



LEGACY ELITE  
REAL ESTATE

# DISCOVER DUBAI REAL ESTATE

YOUR ULTIMATE GUIDE · 2026 EDITION



CLICK OR SCAN THIS CODE TO  
CONTACT OR BOOK A MEETING

A MESSAGE FROM LEGACY ELITE'S MANAGING DIRECTOR

# HIREN NAKER

Dear Valued Investor,

Thank you for choosing Legacy Elite as your trusted partner in Dubai's world-class real estate market.

Legacy Elite was built on a foundation of prestige, value, and integrity. My mission is simple: to connect international clients with exclusive, handpicked opportunities that I have personally vetted for quality and long-term growth potential.

I personally oversee the strategic direction of every partnership, ensuring we source only the premier developments that align with our high standards. My focus is on building a bridge of trust between our international clients and the local market. I take great pride in identifying hotspots for strong returns and, more importantly, partnering with developers who have a proven track record of delivering on their promises. My goal is to ensure that the vision presented in every brochure is backed by real-world execution and value.

This guide is aimed to demonstrate why Dubai is at the forefront of international investors' minds, outlining the vision and execution in making it one of the world's greatest places to live in. We will cover how Dubai compares to major cities globally, what fuels the population growth of the last 20 years, as well as going into how simple it is to purchase, understanding the costs, residency visas, and financing options for our international clients.

Should you want to find out more, or look at our ever-evolving portfolio of current investment opportunities, please feel free to get in touch and I will be happy to assist you personally.

Many Thanks,  
Hiren Naker



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## Guide to Purchasing Property in Dubai

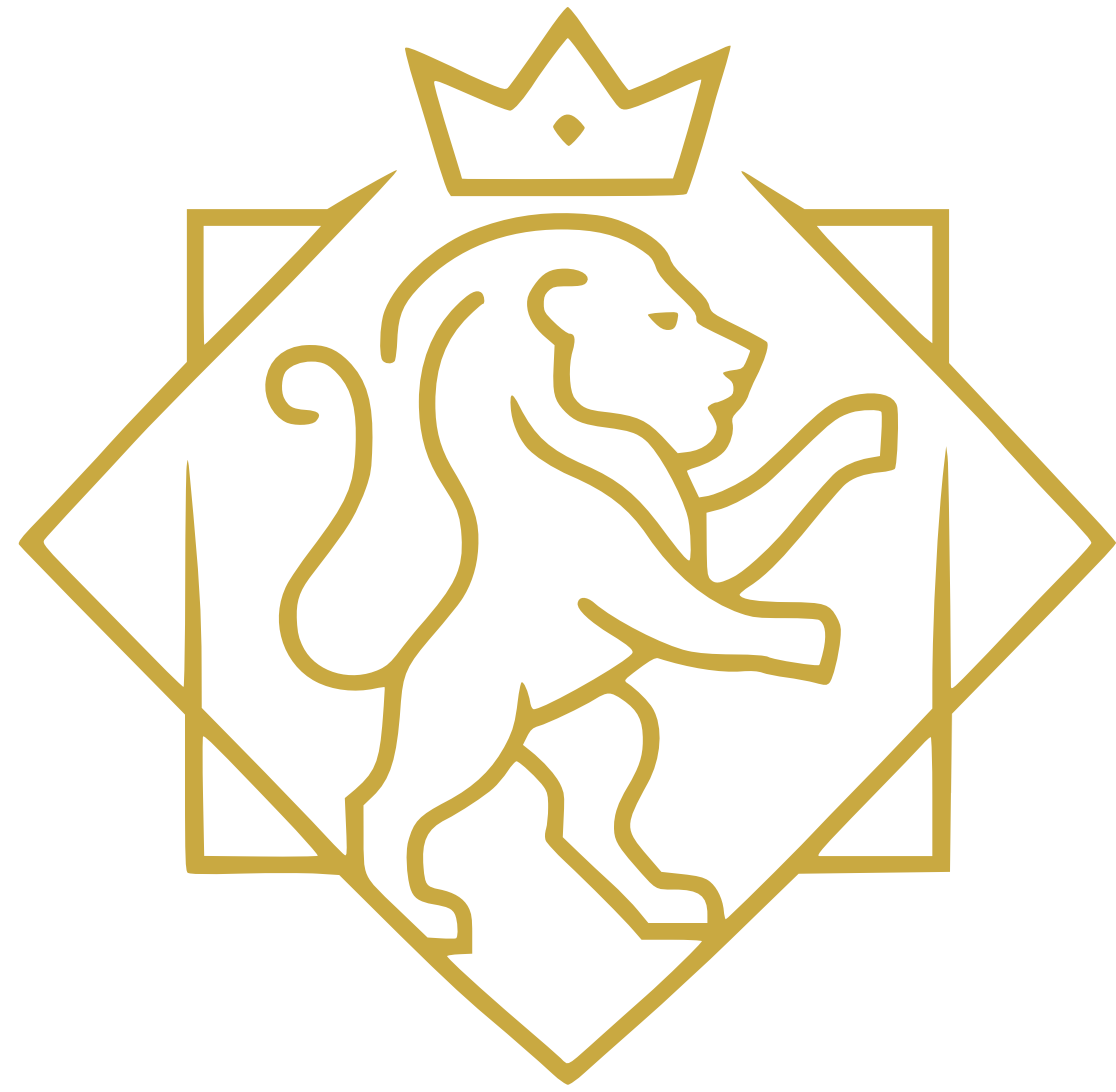
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# LEGACY ELITE

