Section 5 of the guide: A mortgage in Dubai for the handover payment: what the bank checks, and when to start

What the bank checks

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- Your income, and where it comes from.
- Bank statements from recent months.
- Existing commitments, such as loans and credit cards.
- The property value, based on the bank's valuation.

Residents need to provide a passport, visa and Emirates ID, a salary certificate, payslips and six months of bank statements.

Non-residents need to provide a passport, three to six months of bank statements, payslips or tax returns, and a credit report from the country where they live.

If you already own an apartment in Dubai that is rented out, include the tenancy contract as well. And if the developer has sent a notice about the handover date or a delay, include that too.

For an off-plan property, the bank also asks for the Oqood certificate and an up-to-date statement of account (SOA) from the developer. The SOA shows how much has been paid and how much is left to pay at 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.