Dubai, Abu Dhabi and Ras Al Khaimah: what changes when you buy in a different emirate

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Most of what is on this site applies to Dubai. If you are considering property in Abu Dhabi or Ras Al Khaimah, keep in mind that each emirate is a separate market, with its own authority, fees and laws. Here is how the three compare, according to the authorities themselves.

In short

- Each emirate is a separate market, with its own registration authority, its own fees and its own laws for off-plan projects.
- In all three, foreigners can buy with full ownership, but only in designated areas.
- The Golden Visa threshold is the same everywhere: a property worth at least AED 2 million. Abu Dhabi has stricter conditions for off-plan and mortgaged property.

In this guide

01 The differences at a glance

02 Registration: who registers the property in your name

03 Where foreigners can buy

04 What registration costs

05 Off-plan projects

06 Residency through property

07 What is the same in every emirate

08 From my own experience

01 The differences at a glance

	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
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

02 Registration: who registers the property in your name

- **Dubai:** the Dubai Land Department registers the property, and RERA supervises developers and escrow accounts. You can check a project's status yourself in the Dubai REST app (see "How to check a project" on the home page).
- **Abu Dhabi:** the Abu Dhabi Real Estate Centre registers most property in the emirate. On Reem and Maryah islands, which fall within the ADGM financial centre, ADGM's laws apply.
- **Ras Al Khaimah:** registration is done at the municipality, in the Lands and Properties Sector, and RERA Ras Al Khaimah supervises off-plan projects.

03 Where foreigners can buy

In all three emirates a foreigner can get full ownership, with a Title Deed in their name, but only in designated areas. Outside those areas, a foreigner cannot get full ownership, so the first thing to check in a project outside Dubai is whether it is in an area open to foreigners.

04 What registration costs

The biggest difference in money is the registration fee. In Dubai you pay 4% of the price, and the buyer usually pays all of it. In Abu Dhabi the fee is usually 2% in total. In Ras Al Khaimah it is 4% in total: the buyer pays 2% and the seller pays 2%, according to the municipality. In every case, who actually pays is set in the agreement, so check this before you sign (see the guide to costs).

05 Off-plan projects

All three emirates have a law requiring a separate escrow account for each off-plan project. Buyers' money goes into the account, and the developer draws from it as construction progresses. In Dubai and Abu Dhabi the purchase is also recorded in an initial register before the building is finished. The laws, authorities and ways to check differ in each emirate, so don't assume that what is true in Dubai is also true for a project in another emirate.

06 Residency through property

Golden Visa. The threshold is the same in every emirate: one or more properties worth at least AED 2 million. According to the Abu Dhabi Residents Office, Abu Dhabi adds two conditions:

- **Off-plan property:** it qualifies only once at least AED 2 million has been paid to the developer.
- **Mortgaged property:** it qualifies only if the mortgage is from a UAE national bank, and your equity in the property must be at least AED 2 million. For example, on a property worth AED 5 million the mortgage cannot exceed AED 3 million.

The Abu Dhabi page lists a spouse and children as the family members you can add.

Two-year visa. In Dubai you apply through the Dubai Land Department, and a sole owner has no minimum value (see two-year visa or Golden Visa). In Abu Dhabi you apply through ICP, and the conditions are different: the property must be completed, habitable and wholly owned by the applicant, and the applicant needs a monthly income of at least AED 10,000, or proof of financial means for the whole period of residence. Health insurance is also required. For Ras Al Khaimah I did not find an official source, so check with the local authority.

07 What is the same in every emirate

- **The visa threshold:** a property worth at least AED 2 million, in any emirate, can get you a ten-year Golden Visa (see the Golden Visa guide). Abu Dhabi's extra conditions are listed above.
- **Six months abroad:** the general rule is federal: staying outside the UAE for more than 180 days in a row cancels a residence visa, in every emirate. There is an exception for investors holding a valid residence visa, but it is unclear whether it covers the two-year property visa, so check with the residency authority of the emirate. The Golden Visa is exempt from this rule.
- **Mortgage:** the financing caps are set by the Central Bank of the UAE, so they are the same in every emirate (see the mortgage guide). What changes is the mortgage registration fee, as in the table.
- **Bank account:** the same banks operate across the country, under the Central Bank, and I found no different rules between the emirates (see the bank account guide).
- **Driving licence:** there is a federal list of countries whose licences can be exchanged without tests. The exchange is done by the authority of the emirate that issued your residency: the RTA in Dubai, Abu Dhabi Police or Ras Al Khaimah Police (see the driving licence guide).
- **Reporting in your country of residence:** owning property in any emirate does not change your reporting obligations in your country of residence (see the FAQ on reporting).

08 From my own experience

I bought in Dubai, and I also work with a project in Ras Al Khaimah, Arthouse on Al Marjan Island. In Dubai you can check almost everything yourself in the official app. In Ras Al Khaimah I found no similar tool, which is why the Arthouse page says explicitly what has not been verified yet.

If you are considering Ras Al Khaimah, prices, rents and risks are in the Al Marjan Island guide.

Frequently asked questions

Where is it cheapest to register a property?

The registration fee in Abu Dhabi is usually 2% in total, compared with 4% in Dubai and Ras Al Khaimah. But the total cost also depends on the price, fees and service charges, so compare the full cost.

Can I get a Golden Visa with a property in Abu Dhabi or Ras Al Khaimah?

Yes. A property worth at least AED 2 million, in any emirate, can qualify. Abu Dhabi has extra conditions: for off-plan property, AED 2 million must already have been paid to the developer, and for mortgaged property you need a mortgage from a UAE national bank and AED 2 million in equity.

Can I buy anywhere in Abu Dhabi?

No. Foreigners can buy with full ownership only in the designated "investment zones".

Sources

- Dubai, 4% fee: DLD, Property sale registration and The National. Areas for foreigners: The National. Escrow and initial registration: Law No. 8 of 2007, and DLD.
- Abu Dhabi, authority and fee (between 1% and 4%, split between the parties): ADREC, Registration. 2% in practice: Khaleej Times and Oplus Realty. Investment zones and ADGM: The National and Khaleej Times. Escrow and initial registration (Law No. 3 of 2015): ADREC, CMS and King & Spalding.
- Ras Al Khaimah, 2% on each party: RAK Municipality, Real Estate Sale Contract and Will & Rich. Areas for foreigners: RAK Municipality, FAQ on the sale contract, which list freehold areas including Al Marjan Island, and Al Tamimi. Escrow and RERA under Ras Al Khaimah law: Gulf News and Trowers & Hamlins.
- Golden Visa in every emirate: ICP, Golden Residency and The National. Abu Dhabi's conditions: Abu Dhabi Residents Office, Visa for real estate investors (one official source).
- Two-year visa in Abu Dhabi: ICP, services manual and Abu Dhabi Residents Office, Real estate owner visa.
- Mortgage registration: Dubai, the mortgage guide on this site. Abu Dhabi, 0.1%: Property Finder and Bayut, and AED 1,050: ADREC, Trustee details. Ras Al Khaimah, 0.1%: RAK Municipality, ZL26.
- Six months abroad: u.ae and ICP (checked 18.11.2026). Driving licence and bank account: the guides on this site and their sources.

Considering property outside Dubai?

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

Send a WhatsApp message →

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.