Section 4 of the guide: A mortgage in Dubai for the handover payment: what the bank checks, and when to start

What it costs beyond the interest

Written by Usama Haj Yahia, founder of U810 Properties | Last updated: 18.11.2026

Cost	How much
Property valuation	Usually AED 2,500 to 3,500
Bank processing fee	Up to 1% of the loan amount, plus VAT
Mortgage registration with the Dubai Land Department	0.25% of the mortgage amount, plus AED 4,000 + VAT service partner fee (5,000 for an off-plan property) and AED 250 for the certificate
Life insurance and property insurance	Required, and the price depends on the bank
Early settlement	Up to 1% of the outstanding balance, and no more than AED 10,000

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.