Section 3 of the guide: Buying an off-plan apartment in Dubai: how the payment plan works and what to check before you sign

# How a payment plan is structured

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Each project has its own plan. It usually has three parts:

1. **On signing:** a down payment, together with the DLD registration fee (4% of the property value).
2. **During construction:** payments according to a schedule set by the developer.
3. **On handover:** the balance, if the plan leaves a part for handover.

Per the DLD, the registration fee is split 2% buyer and 2% seller unless agreed otherwise. When buying from a developer, the contract usually makes the buyer pay the full 4%. There are also administrative fees, which vary from project to project. Some developers offer to cover the DLD fee as part of a promotion, so compare the full price and not only the price per square foot.

> How much will you pay on top of the price, including the registration fee? You can work it out in the buying costs calculator.

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.