YOUR TRUSTED INVESTMENT PARTNER

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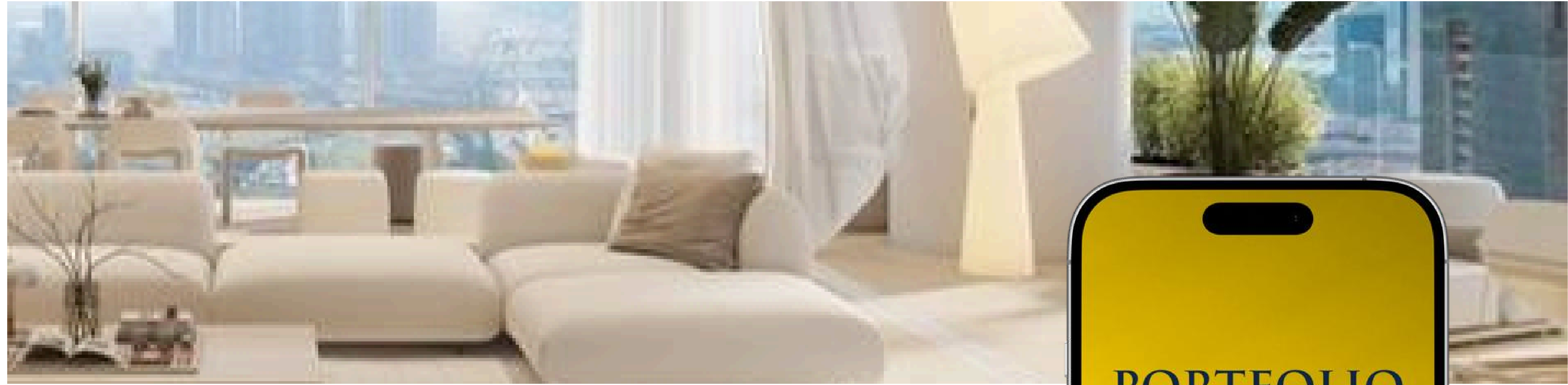




## WITH OVER 30 YEARS OF COMBINED EXPERIENCE

Legacy Elite Real Estate connects international clients with exclusive opportunities in Dubai's dynamic luxury property market.

Specializing in city-center properties, we deliver tailored investment solutions with a focus on prestige and value.



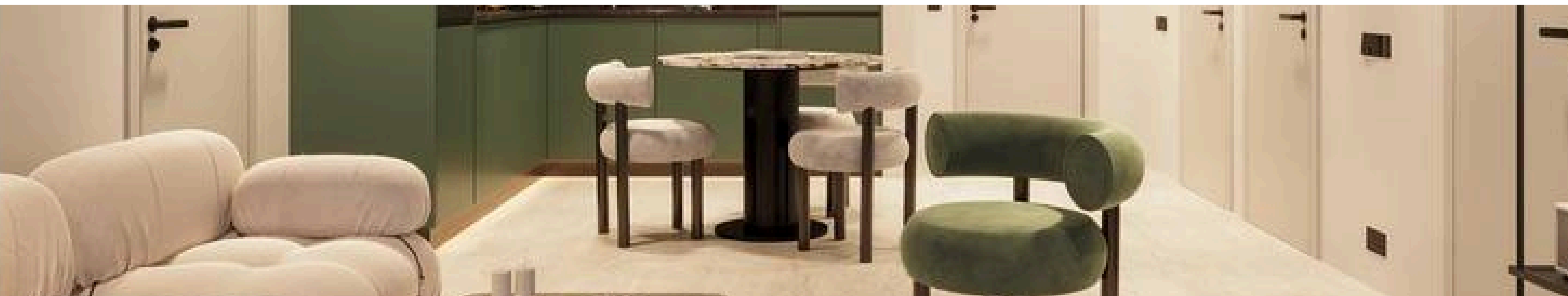
## EXPLORE OUR CURATED SELECTION OF LUXURY PROPERTIES IN DUBAI'S MOST SOUGHTAFTER LOCATIONS:

Jumeirah Village Circle  
Dubai Islands  
Sheikh Zayed Road  
Dubai South  
Downtown  
Al Jaddaf  
**AND MORE!**



CLICK HERE TO REQUEST  
OUR UPDATED DUBAI  
PORTFOLIO OR CONNECT  
WITH A LEGACY ELITE  
SPECIALIST TODAY!





LEGACY ELITE HAS SUCCESSFULLY  
SERVED OVER 500 CLIENTS.

