Selling an off-plan property in Dubai: when you can, what the developer must approve, and what it costs

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You can sell an apartment in Dubai before it is built, but not at any time and not on any terms. An investor who contacted me recently wanted to sell an apartment on which he had paid 30%, and these are the things we went through.

In short

- You can sell before handover, usually once you have paid 30% to 40% of the price, depending on what your contract says.
- You need the developer's approval, and the transfer itself is done in one day at a Dubai Land Department trustee office.
- The main costs are a 4% fee on the sale price, the developer's approval, and the trustee office fees.

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01 When you can sell

Many developers allow a resale only after a certain share of the price has been paid, usually between 30% and 40%, sometimes more. The threshold is written in your sale and purchase agreement (SPA).

02 The steps

1. Check the threshold in your contract, and make sure there are no payment arrears.
2. Keep paying according to the payment plan while you look for a buyer. Arrears can delay the approval.
3. Sign a registered sale agreement with the buyer (Form F).
4. The developer reviews your account and issues a no objection certificate (NOC), sometimes for a fee.
5. The transfer is done at a Dubai Land Department registration trustee office, and the buyer is registered in Oqood.

The developer's approval usually takes a few working days. There is no fixed timeline, so ask the developer in advance. The transfer at the trustee office is done in a single visit, and the Oqood registration is updated in that same visit.

03 The costs

Cost	How much	Usually paid by
Land Department fee	4% of the sale price	The buyer, but it is set in the agreement (see the costs guide)
Trustee office	AED 4,000 plus VAT for a sale of AED 500,000 or more, and AED 2,000 plus VAT for a smaller sale	According to the agreement
Developer's approval (NOC)	Usually AED 1,000 to 5,000, and it varies by developer	The seller
Agency commission, if any	Usually 2% plus VAT	The seller

Some developers also charge an additional transfer fee. Check your contract.

04 The documents

- The original sale and purchase agreement (SPA) and the Oqood registration certificate.
- A statement of account from the developer (SOA), showing how much has been paid.
- The signed sale agreement with the buyer (Form F).
- The developer's no objection certificate (NOC), which comes through the Dubai Land Department app.
- The seller's and the buyer's passports or Emirates IDs.

- Manager's cheques for the payments on transfer day.

05 What to know

- No one can promise how long it will take to find a buyer, or at what price. Sellers under pressure usually sell at a discount.
- If the property has a mortgage, you need a letter from the bank with the outstanding balance. On transfer day the debt is paid off from the buyer's payment.
- In the UAE there is no tax on an individual's gain from selling property. The country where you are tax resident may require you to report the sale or pay tax, so check with an accountant (see "Do I need to report the property in my country of residence?").

Have you decided to keep the property until handover? See the guide to handover day.

Frequently asked questions

Can I sell before I have paid 30%?

You can only do this if the contract and the developer allow it. With most developers the threshold is between 30% and 40%, and it is written in the contract.

How long does the sale take?

Finding a buyer can sometimes take time. Once you have one, the developer's approval usually takes a few working days, and the transfer itself is done in one day.

Who pays the 4%?

Usually the buyer pays this, but it is set in the agreement between the buyer and the seller.

Sources

- The steps, the developer's approval, the documents and the agency commission: Binghatti, bhomes, Place Overseas.
- The 4% fee and the trustee office: DLD, Property sale registration, UAE Expert Hub.
- Selling a mortgaged property: DLD, Registering the sale of a mortgaged property, Bayut, 16.11.2026.
- No tax on gains in the UAE: Chambers, Gulf News.
- The story: my own experience with an investor who contacted me in 2026.

Thinking of selling?

Send me the contract, and we will check what it allows.

Send a WhatsApp message →

This is general information. The binding terms are in your contract and in the developer's policy.