Title Deed

06

Construction instalment payments

Linked to construction milestones, not dates. Funds sit in DLD-regulated escrow; the developer is paid only when a DLD-appointed consultant verifies each milestone.

07

Construction period

Most Tier-1 developers give monthly progress updates via an investor portal. Average mid-rise build: 24-48 months from SPA signing.

08

Handover notice

Issued 30-90 days before the unit is ready, triggering the final payment and your inspection. Engage a property manager now if you intend to lease.

09

Snagging inspection

An independent snagging service (AED 1,500-3,000) documents every defect before you accept. Developers must rectify within 12 months under UAE law.

10

Title deed issuance

On final payment and acceptance, the DLD issues the permanent title deed in your name (7-14 business days). You now hold registered freehold property.

VERIFY EVERY FIGURE

Sources & References

Every figure is drawn from the sources below. Links are live: tap any URL to open the original.

01 **Buying and financing a property in Dubai: process for foreign buyers** — UAE GOVERNMENT (U.AE)
https://u.ae/en/information-and-services/housing/buying-and-financing-a-property

02 **Dubai Land Department: registration, Oqood and the 4% transfer fee** — DUBAI LAND DEPARTMENT (OFFICIAL)
https://dubailand.gov.ae/en/

03 **RERA off-plan escrow accounts and project regulation** — DLD / RERA (OFFICIAL)
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04 **UAE law: 10-year structural and 1-year non-structural defects liability** — UAE GOVERNMENT (U.AE)
https://u.ae/en/information-and-services/housing

WORK WITH BRADLEY JAMES

The Process Is Simple With the Right Advisor.

The risks are concentrated in developer selection and SPA review. Everything else is process. Overseas investors with a competent advisor routinely complete purchases without visiting Dubai once, the DLD framework makes remote investment safe.

What I do in a private market overview is apply the process to your specific numbers, structure and timeline. Zero pressure.

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