Section 2 of the guide: Buying property in Dubai from the UK: what it costs, how to move the money, and what HMRC expects

Moving the money from a UK bank

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For a large payment, most buyers use a bank transfer. When I bought my own flat off-plan, a bank transfer was the route that worked for large amounts.

Before a large transfer, your bank will probably ask where the money comes from and what it is for. Ask your bank early which documents it wants. In my experience, these are worth having ready:

- The proforma invoice or the sales offer from the developer.
- The reservation form for the unit.
- The developer's trade licence.
- Evidence of where the money comes from, such as savings statements or a completion statement from a sale.

Three things that save time:

- **Check the account.** On an off-plan purchase, payments go into the project's escrow account. Before every transfer, check that the bank and account number match what the Dubai Land Department's official app, Dubai REST, shows.
- **Write the unit number** in the payment reference, and keep the SWIFT confirmation from your bank.
- **Ask for the full address.** Dubai does not use postcodes, and a missing beneficiary address can stop a transfer. Get the developer's address exactly as it should appear on the payment.

More detail is in the guide to transferring money to Dubai.

The full guide on the site: u810properties.com/en-guide-buying-from-uk

Buying in Dubai from the UK?

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This guide explains what to check. It is not tax, legal or financial advice. UK tax rules change, so check your own position with a UK accountant before you buy.