Connecting investors from the GCC,  
Europe, Africa, and beyond with Dubai's  
vibrant real estate market.

As a licensed and regulated firm, we  
uphold the highest standards of  
professionalism and integrity.

30+ YEARS  
OF COMBINED EXPERIENCE

500+  
CLIENTS

60+  
COUNTRIES



# DEVELOPERS WE WORK WITH

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We partner with leading developers in Dubai, renowned for their exceptional track records and innovative projects.

Our mission is to connect you with the best in the industry, ensuring top-tier expertise and unmatched quality in every collaboration. Together, we build a future of excellence.



# DUBAI'S PROPERTY SCENE

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# WHY DUBAI?

## THE NUMBERS SPEAK FOR THEMSELVES

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Dubai has grown into one of the world's leading property investment hubs. The city passed 4.8 million residents in 2026, and the Dubai 2040 Urban Master Plan plans for 5.8 million by 2040, a growing population that keeps demand for quality homes strong.

Despite rising prices since 2021, Dubai remains competitively priced compared with other major global cities, alongside a safe, tax-efficient and high-quality lifestyle.





81,200

MILLIONAIRES

living in Dubai  
(Henley & Partners, 2025)

19.6M

OVERNIGHT VISITORS

international visitors  
in 2025 (Dubai DET)

200+

NATIONALITIES

living and working  
in the UAE.

4.8M

RESIDENTS

living in Dubai,  
September 2026

4.7%

GDP GROWTH

Dubai, first nine  
months of 2025

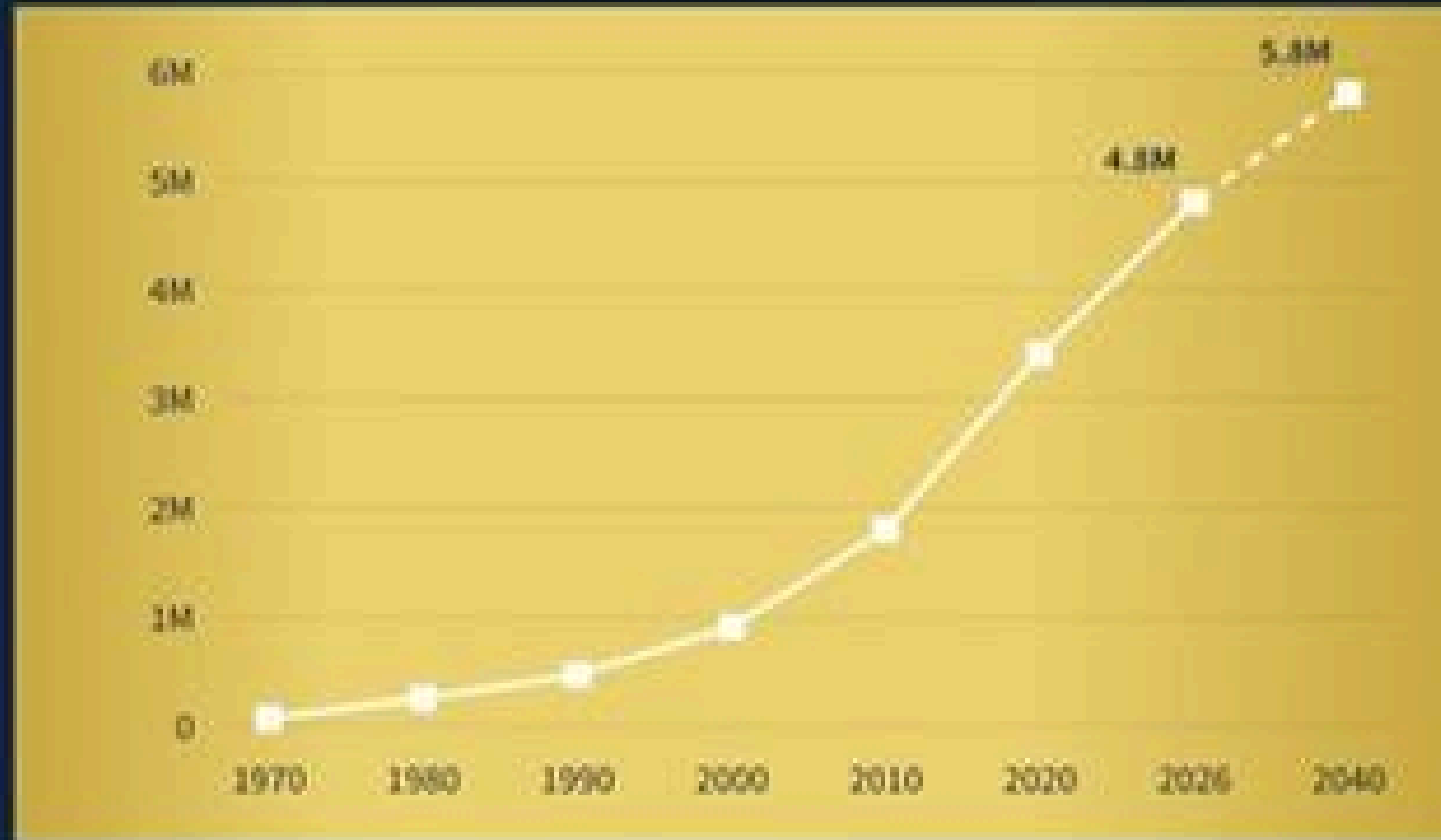
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YEAR GOLDEN VISA

