Section 2 of the guide: A mortgage in Dubai for the handover payment: what the bank checks, and when to start

The Central Bank rules

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- The monthly repayment on all your loans together cannot exceed 50% of your monthly income.
- For non-UAE nationals buying a completed property as a first home, the loan can be up to 80% of the value for a property up to AED 5 million, and up to 70% above that.
- For a second or further property, the loan can be up to 60%.
- For an off-plan property, the loan can be up to 50%, for every buyer.

These are ceilings. Each bank sets its own terms, which are usually lower.

The loan term is up to 25 years, and the age by which it must end is set by each bank, usually between 65 and 70. An example of the repayment limit: someone earning AED 30,000 a month can pay up to AED 15,000 a month on all loans together. If they have a car loan repayment of AED 3,000 and a minimum credit card payment of AED 1,000, the mortgage repayment can be up to AED 11,000 a month.

> How much can a bank lend under these rules, and what is the maximum monthly repayment? In the mortgage calculator you enter the property price and your income.

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

Approaching handover?

Tell me how much is left to pay and when, and we will plan ahead.

Send a WhatsApp message →

I am not a mortgage adviser. This is general information, correct as of the update date, and each bank sets its own terms.