Section 2 of the guide: Renting or buying when you move to Dubai: which costs more, and when each one makes sense

What it costs to buy in Dubai

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When you buy a ready apartment through an agent, you pay these costs on top of the price (from the costs guide on this site):

Cost	How much
Land Department registration fee	4% of the price. In most deals the buyer pays all of it
Registration and title deed fees	About AED 520 to 580
Trustee office	AED 4,000 plus VAT
Agency commission	2% plus VAT
Electricity and water deposit and connection	About AED 2,130 for an apartment

If you buy with a mortgage, you also pay a mortgage registration fee of 0.25% of the loan. When you buy off-plan directly from the developer, there is usually no agency commission and no trustee office.

For a quick calculation, use the buying costs calculator.

Every year after you buy: service charges for the shared areas, at a rate approved by RERA, and the 5% municipality fee. An owner who lives in the apartment pays that fee too, based on what a similar apartment would rent for.

The full guide on the site: u810properties.com/en-guide-rent-or-buy

How I can help

I guide buyers in Dubai, from choosing the property through to getting the keys and the visa. Send me a WhatsApp message and tell me your budget, whether you plan to buy in cash or with a mortgage, and when you plan to move. After the first consultation I give you a quote, which depends on the sale process and the services you need.

Send a WhatsApp message →

This is general information. The figures are averages from 2026 and they go out of date. The rent for a particular apartment depends on the building, its size and its condition, and the service charge in the example is an assumption, not a market figure.