Handover day in Dubai: what to check before you take the keys, and what the developer is responsible for after handover

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On handover day in Dubai, the most important thing is to keep the right order: first you inspect the apartment and get a list of defects, then you make the final payment and connect electricity and water, and only at the end do you sign the handover form and get the keys. You are not on your own after handover either: under Dubai law, the developer is responsible for defects in the apartment's systems for one year from handover, and for defects in the building's structure for ten years. In this guide I have put together all the stages, from the developer's notice to the Title Deed.

In short

- Do not sign the handover form before a defects inspection (snagging), and before you have a written list from the developer of what it will fix.
- Before you get the keys, you usually make the final payment, pay service charges in advance and pay a deposit for electricity and water. If you need a mortgage for the final payment, start months ahead.
- Under Article 40 of Law No. 6 of 2019, the developer is responsible for one year for defects in the systems (electrical, plumbing, drainage) and for ten years for structural defects. A clause in the contract that shortens these periods is void.

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01 The stages, in order

Stage	What happens	What to check
1. Notice from the developer	The developer announces that the building is complete and the apartment is ready for handover, and sends a statement of account	How much is left to pay, and what else the developer is asking for
2. Defects inspection	You go through the apartment, on your own or with a snagging company	Every defect is recorded and photographed
3. Repairs	The developer fixes what was recorded	That the repairs were done before you sign
4. Payments	The final payment, service charges, a deposit for electricity and water	That the amounts match the contract and the statement of account
5. Electricity, water and cooling	You open an account with DEWA, and sometimes also with a district cooling company	That the accounts are in your name
6. Signing and keys	You sign the handover form and receive the keys and access cards	That no defect is left open without a written commitment
7. Title Deed	The registration moves from Oqood to a Title Deed	That the Title Deed has been issued in your name

02 1. The developer's notice and the final payment

When construction is finished, the developer receives a completion certificate from the authorities and sends you a notice that the apartment is ready, together with a statement of account (SOA). The statement shows how much you have already paid and how much is left to pay on handover. Compare it with the contract and with your receipts.

In many payment plans, the larger part is paid on handover. If you need a mortgage for this payment, start checking with the bank two to three months before handover (see the guide to a mortgage for the handover payment). And if there is no financing and no time, another option is selling the property before handover.

> Considering a mortgage for the final payment? In the mortgage calculator you enter the property price and your income, and see the most a bank can lend.

03 2. The defects inspection (snagging)

This is the most important stage of handover day. Go through the whole apartment before you sign the handover form: walls, flooring, doors and windows, electrics, plumbing and air conditioning. Every defect is recorded and photographed, and the list is sent to the developer. The developer fixes them, and only then do you move on.

It is worth bringing in a professional snagging company. In the guide 6 mistakes investors make I told the story of an investor I guided who almost paid and connected the electricity before anyone had inspected the apartment. We stopped, brought in a snagging company, and the developer fixed the defects at its own expense.

What to keep: the list of defects, the dated photos, and the developer's written reply. If a defect has not been fixed by the day of signing, ask for a written commitment with a date for the repair.

04 3. Service charges, electricity, water and cooling

- **Service charges:** many developers ask you to pay service charges in advance on handover day, based on the area of the unit. Check the rate approved for the building in the Land Department's service charge index (see the guide to Dubai REST), and check which period the bill covers.
- **Electricity and water (DEWA):** open an account in your name and pay a deposit: AED 2,000 for an apartment and AED 4,000 for a villa (see the guide to the costs).
- **District cooling:** in buildings with district cooling, you sometimes need to register separately with the cooling company.

> I've listed the electricity and water deposit, and the fees you pay at handover, in the fees table.

05 4. Getting the keys when you are abroad

You do not have to fly in for the handover. You can give a power of attorney to someone in Dubai, who will do the handover on your behalf. A power of attorney signed outside the UAE usually goes through several stages: notarisation in the country where you sign it, attestation at the foreign ministry of that country, and attestation at the UAE embassy, which also handles the attestation with the UAE Ministry of Foreign Affairs. The procedure varies between countries, so ask the embassy in that country and the developer in writing what exactly they require. Before you sign it, ask the developer in writing which document it accepts, and make sure the power of attorney explicitly allows inspecting the apartment, signing the handover form and receiving the keys. Have the wording prepared by a lawyer.

06 5. From Oqood to a Title Deed

As long as the property is under construction, the purchase is registered in Oqood, the interim register. According to the Land Department, once the developer receives a completion certificate it must register the completed project, and units that have been paid in full move from the interim register to the permanent register, with a Title Deed in your name. The application is submitted through the Land Department's developer system, and the Title Deed and the map are sent by email. When the 4% registration fee was already paid on signing, registration costs about AED 520: 250 for the Title Deed, 250 for the map and two small fees of AED 10 each.