with property worth  
AED 2M (US\$545K) or more



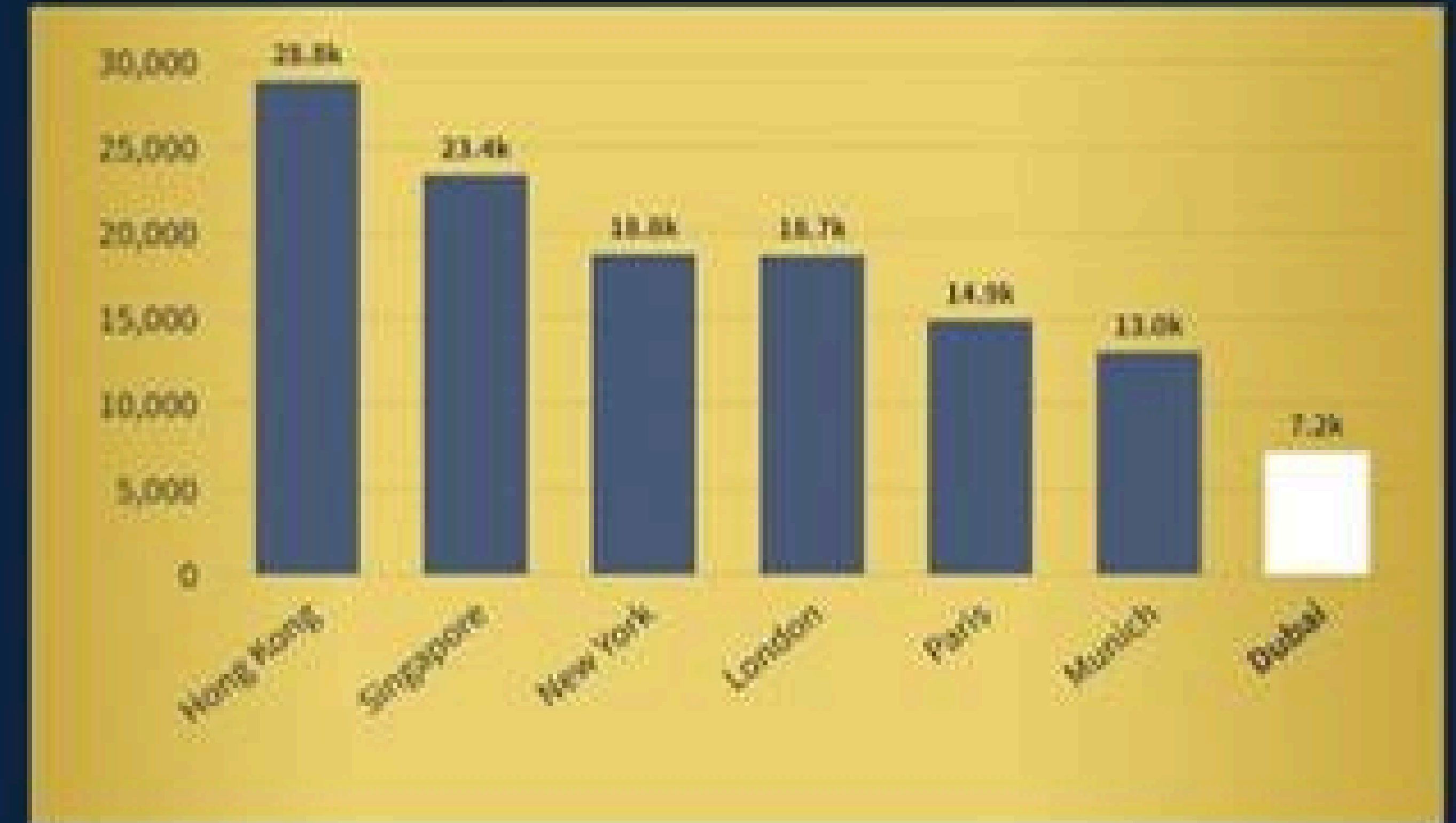
## DUBAI POPULATION GROWTH



Dubai's population has grown from about 73,000 in 1970 to more than 4.8 million in 2026. The Dubai 2040 Urban Master Plan plans for 5.8 million residents by 2040 (projection shown dashed).

Sources: Dubai Media Office (1970–2010), Dubai Data & Statistics Establishment (2020–2026), Dubai 2040 Urban Master Plan (2040 projection)

## COMPARISON: CITY CENTRE APARTMENT PRICES /M<sup>2</sup>



Average price to buy a city-centre apartment, in US\$ per square metre, September 2026: Dubai 7,183, versus Hong Kong 28,849, Singapore 23,402, New York 18,759, London 18,672, Paris 14,867 and Munich 13,029.

