Section 6 of the guide: A mortgage in Dubai for the handover payment: what the bank checks, and when to start

What helps you get approved, and what makes it harder

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In my experience, and that of the professionals I work with in Dubai, these are the things that change the picture for the bank:

- **Income in Dubai helps.** The bank wants to see about six months of payslips from a company in Dubai. If you have been in a new job for only three months, you are still considered to be on probation.
- **Income only from outside the UAE makes it very hard,** even when it is high.
- **If you have your own company:** make sure you have payslips and a salary certificate. It does not matter where the company is registered.
- **A Golden Visa helps,** because the bank views someone with a ten-year residency differently.
- **Your own money at handover improves your chances.** If you can cover part of the amount yourself and reduce the financing you ask for, for example from 50% to 40%, it is easier to get approval from the bank.
- **Go to the bank only when everything is ready.** Before you talk to the bank, have your file checked, so you do not get stuck halfway through and have the mortgage rejected.

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.