Once the Title Deed arrives, check it in the Dubai REST app, in the Title Deed Verification service (see the guide to Dubai REST).

07 6. What the developer is responsible for after handover

The law in Dubai: Article 40 of Law No. 6 of 2019, on jointly owned property, sets two liability periods:

What	How long	From when
Defects in the systems: electrical, mechanical, plumbing and drainage	One year	From the day the apartment is handed over to the owner
Defects in the building's structure	Ten years	From the date of the project's completion certificate

- **If you do not come to take the apartment:** under the same article, if the owner does not take the apartment, the one year starts from the date of the completion certificate and not from the handover. That is one more reason not to put off the handover.
- **This cannot be waived in the contract:** under the article, an agreement that contradicts it is void.
- **5% is held back:** according to the Land Department, 5% of the amounts in the escrow account are retained for one year after construction is completed, as a guarantee for repairing defects.
- **The contractor's and the engineer's liability:** the UAE civil law also makes the contractor and the supervising engineer or architect liable for ten years for collapse and for defects that threaten the stability of the building. Since 1 June 2026 this is found in the new Civil Transactions Law. If there is a defect like this, check with a local lawyer which law applies and how to proceed.

What to do when a defect appears after handover: photograph it, send the developer a dated written notice, and keep the reply. If the developer does not fix it, contact a local lawyer. I am not a

lawyer, and this guide contains general information only.

08 What we check together

Before handover I go through the developer's notice and the statement of account with the investor. We arrange a professional snagging inspection, and I make sure the defects have been fixed before you pay and sign. After handover we check together that the Title Deed has been issued. After the first consultation call I can give you a quote. It depends on the sale process and the services you need.

Frequently asked questions

What comes first on handover day, inspecting or paying?

First you inspect the apartment and get a list of repairs from the developer. Only then do you pay, connect electricity and water, and sign.

How long is the developer responsible for defects after handover?

Under Article 40 of Law No. 6 of 2019: one year for defects in the systems, from handover, and ten years for structural defects, from the date of the project's completion certificate.

Can I take over the apartment without flying to Dubai?

Yes, with a power of attorney attested according to UAE requirements. Ask the developer in advance which document it accepts.

When do I get the Title Deed?

After the project is completed and the apartment has been paid in full. Then the registration moves from Oqood to a Title Deed, which is sent by email.

Do I already have to pay service charges at handover?

Many developers ask for payment in advance. Check the rate in the Land Department's service charge index, and which period the bill covers.

What happens if I do not come to take the apartment on time?

Under the law, the one-year liability period for the systems then starts from the date of the completion certificate, and you lose part of that year.

Sources

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Khaleej Times; Mondaq, Rousan & Associates, 22.02.2023 (the ten years); Kayrouz & Associates (cannot be waived in the contract) (checked 13.10.2026).

- The 5% in the escrow account for one year: DLD, FAQ, and also the sources of the "What is true and what is not" page on this site (checked 13.10.2026).
- The new Civil Transactions Law (Decree-Law No. 25 of 2025, in force from 1 June 2026, replacing the 1985 law), and the ten-year liability of the contractor and the engineer: Mondaq, Awatif Mohammad Shoqi, 15.06.2026; Kayrouz & Associates (checked 13.10.2026).
- Registration of a completed project and moving units paid in full from Oqood to a Title Deed: DLD, FAQ; Holo, 01.08.2025 (checked 13.10.2026).
- Fees: Title Deed 250, map 250, and two fees of AED 10 each (knowledge and innovation), the developer system, the Title Deed and map by email: DLD, Request to complete the initial procedures data (checked 18.11.2026).
- Completion notice, statement of account, defects inspection before signing, repairs and then handover: Holo, 01.08.2025; Property Finder, 15.06.2026 (checked 13.10.2026).
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- Separate registration for district cooling: Holo; Property Finder, 15.06.2026 (checked 13.10.2026).
- DEWA deposit: the sources of the costs guide on this site (DEWA and Bayut), and also Property Finder, 15.06.2026 (checked 13.10.2026).
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- A mortgage for the handover payment, two to three months ahead: the sources of the mortgage guide on this site (checked 13.10.2026).
- The story of the investor and DEWA: my own experience, as in the guide "6 mistakes investors make" on this site.

Handover coming up?

Tell me when the handover is and what the developer has sent, and we will prepare for the day together.

Send a WhatsApp message →

This information is general and correct as of the update date. It is not legal advice, and it does not replace reviewing your contract with a local lawyer.