Section 5 of the guide: Renting or buying when you move to Dubai: which costs more, and when each one makes sense

Mortgages: residents get better terms

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According to the UAE Central Bank, a resident buying a first ready apartment can get financing of up to 80% on a property worth up to AED 5 million. Non-residents usually get 50% to 60%, and only from a few banks. So it makes sense to get residency first and then buy with a mortgage. The details are in the mortgage guide.

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 The figures are averages from 2026 and they go out of date.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.