Section 4 of the guide: Post-handover payment plans in Dubai: how they work, and what to check in the contract before you sign

What to check in the contract before you sign

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1. **When you get the title deed:** you usually get the keys before the title deed. When the developer finances the balance, the deed usually transfers only after you finish paying, and until then the apartment is not yet registered in your name. Get it in writing exactly when the deed will be transferred to you.
2. **What happens if you pay late:** check the contract for penalties, how long you have to make up a missed payment, and when the developer is allowed to cancel the deal. The contract is what counts.
3. **Selling before the last payment:** the conditions for selling before you finish paying are set in the contract and vary between developers. Check them if you might want to sell early (see the guide on selling an off-plan property).
4. **Where the money goes:** until handover, you pay into the project's escrow account, which is supervised by the authority of the emirate where the project is located. According to some sources, payments after handover go directly to the developer under the contract, and the escrow protection no longer applies to them. I found no official source for this, so ask the developer in writing where exactly the payments after handover are paid, and whether they are covered by an escrow account. In any case, vet the developer carefully before you sign (see the guide on checking a developer), and keep every transfer confirmation.
5. **Paying off the balance early:** ask whether you can pay off the balance early, for example with a mortgage, and whether there is a discount or a fee for doing so.
6. **Running costs start on the day you get the keys:** from that day you pay service charges, electricity and water, even if you have not finished paying for the apartment (see the costs guide).

If you stop paying after you get the keys, Dubai Law No. 19 of 2017 applies: the developer must first give a 30-day notice through the Land Department, and the amount it may keep depends on construction progress (see the guide to buying off-plan). As I read the provision, it is not limited to

the construction stage, but still ask a lawyer before you stop paying. The Views is in Ras Al Khaimah, where different rules apply.

The full guide on the site: u810properties.com/en-guide-post-handover

Considering a project with a post-handover plan?

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This is general information. The sources are broker and developer websites, not the Land Department, so the binding terms are the ones in your contract.