Workbook

The 12 points to settle before buying property in Dubai and Abu Dhabi

ONE WORKBOOK PER PROPERTY

PROPERTY / PROJECT

LOCATION

DEVELOPER

UNIT / TYPE

PURCHASE PRICE (AED)

DATE OF REVIEW

How to use this workbook

Use a separate workbook for each property. Go through the twelve points in order, tick what has been settled and note what remains open. The explanations for every point, including how to check it, are in the guide at christianpass.de/en/guide.

Does it fit your goal?

A project can be formally sound and still be the wrong investment. That is why, before the twelve points, there is a question for you. What should the property do: provide ongoing income, grow in value, be your own home, or spread an existing portfolio? How long can you commit the capital, and how much of it falls due before handover on an off-plan purchase? And who will buy the flat when you want to sell? Only once these answers are clear can you tell which of the following points weighs most for you.

WHAT SHOULD THE PROPERTY DO?

- [ ] Capital investment
- [ ] Own use, also as an investment
- [ ] Expand or optimise an existing portfolio
- [ ] Assess a specific property
- [ ] Something else

HOW LONG CAN THE CAPITAL STAY COMMITTED? ______________ YEARS

DUE BEFORE HANDOVER AED ______________ % ________

WHO WILL BUY THE FLAT WHEN YOU WANT TO SELL?

____

____

POINT 01

Legal framework and form of ownership

Are you actually acquiring full ownership — and in what wrapper?

QUESTIONS TO CHECK

- ☐ Is the property demonstrably within a freehold zone?
- ☐ Do the size and the objective justify a corporate structure?
- ☐ What ongoing costs and reporting duties does the structure bring with it?

WARNING SIGN

The sale contract provides for no registration with the Dubai Land Department, or registration is only to follow the last instalment.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Sale and purchase agreement
- ☐ Oqood certificate or title deed
- ☐ for a company: trade licence and articles of association

ASSESSMENT

○ Green: settled, within range ○ Amber: open or deviating ○ Red: material risk

NOTES

POINT 02

Vetting the developer

Who is building — and what has this developer actually delivered so far?

QUESTIONS TO CHECK

- ☐ Which projects has this precise contracting party completed?
- ☐ How long were the delays on the last three projects?
- ☐ Does the parent company carry liability — or only a project company?

WARNING SIGN

The company named in the contract does not appear in the developer register or has no completed projects, although a well-known parent brand is used in the marketing.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Trade licence of the contracting party
- ☐ List of completed projects with handover dates
- ☐ Register entry for the project

ASSESSMENT

○ Green: settled, within range ○ Amber: open or deviating ○ Red: material risk

NOTES

POINT 03

Escrow, payment plan and capital commitment

Where does your money go, when does it fall due, and what protects it?

QUESTIONS TO CHECK

- ☐ Are the bank details those of a project-specific escrow account?
- ☐ Does the project registration match the purchase contract?
- ☐ Are the instalments tied to construction progress or merely to calendar dates?
- ☐ How much of the purchase price is due before handover, and in what steps?

WARNING SIGN

Payment is to go to an account that is not identified as this project's escrow account, such as a general company account or an intermediary's account.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Payment plan
- ☐ Escrow account details in writing
- ☐ Proof of payment for each instalment

ASSESSMENT

○ Green: settled, within range ○ Amber: open or deviating ○ Red: material risk

NOTES

POINT 04

Acquisition costs and running costs

What does the purchase really cost — and what does holding it cost?

QUESTIONS TO CHECK

- ☐ What was the service charge per unit of area in the past year?
- ☐ How has it moved over the last three years?
- ☐ What net yield remains once all costs are accounted for?

WARNING SIGN

A yield figure mentions no service charges, or it assumes a value well below that of comparable buildings in the index.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Breakdown of purchase costs
- ☐ Service charges of the building or the comparable building
- ☐ Your own net calculation

ASSESSMENT

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NOTES

POINT 05

Tax position and residency

What does the purchase mean for tax — where you are resident?

QUESTIONS TO CHECK

- ☐ Where are you tax resident, and what follows from that?
- ☐ What filing obligations arise from holding assets abroad?
- ☐ Does a corporate structure change the tax assessment?
- ☐ Which residence permit would be an option, and what explicitly does not follow from it?

WARNING SIGN

A seller or intermediary makes statements about tax in your country of residence, or the visa is offered as the main reason to buy.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Written assessment from your tax adviser
- ☐ Current visa conditions, dated

ASSESSMENT

◯ Green: settled, within range ◯ Amber: open or deviating ◯ Red: material risk

NOTES

POINT 06

Currency and flow of funds

How does the money get there — and what currency risk do you carry?

QUESTIONS TO CHECK

- ☐ What exchange rate assumption underlies your calculation?
- ☐ Is your evidence of source of funds complete and current?
- ☐ Which banking relationship will handle the transaction — and is it in place?

WARNING SIGN

The calculation uses a single exchange rate, or source-of-funds evidence is only gathered when the instalment is due.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Calculation with two exchange-rate assumptions
- ☐ Source-of-funds evidence
- ☐ Bank connection set up

ASSESSMENT

○ Green: settled, within range ○ Amber: open or deviating ○ Red: material risk

NOTES

POINT 07

Micro-location, infrastructure and future supply

In five years, what will stand next to, in front of and above your property?

