Section 1 of the guide: Buying a resale apartment in Dubai: the process, the costs and what to check before you sign

The process, step by step

Written by Usama Haj Yahia, founder of U810 Properties | Last updated: 18.11.2026

The Dubai Land Department has three standard contracts for sale transactions through an agent:

Contract	Between	What it does
Form A	The seller and the agent	Authorises the agent to market the apartment
Form B	The buyer and the agent	Sets out what the buyer is looking for and the role of the buyer's agent
Form F	The buyer and the seller	The sale contract itself. It is also called the MOU

1. **First, you agree on a price and sign Form F.** The contract states the parties, the apartment, the price and the transfer date. The standard contract is short, so additional terms, such as what is included in the apartment, who pays each fee, and what happens if one side pulls out, go into an addendum.
2. **The next step is the deposit.** By market practice, the buyer gives a deposit of 10% of the price, usually as a cheque made out to the seller. The cheque is held by the seller's agent and is returned to the buyer on transfer day. You should check in the contract what happens to the deposit if either side pulls out.
3. **The third step is the developer's confirmation (NOC).** The seller asks the developer for a confirmation that the seller has no debts, including service charges, and that there is no objection to the sale. According to the DLD, in freehold areas this is a required document for the transfer, and it is requested through the Dubai REST app.
4. **If there is a mortgage on the apartment:** the seller asks their bank for a letter with the outstanding balance. On transfer day, the buyer brings a manager's cheque to the seller's bank for the debt, a cheque to the seller for the balance, and a cheque to the DLD for the fee. After the transfer, the bank releases the mortgage.
5. **Finally, the transfer takes place at a DLD trustee office.** The buyer brings manager's cheques. The office checks the documents, the cheques are handed to the seller, and the ownership is registered in the buyer's name at the same meeting. This way, neither side is left without the

money or without the apartment (see the guide to transferring money to Dubai, in the section on buying from a private seller).

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

Looking at a ready resale apartment?

Send me the apartment you are looking at, and we will go through the documents together before you give a deposit.

Send a WhatsApp message →

This information is general and correct as of the update date. It is not legal advice, and it does not replace reviewing your contract with a local lawyer.