Section 1 of the guide: Dubai, Abu Dhabi and Ras Al Khaimah: what changes when you buy in a different emirate

The differences at a glance

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	Dubai	Abu Dhabi	Ras Al Khaimah
Registration authority	Dubai Land Department (DLD), with the Real Estate Regulatory Agency (RERA) as the regulator	Abu Dhabi Real Estate Centre (ADREC). On Al Reem and Al Maryah islands, registration is with the Abu Dhabi Global Market (ADGM)	The Lands and Properties Sector of Ras Al Khaimah Municipality, with RERA Ras Al Khaimah as the regulator
Where foreigners can buy full ownership	In designated areas, for example Downtown, Dubai Marina and Palm Jumeirah	In "investment zones", for example Saadiyat, Yas and Reem islands	In designated areas, for example Al Hamra, Al Marjan Island and Mina Al Arab
Registration fee on a sale	4% in total: by law 2% each side, in practice the buyer usually pays it all	Usually 2% in total, split between buyer and seller unless agreed otherwise. Under the official decision the fee is between 1% and 4%	4% in total: 2% buyer and 2% seller, per the municipality
Off-plan projects	An escrow account for each project, and initial registration of the purchase (Law No. 8 of 2007)	An escrow account for each project, and initial registration of the purchase (Law No. 3 of 2015)	An escrow account for each project, under Ras Al Khaimah law, supervised by RERA Ras Al Khaimah
Golden Visa through property	At least AED 2 million	At least AED 2 million. Off-plan property qualifies only once AED 2 million has been paid to the developer. Mortgaged property qualifies only with a mortgage from a UAE national bank and AED 2 million in equity	At least AED 2 million

	Dubai	Abu Dhabi	Ras Al Khaimah
Two-year visa through property	You apply through the Dubai Land Department, and a sole owner has no minimum value (see the visa comparison)	You apply through the Federal Authority for Identity, Citizenship, Customs and Port Security (ICP). You need a completed property that you own outright, and a monthly income of at least AED 10,000 or proof of financial means	I did not find an official source, so check with the local authority
Mortgage registration	0.25% of the loan amount	Usually 0.1% of the loan amount, plus AED 1,050 at the trustee office	0.1% of the loan amount, according to the municipality

The full guide on the site: u810properties.com/en-guide-emirates

Considering property outside Dubai?

Tell me about the project, and we'll check together what the rules are in its emirate.

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This is general information, correct as of the update date. Fees and conditions can change, so check them with the emirate's authority before you start. It is not legal advice.