Source: Numbeo (crowd-sourced data), September 2026

# HISTORY OF DUBAI'S PROPERTY MARKET

PRE 2000's

Local market only, with no freehold ownership.  
Burj Al Arab's debut sets the stage for grand visions.



2002

Introduction of freehold ownership draws international attention.  
A property surge sends values soaring.



2008 - 2009

Rapid 46% value jump within early 2008.  
Global economic downturn erases gains, softening property value.



2011 - 2014

Recovery gains momentum & Dubai keeps building.  
Expo 2020 award boosts confidence, prices rebound.



2015 - 2019

Gentle slowdown & Market matures.  
Dollar strength, oil dip, and Brexit impact cool the market.



2020

Buoyed by the success of Expo 2020, Dubai's resilient response to the pandemic has greatly encouraged people to settle and stay in the city.



2021 - 2025

Strong double-digit growth and record-high transaction numbers have turned the government's vision into reality.



MORE THAN GROWTH, DUBAI'S MARKET IS EVOLVING INTO SOMETHING GREATER



# WHAT'S DRIVING GLOBAL APPETITE?

## ECONOMIC GROWTH

Dubai's GDP grew 4.7% in the first nine months of 2025, to AED 355 billion (Dubai Data & Statistics Establishment).

This momentum is fueled by powerhouse sectors including tourism, wholesale, retail, transportation, financial services, real estate, manufacturing, and construction.

## GLOBAL REAL ESTATE LEADERSHIP

Dubai is the world's busiest market for homes priced over \$10 million, with a record 500 such sales in 2025 (Knight Frank). Its ultra-luxury property market continues to attract high-net-worth investors globally.

## STRATEGIC FOUNDATIONS

Dubai's prime location and political neutrality boost its global appeal.

Business-friendly policies, including 100% foreign ownership, streamlined business setups, and robust economic strategies, solidify its position as a top destination.

## KEY DEVELOPMENT INITIATIVES

The Dubai 2040 Master Plan and the expansion of Al Maktoum Airport drive significant infrastructure growth.

New waterfront communities are also boosting investment opportunities on a global scale.

## AMBITIOUS ECONOMIC VISION

The D33 Economic Agenda aims to double Dubai's economy by 2033, targeting a top-three global city ranking.

This vision unlocks AED 32 trillion in economic targets through over 100 high-impact initiatives in innovation, tech, and trade.

## POPULATION AND DEMAND SURGE

Dubai added around 227,000 residents in the first nine months of 2026, and the Dubai 2040 plan expects 5.8 million residents by 2040.

This rapid growth is accelerating demand and spurring housing development, putting pressure on supply to keep pace.

## WAY OF LIVING

Dubai offers a tax-free lifestyle for more financial freedom. It has top international schools, sunny weather year-round, and the UAE is ranked one of the world's safest countries, making it perfect for families and professionals.

## GLOBAL ADVANTAGE

Unlike other places with high taxes, crime, political issues, and low wages, Dubai provides stability, low crime, and business-friendly policies.

It's a secure hub for growth and success.



# GLOBAL COMPARISON

\*Prices, gross rental yields and price-to-income ratios: Numbeo, crowd-sourced, September 2026. Indicative only: actual returns vary by property and are not guaranteed.  
Taxes: headline rates, 2026.

| CITY      | CITY CENTRE PRICE<br>(US\$/m²) | GROSS RENTAL<br>YIELD* | PROPERTY<br>TAXES                                              | CAPITAL<br>APPRECIATION     | PRICE-TO-INCOME<br>RATIO | POPULATION<br>GROWTH                         |
|-----------|--------------------------------|------------------------|----------------------------------------------------------------|-----------------------------|--------------------------|----------------------------------------------|
| DUBAI     | 7,183                          | 7.4%                   | 4% DLD transfer fee<br>0% capital gains                        | Strong growth<br>since 2021 | 8.2                      | Fast-growing, top<br>millionaire destination |
| LONDON    | 18,672                         | 3.4%                   | Up to 19% stamp duty<br>≤24% capital gains                     | Stable, limited             | 14.0                     | Slow growth, net<br>millionaire outflows     |
| NEW YORK  | 18,759                         | 5.4%                   | 1.4-2.6% transfer tax<br>+ mansion tax<br>≤23.8% capital gains | Stable, moderate            | 12.0                     | Steady, global inflows                       |
| SINGAPORE | 23,402                         | 2.9%                   | 60% foreign-buyer duty<br>0% capital gains                     | Moderate                    | 22.8                     | Tightly managed growth                       |
| PARIS     | 14,867                         | 2.5%                   | 7-8% stamp tax<br>19% capital gains +<br>17.2% social charges  | Moderate                    | 17.5                     | Flat, stable domestic<br>base                |
| MIAMI     | 7,147                          | 9.3%                   | 0.7% stamp duty<br>≤2% property tax/yr<br>≤23.8% capital gains | Solid, slower               | 6.5                      | Strong domestic in-<br>migration             |
| HONG KONG | 28,849                         | 1.9%                   | 4.25% stamp duty<br>0% capital gains                           | Flat growth<br>since 2019   | 35.5                     | Stabilising after declines                   |



# DUBAI'S OUTLOOK WITH 4M POPULATION MILESTONE

In 2025, Dubai surpassed 4 million residents, and by September 2026 it had passed 4.8 million. With a largely expatriate population that includes 81,200 millionaires (Henley & Partners, 2025), the city blends luxury, safety, and opportunity.

