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

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

Buying a ready apartment on the resale market in Dubai involves four stages: an official sale contract between the buyer and the seller (Form F), a deposit, a confirmation from the developer that there are no debts on the apartment (NOC), and the transfer of ownership at a Dubai Land Department (DLD) trustee office, where the money and the ownership change hands at the same meeting. The big difference from buying off-plan is that you are buying an existing apartment with a history. The seller may have a mortgage on it, there may be unpaid service charges, or there may be a tenant with a valid contract. So most of the work is in the checks before you sign, and I have gathered them here.

In short

- The process involves an official sale contract (Form F), a deposit that is usually held by the agent, a confirmation from the developer that there are no debts (NOC), and the transfer at a DLD trustee office.
- The costs include a 4% DLD registration fee, a trustee office fee, and an agency commission when you buy through an agent. The seller has costs of their own, such as the developer's NOC and releasing the mortgage.
- The checks cover whether the Title Deed is genuine and in the seller's name, whether there is any service charge debt, the rental situation if there is a tenant, and the condition of the apartment itself.

In this guide

01 The process, step by step
02 The costs of buying resale
03 What to check before you sign
04 How it differs from buying off-plan

01 The process, step by step

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).

02 The costs of buying resale

Cost	How much	Who usually pays
DLD registration fee	4% of the price	According to the DLD, 2% the buyer and 2% the seller. In practice it is set in the agreement, and in most transactions the buyer pays the full 4%
Trustee office	AED 4,000 + VAT for a price of AED 500,000 and above, and AED 2,000 + VAT below that	According to the agreement
Agency commission	Usually 2% + VAT	The buyer, when buying through an agent
Developer's confirmation (NOC)	Varies by developer, usually AED 500 to 5,000	Usually the seller
Releasing the seller's mortgage	AED 1,290, plus AED 315 for the registrar, according to the DLD	Usually the seller
Registration and Title Deed fees	A few hundred dirhams	The buyer

You can see the full example with numbers for a ready apartment of AED 1,500,000 in the costs guide. If you are buying with a mortgage, add a mortgage registration fee of 0.25% of the loan amount (see the mortgage guide).

> In the buying costs calculator you enter the apartment price and see everything you pay on top of it, including the agent's commission and the trustee office fee. If you need a mortgage, the mortgage calculator shows the most a bank can lend.

03 What to check before you sign

1. The Title Deed. The DLD has a Title Deed verification service, on its website and in the Dubai REST app. You enter the details from the deed and check that it is valid. Compare the owner's name and the apartment details with the contract. If anything does not match, stop and ask.

2. Service charge debt. According to the DLD, accumulated service charge debt can lead to the unit being sold to cover it. The developer will not issue the NOC until the debt is paid, but it is better to know about a debt before signing, not after. Ask the seller for the current status, and check the annual rate in advance in the DLD Service Charge Index, so you know how much you will pay later.

3. A tenant in the apartment. This is the easiest thing to miss when buying resale:

- **The contract continues after the sale.** Under the Dubai tenancy law, a change of ownership does not affect the tenant's right to keep living in the apartment under the contract signed with the previous owner, if the contract has a defined end date. In other words, you buy the apartment with the tenant and with the tenant's terms.
- **What to check:** a tenancy contract in Dubai is registered in the DLD's Ejari system. Ask the seller for the registered contract, and check when it ends and how much the tenant pays.
- **If you want the apartment empty,** the law allows the owner to ask for eviction at the end of the contract if the owner wants to sell the apartment. However, this is only possible if the tenant was notified at least 12 months before the eviction date, through a notary public or by registered mail.
- **If the seller has already given the tenant notice,** the law has no explicit provision on whether that notice passes to the buyer, and law firms in Dubai disagree on this. So if an empty apartment matters to you, check it with a local lawyer before signing, and do not rely on a verbal promise.

4. The condition of the apartment. A ready apartment can be seen before you buy, and that is an advantage. It is worth inspecting the apartment before signing, or at least before transfer day. You should check the air conditioning, plumbing, electrics, and waterproofing in the wet areas and on the balcony. Whatever you find goes into the contract addendum, stating who fixes it and by when, or it becomes part of the price negotiation. When I guide a purchase, I arrange a professional property inspection, depending on the case.

5. The seller's mortgage. If the Title Deed or the checks show there is a mortgage, ask in advance for the outstanding balance letter from the seller's bank, so you know the amount of the cheque to the bank on transfer day.

04 How it differs from buying off-plan

	Resale, ready apartment	Off-plan, from the developer
The contract	Form F between the buyer and the seller	The developer's sale and purchase agreement (SPA)
Payment	The full amount on transfer day, from your own money or with a mortgage	In stages, according to the payment plan
Where the money is protected	The exchange happens at the same meeting at the trustee office	The project's escrow account
Registration	Title Deed in your name on transfer day	Provisional registration (Oqood), and a Title Deed only after handover

	Resale, ready apartment	Off-plan, from the developer
What you see before buying	The apartment itself, the building and the actual service charges	Renderings and plans
What to check in particular	The seller's mortgage, service charge debt, a tenant	The developer, the project and the contract

For buying off-plan, see the guide to buying off-plan and the payment plan.

05 What I check when I guide you

I have guided resale purchases of ready apartments too, not only off-plan purchases. In a resale transaction I go through the Title Deed, the developer's NOC and the service charge status with the investor, check whether there is a tenant and what the tenant's contract says, arrange a professional property inspection when needed, and make sure the Form F addendum covers what matters to the investor before a deposit is given. After the first consultation call I can give you a quote. It depends on the sale process and the services you need.