QUESTIONS TO CHECK

- ☐ What is approved or planned on the surrounding plots?
- ☐ What are the transport links today, and what is planned?
- ☐ How did the location hold up in the last market downturn?
- ☐ How many comparable units nearby will be completed in the same years?

WARNING SIGN

The location is marketed with an announced transport link for which no start of construction is apparent. Or many comparable units are completed in the same area in the same years.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ List of nearby projects with planned completion year
- ☐ Site plan showing neighbouring plots

ASSESSMENT

○ Green: settled, within range ○ Amber: open or deviating ○ Red: material risk

NOTES

POINT 08

Exit strategy and liquidity

How do you get out again — and how long does it take?

QUESTIONS TO CHECK

- ☐ At what stage of payment does the contract permit a resale?
- ☐ What fees are payable to the developer on a resale?
- ☐ How long are comparable properties currently sitting on the market?

WARNING SIGN

An early resale is marketed as a strategy, but the contract only allows it once a high share has been paid.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Resale clause in the contract
- ☐ Developer's fees for resale
- ☐ Number of comparable sales in the last year

ASSESSMENT

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NOTES

POINT 09

Letting and management

Short lets or long-term tenancy — and what remains net?

QUESTIONS TO CHECK

- ☐ Do the building rules permit short-term letting?
- ☐ What occupancy rate underlies the calculation, and where does it come from?
- ☐ What does management cost, and who is liable for damage?

WARNING SIGN

The yield rests on a rental guarantee or an occupancy rate whose source is not given.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Comparable rents from registered contracts
- ☐ Management offer with costs
- ☐ Community rules

ASSESSMENT

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NOTES

POINT 10

Build quality, warranty and handover

Who inspects the property before you accept it?

QUESTIONS TO CHECK

- ☐ Is an independent defects inspection scheduled before acceptance?
- ☐ What warranty periods does the purchase contract state?
- ☐ How is the remediation process governed?

WARNING SIGN

The handover date is set at such short notice that no independent snagging inspection is possible, or acceptance is to take place without a record.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Snagging report
- ☐ Handover record
- ☐ Commitment to remedy defects, with a deadline

ASSESSMENT

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NOTES

POINT 11

Price and comparable transactions

Can the entry price be justified against actual transactions?

QUESTIONS TO CHECK

- ☐ Which registered sales of comparable units took place in the last year?
- ☐ How does the price compare with the median of those sales?
- ☐ What justifies a premium over completed flats nearby?

WARNING SIGN

The only evidence for the price is listings or the price list of an earlier phase, not registered sales.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ List of comparable registered sales
- ☐ Your own calculation of price per m²

ASSESSMENT

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NOTES

POINT 12

Estate and succession

What happens to the property if something happens to you?

QUESTIONS TO CHECK

- ☐ Is there a registered will covering the UAE assets?
- ☐ Is it aligned with your estate planning at home?
- ☐ Who has access to accounts and documents if the worst happens?

WARNING SIGN

The UAE will and the will in your country of residence were drawn up independently of each other, or nobody but you knows how to access accounts and documents.

☐ applies ☐ does not apply

DOCUMENTS

- ☐ Registered will
- ☐ Alignment with estate planning in your country of residence
- ☐ List of accounts and contacts

ASSESSMENT

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NOTES

Overall verdict

- ☐ **Open** — Answers are still missing to reach a verdict.
- ☐ **Look deeper** — The property fits in principle; the amber points need clarifying.
- ☐ **Reject** — A red point cannot be resolved.

THE FACTORS THAT DECIDE FOR THIS PROPERTY

NEXT STEP

Documents for your investment file

- [ ] Sale contract and Oqood certificate or title deed
- [ ] Contracting party's trade licence and the project's register entry
- [ ] Payment plan, escrow account details in writing and proof of payments
- [ ] Breakdown of purchase costs and service charges
- [ ] Your own net calculation and a calculation with two exchange-rate assumptions
- [ ] List of comparable registered sales with price per m²
- [ ] Comparable rents from registered contracts
- [ ] Nearby projects with planned completion year
- [ ] Contract clauses on resale, delay and warranty
- [ ] Tax adviser's assessment and, where relevant, current visa conditions
- [ ] Source-of-funds evidence
- [ ] Snagging report and handover record
- [ ] Registered will and alignment with estate planning

Sources for the review

Open services of the Dubai Land Department, accessed September 2026:

Real Estate Data
dubailand.gov.ae/en/open-data/real-estate-data/

Service Charge Index
dubailand.gov.ae/en/eservices/service-charge-index-overview/service-charge-index

Initial Sale Registration (Oqood)
dubailand.gov.ae/en/eservices/request-to-register-the-initial-sale/

Register Project (Escrow)
backoffice.dubailand.gov.ae/en/eservices/register-project/

This guide is for orientation and does not replace tax or legal advice. Regulations, fees and thresholds in the United Arab Emirates change; what applies is always the position at the time of your transaction. For your personal situation, please consult your tax adviser and, where necessary, take legal advice.

A SECOND OPINION ON YOUR PROPERTY

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As of September 2026