From towering skyscrapers to vibrant souks, Dubai offers unmatched experiences, fueled by a dynamic economy rooted in tourism, tech, and sustainability. As a destination, it's a resilient hub where innovation meets tradition, attracting families, investors, and adventurers with world-class healthcare, education, and endless leisure options.

The Dubai 2040 Urban Master Plan is the emirate's comprehensive roadmap for sustainable growth over the next two decades, planning for 5.8 million residents and a daytime population of 7.8 million by 2040 while enhancing livability. Key objectives include boosting green and recreational spaces by 105% and improving resource efficiency through compact, walkable communities.

The plan emphasizes five urban centers, including revitalizing historic areas, to create a people-centric environment that prioritizes health, education, and eco-friendly infrastructure.

A major focus is the southern expansion, particularly around Dubai South, the UAE's largest single urban master development spanning 145 square kilometers.

Anchored by Al Maktoum International Airport – set to become the world's largest – Dubai South is transforming into a vibrant aerotropolis with integrated logistics, aviation, commercial, and residential zones.

Plans include expanding residential communities with new villas and apartments, developing business hubs, and enhancing connectivity to support economic diversification and attract global talent.

Off-plan projects are launching across Dubai, offering modern villas, townhouses, and apartments in emerging communities to meet the demand of a fast-growing population.

While Dubai leads the charge, neighboring emirates are gaining traction in the property market, enhancing the UAE's overall investment landscape. For instance, Ras Al Khaimah is surging with a 118% increase in real estate transactions in 2024, driven by projects like the Wynn Al Marjan Island resort – featuring the UAE's first casino.

Infrastructure advancements further propel this vision, including the \$5.6 billion Dubai Metro Blue Line linking key areas by 2029, and mega-projects like Palm Jebel Ali.

Dubai's bold strategy positions it as a sustainable, connected global hub, where dreams expand endlessly.



"OUR DREAMS WILL  
BE EVEN BIGGER"

– H.H. SHEIKH MOHAMMED BIN RASHID AL  
MAKTOUM, VICE PRESIDENT AND PRIME  
MINISTER OF THE UAE AND RULER OF DUBAI

A STUNNING VISION IN MOTION:  
WHERE CUTTING-EDGE  
INFRASTRUCTURE MEETS  
LIMITLESS AMBITION





# GUIDE TO

## PURCHASING PROPERTY IN DUBAI

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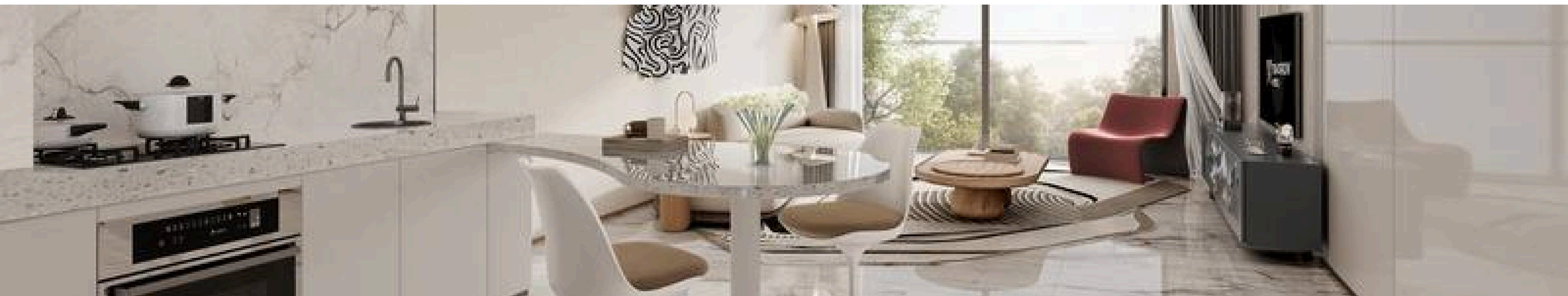
# MASTERING OFF-PLAN PURCHASES

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Off-plan properties are purchased during planning or construction, before completion and handover. This lets investors secure units early, often on favorable terms.

**In the pages ahead,** discover the key benefits of off-plan investments in Dubai, such as cost advantages, strong yield potential, flexible financing options, and robust safeguards designed to minimize risks while maximizing growth opportunities.





## LOWER ENTRY COSTS

Properties in off-plan developments are generally offered at a discount compared to equivalent ready-to-move-in units.

This strategy lets buyers secure a foothold in the market affordably, with the potential for value growth by completion.

