Section 5 of the guide: Buying an off-plan apartment in Dubai: how the payment plan works and what to check before you sign

Long payment plans and post-handover plans

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A long payment plan spreads the payments over a longer period, so each instalment is relatively small. There are two main types:

- **Payments throughout construction:** at Greenz, for example, you pay 1% of the price every month until the planned handover in December 2029.
- **Paying after handover (a post-handover plan):** part of the price is paid after you receive the keys, in instalments over a period the developer sets, sometimes several years.

Not every developer offers a post-handover plan. At Emaar, for example, it is less common, and in the projects in the table above, the published plans do not include a post-handover payment. Such a plan is offered, per the developer, at The Views in Ras Al Khaimah (see the guide to post-handover payment).

What to check in a long plan:

- That the whole plan, including the payments after handover, is written into the contract, not just in the marketing material.
- Whether there is interest, and whether there are penalties for late payments.
- The total price, compared with similar projects on a shorter plan, not just the size of the monthly payment.
- Where the money for each payment will come from, over the whole period.

> If most of the payment falls due at handover and you're considering a mortgage, the mortgage calculator shows the most a bank can lend and the maximum monthly repayment.

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.