Section 8 of the guide: A mortgage in Dubai for the handover payment: what the bank checks, and when to start

The timeline

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Approval in principle usually takes a few working days and is valid for about 60 days. Final approval takes another two to four weeks. So start two to three months before handover. The bank lends based on the valuation of the finished apartment. If the valuation is lower than the price, you pay the difference yourself.

If handover is already close, go to the bank at least a month to a month and a half before the date. Any later than that, there is usually not enough time to get final approval.

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.