## RENTAL INCOME POTENTIAL

Upon handover, you can live in the property or let it out, long term or as a holiday home.

Rental returns vary by area, unit type and letting strategy and are not guaranteed. We can share recent rental data for any project.

## PROTECTION & OVERSIGHT

The Dubai Land Department (DLD), along with the Real Estate Regulatory Agency (RERA), enforce rigorous oversight for off-plan deals to shield investors.

All investor funds are safeguarded in approved escrow holdings, and released to the developer only as construction progresses.

## PAYMENT PLANS

Full-cash payment options are also available for those preferring immediate ownership.

Developers often provide tailored, no-interest installment schedules, such as 60/40 or post-handover plans, spread across several years with modest upfront deposits to ease the acquisition process.

# EXPRESSION OF INTEREST

## WHAT DOES EOI MEAN?

### CHOICE OF UNIT

Buying off-plan lets you select units with stunning views, from city skylines to serene waters. Some units may feature unique amenities like a private swimming pool on the balcony, adding exclusive value to your investment.

### WIDE VARIETY

The off-plan market presents an extensive range of property types, from compact studios to expansive villas across diverse neighborhoods. This variety allows you to align your investment perfectly with your financial objectives and personal preferences.

THE EOI PHASE IS A STRATEGIC WINDOW WHERE SAVVY INVESTORS CAN SECURE TOP UNITS FROM PREMIER DEVELOPERS, POSITIONING THEM FOR OPTIMAL CAPITAL GROWTH FROM DAY ONE.

An **Expression of Interest (EOI)** serves as an initial, non-binding action for investors to express their intent to purchase, typically for newly announced, high demand off-plan projects. It demonstrates significant interest prior to a project's public release.

Submitting an EOI (with a refundable deposit) grants early access to a project's best units, securing attractive prices and limited-time incentives. In Dubai's fast-paced market, the best apartments or even the full development often sell out during this early phase, long before public release.



# UNDERSTANDING COSTS

Purchasing property in Dubai involves several upfront and ongoing costs beyond the purchase price. These can vary based on whether you're buying an off-plan or a ready property from a seller.

As of 2026, the main fees are set by the Dubai Land Department (DLD). Depending on whether you buy off-plan or ready, and with or without a mortgage, budget around 4-8% of the property value for upfront costs.

| COST CATEGORY             | DESCRIPTION                                                                                                    | EST. RANGE (% OF PROPERTY VALUE) |
|---------------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------|
| Purchase Price            | The base cost of the property, set by the seller or developer for off-plan/ready properties.                   | 100%                             |
| DLD Fee: Off-Plan (Oqood) | 4% of the price to register the off-plan sale contract (Oqood) with the DLD, plus a small admin fee.           | 4%                               |
| DLD Fee: Ready Property   | 4% of the price on transfer, plus AED 580 admin and a trustee office fee of AED 4,000-4,200 + VAT.             | 4% + fees                        |
| Commission Fees           | Agency fee on resale purchases. Buying off-plan direct from the developer usually carries no buyer commission. | 0-2% + VAT                       |
| VAT                       | Residential sales are generally exempt or zero-rated; 5% VAT applies to commercial property and service fees.  | 0% residential                   |
| Booking Fees              | Initial deposit to reserve an off-plan unit, usually counted as the first instalment of the price.             | Part of the price                |



# SECURING YOUR INVESTMENT: THE ROLE OF ESCROW ACCOUNTS

An escrow account helps manage and keep investor money safe for off-plan real estate projects. It's run by a neutral third party (an authorized bank) to make sure the cash is only used for that specific project.

These accounts protect investors and help ensure the money is spent right and projects move forward as planned.



## QUICK NOTE:

DEVELOPERS RECEIVE PAYMENTS FROM ESCROW ACCOUNTS ONLY AS CONSTRUCTION PROGRESSES



# HOW ESCROW ACCOUNTS WORK IN DUBAI

## SETTING UP THE ESCROW ACCOUNT

Before selling off-plan units, developers must open an escrow account with an authorized bank as required by law.

This account is dedicated solely to the specific project.

## MANAGING INVESTOR FUNDS

When an investor purchases an off-plan unit, the payments are deposited into the escrow account.

This covers all installment payments agreed upon between the investor and developer, creating a clear link without loans or interest.

## UTILIZING THE FUNDS

The developer can use the money in the escrow account to cover construction and project-related expenses. Withdrawals from this account need approval from a certified engineer and the Real Estate Regulatory Agency (RERA), who check the work progress and ensure funds are spent correctly.

## INVESTOR PROTECTION

The escrow account shields investors from risks tied to project delays or incomplection.

If issues arise, RERA can direct escrow funds back to investors, reducing the risk of loss.

## TRANSPARENCY AND OVERSIGHT

RERA oversees the entire process, ensuring openness and compliance with regulations.

