Section 2 of the guide: Buying an off-plan apartment in Dubai: how the payment plan works and what to check before you sign

Step by step: how to buy an off-plan apartment in Dubai

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1. **Choose a project:** ask the developer for the project's Land Department number, the price list and the payment plan.
2. **Check the project:** in the Dubai REST app, check who the developer is, how far construction has progressed, and which escrow account you pay into (see the guide to checking a developer).
3. **Get the money ready:** start preparing the transfer from your country of residence before you commit to payment dates (see "Transferring money to Dubai").
4. **Reserve the unit:** pay the booking amount the developer sets. At Sorrento, for example, it is 5% of the price.
5. **Sign the sale contract:** pay the next instalment in the plan (at Sorrento, another 10% within a month) and the 4% Land Department registration fee, unless a promotion waives it.
6. **Oqood registration:** according to the Land Department, the contract must be entered in the interim register (Oqood) within 90 days of signing. Ask the developer for the Oqood certificate, and check the registration in Dubai REST.
7. **Pay according to the plan:** every payment goes into the project's escrow account. Put the unit number in the description line of each transfer, and keep the transfer confirmation.
8. **Handover:** first inspect the apartment and list every defect, then pay the balance, sign the handover form and collect the keys. After that, the registration moves from Oqood to a Title Deed in your name (see the handover day guide). If you need a mortgage for the final payment, start two to three months before handover (see the mortgage guide).

The full guide on the site: u810properties.com/en-guide-off-plan

A question about a payment plan?

Send me the project you are looking at, and we will go through its plan together.

Send a WhatsApp message →

This information is general and refers to buying in Dubai. It is not a substitute for legal advice, tax advice or a review of the specific contract. The payment plans in the table are per the developers and may change.