Frequently asked questions

What is Form F?

It is the DLD's standard sale contract for a resale transaction, between the buyer and the seller. It is also called the MOU. It states the parties, the apartment, the price and the transfer date, and additional terms are added in an addendum.

Who do I pay the deposit to?

By market practice, you give a 10% deposit as a cheque made out to the seller, and the cheque is held by the seller's agent until the transfer. On transfer day the cheque comes back to you.

What is an NOC, and why does it matter to the buyer?

It is a confirmation from the developer that the seller has no debts, including service charges, and that there is no objection to the sale. Without it, the DLD does not transfer ownership in freehold areas. The fee for it is usually paid by the seller.

Can I buy an apartment that has a mortgage on it?

Yes. On transfer day you bring a manager's cheque to the seller's bank for the outstanding balance, a cheque to the seller for the rest, and a cheque to the DLD for the fee. The bank releases the mortgage, and the ownership passes to you.

I bought an apartment with a tenant. Can I evict them?

Not in the middle of the contract. A change of ownership does not cancel the contract, and the tenant keeps living in the apartment until the contract ends. Eviction at the end of the contract is possible only for the reasons set in the law, with 12 months' notice through a notary public or by registered mail. Check your own case with a local lawyer.

Which is cheaper, resale or off-plan?

There is no single answer. In resale you usually also pay an agency commission and a trustee office fee, and when buying directly from the developer these usually do not apply. On the other hand, in resale you see the apartment and the actual service charges, and you receive a Title Deed right away. Compare by the full cost (see the costs guide).

Sources

- The three standard contracts A, B and F and what each one does: DLD, Real Estate Brokerage Practice Guide, second edition, November 2024; Gulf News, "what is form F", updated 05.11.2018 (checked 13.10.2026).
- A short Form F, with additional terms in an addendum: Gulf News, 05.11.2018; Gulf News, The process of buying property in Dubai, updated 01.11.2018 (checked 13.10.2026).
- A 10% deposit, a cheque made out to the seller and held by the seller's agent, returned on transfer day: Gulf News, 01.11.2018; Real Estate Club Dubai, 03.04.2026 (checked 13.10.2026).
- The developer's confirmation (NOC) as a required document, through Dubai REST: DLD, Property sale registration; Gulf News, 01.11.2018 (checked 13.10.2026).
- The NOC confirms that the service charges have been paid: Gulf News, 01.11.2018; Property Finder, 01.11.2025 (checked 13.10.2026).
- The NOC fee of AED 500 to 5,000, usually paid by the seller: Gulf News, 01.11.2018; Betterhomes, 25.03.2026 (checked 13.10.2026).
- Selling an apartment with a mortgage, the outstanding balance letter, three cheques, releasing the mortgage, AED 1,290 and AED 315: DLD, Registering the sale of a mortgaged property; Gulf News, 01.11.2018 (AED 1,290, paid by the seller); Betterhomes, 25.03.2026 (AED 1,290) (checked 13.10.2026).
- The transfer at a trustee office, manager's cheques, 4% split 2% and 2% according to the agreement, AED 4,000 or 2,000 plus VAT: DLD, Property sale registration; Gulf News, 01.11.2018. Consistent with the costs guide and the guide to transferring money on this site (checked 13.10.2026).
- Agency commission of 2% plus VAT: Betterhomes, 25.03.2026; Real Estate Club Dubai, 03.04.2026. Consistent with the costs guide (checked 13.10.2026).
- Title Deed verification on the website and in the app: DLD, Title Deed verification; Bayut, How to verify Title Deeds through the Dubai REST app; Property Finder, 16.01.2026 (checked 13.10.2026).
- Service charge debt can lead to the unit being sold: Dubai Land Department, 06.01.2020 (the same source as in the costs guide); Gulf News, 01.11.2018 (the NOC is issued only after the service charges are paid) (checked 13.10.2026).
- A change of ownership does not affect the tenant when the contract has an end date (Article 28 of Law No. 26 of 2007): Khaleej Times, 20.09.2026; Global Law Experts / Awatif Mohammad Shoqi Advocates (checked 13.10.2026).
- Eviction at the end of the contract in order to sell, with 12 months' notice through a notary public or by registered mail (Article 25(2) as amended by Law No. 33 of 2008): Dubai Legal Portal, text of the law; Khaleej Times, 20.09.2026 (checked 13.10.2026).

- The law has no explicit provision on an eviction notice given by a previous owner, and opinions differ: BSA Law on Mondaq, 06.10.2023 (in their view the buyer benefits from the notice); FAM Properties, 23.10.2023 (in their view a new notice is needed) (checked 13.10.2026).
- Registering a tenancy contract in Ejari: DLD, Ejari unified tenancy contract; Property Finder, Tenancy contract in Dubai (checked 13.10.2026).
- Form F in a resale transaction versus the developer's contract when buying off-plan: Real Estate Club Dubai, 03.04.2026; Binghatti, 24.07.2026 (checked 13.10.2026).
- Escrow account, Oqood and Title Deed when buying off-plan: based on the sources of the guide to buying off-plan on this site (checked 13.10.2026).
- Guiding resale purchases, and arranging a professional property inspection depending on the case: my own experience.

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.