Section 4 of the guide: Buying an off-plan apartment in Dubai: how the payment plan works and what to check before you sign

Real examples: five projects on this site

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Project	On signing	During construction	On handover	Handover (per the developer)
OceanZ by Danube	20% + 4% DLD	5% within a month	75%	About 18 months
Greenz by Danube	20% + 4% DLD	1% per month	The balance	December 2029
Arthouse Residences Ras Al Khaimah	20% in 2026	5% in 2027	75%	Q4 2027
Sorrento by DAMAC DAMAC Lagoons	5% on booking, plus 10% within a month	0.25% per month, plus larger payments in months 12 to 36	50%	Q4 2029
Chelsea Residences by DAMAC	On request			31.12.2029

Four different structures: a plan where most of the money is paid on handover (OceanZ, Arthouse), a plan spread over the whole construction period (Greenz), a plan with half paid during construction and half on handover (Sorrento), and a plan agreed with the developer for each investor (Chelsea).

At the time of writing, DAMAC was offering to waive the 4% registration fee at Sorrento as a limited-time promotion. This shows why you should compare the full price, not just the price per square foot.

What this means for you: in a plan where most of the payment is on handover (OceanZ, Arthouse), the large amount needs to be ready on handover day. In a plan spread over construction (Greenz), you pay 1% of the price every month for several years. In a plan with half paid during construction (Sorrento), you pay a small amount each month plus a few larger instalments, and the other half

has to be ready on handover day. Before choosing, check where each payment will come from, and when.

Arthouse is in Ras Al Khaimah, where the rules and fees are set by different authorities. The 4% DLD fee applies to Dubai. See the guide to Dubai, Abu Dhabi and Ras Al Khaimah.

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.