Section 3 of the guide: A mortgage in Dubai for the handover payment: what the bank checks, and when to start

Resident or non-resident: how the mortgage differs

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The Central Bank does not require residency to get a mortgage. Each bank decides for itself whether to lend to someone without a residence visa, and on what terms. The Central Bank caps apply to every non-UAE national. The 50% to 60% for non-residents is bank policy, not a Central Bank rule. But the terms for residents and non-residents are very different:

	Resident (visa and Emirates ID)	Non-resident
How many banks offer a mortgage	Most banks	Only a few banks
How much the bank finances (completed property)	Up to 80% for a first home (up to 70% above AED 5 million)	Usually 50% to 60%
How much the bank finances (off-plan property)	Up to 50%, for every buyer	Up to 50%, but only with a few products
Interest rate	Standard	Usually higher
Documents	Passport, visa and Emirates ID, a salary certificate, payslips and six months of bank statements	Passport, three to six months of bank statements, payslips or tax returns, and a credit report from the country where you live
Repayment limit	Up to 50% of income, on all loans together	The same rule

What this means in practice: a non-resident usually needs to cover at least 40% to 50% of the property price with their own money. If you have a Golden Visa or another residence visa, you count as a resident (see the visa comparison).

Off-plan property for non-residents: most banks finance only completed property for non-residents. In 2026, Dubai Islamic Bank launched off-plan financing for non-residents too, up to 50% of the property value, subject to the bank's eligibility criteria. During construction you pay

only the bank's profit, and full instalments start at key handover or after 24 months, whichever comes first.

From my experience: in practice, without a residence visa it is very hard to get a mortgage approved at handover, so start with the visa. If you have no visa and no time to get one before handover, you are left with two options: pay the balance with your own money, or sell the property before handover.

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.