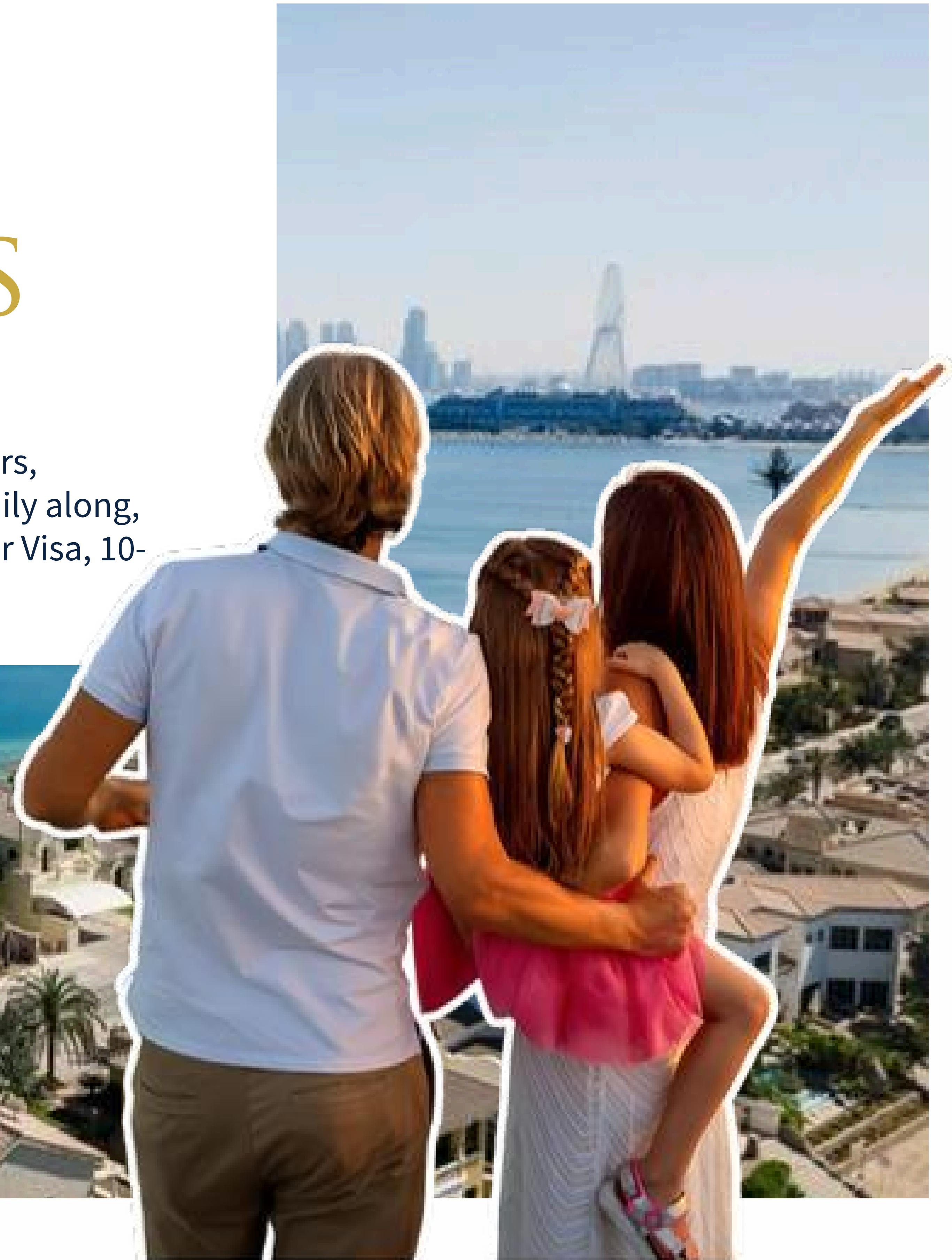
Developers must provide regular updates on the project's progress, keeping investors informed about how their funds are being used.



# UNLOCKING RESIDENCY VISA FOR INVESTORS

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Currently, Dubai presents exciting residency visa opportunities for property investors, delivering lasting perks and convenience. Whether you aim to retire, bring your family along, or boost your property portfolio, explore the benefits of the 2-year Property Investor Visa, 10-year Golden Visa or 5-year Retirement Visa.



# 10 YEAR

## GOLDEN VISA

**Dubai's 10-Year Golden Visa offers a prestigious residency option for property investments of **AED 2 million or more**, including off-plan and mortgaged property. Rules are set by the UAE authorities and can change.**

Easily renewable

No local sponsor required

Family sponsorship

Live, work and study in the UAE

Combine properties to qualify

Full access to essentials (Banking and Healthcare)



2  
YEAR

# INVESTOR VISA

**Dubai offers a 2-year Investor Visa to owners of a fully paid, completed home. Since April 2026, sole owners need no minimum value.**

Easily renewable 2-year residency

Tax-free earnings

Family sponsorship

Full access to essentials (Banking and Healthcare)



5  
YEAR

# RETIREMENT VISA

Dubai extends a warm invitation to retirees **aged 55 and above** with a renewable 5-Year Retirement Visa, requiring **a property worth AED 1 million (or equivalent savings or income)**. Rules are set by the UAE authorities and can change.

Easily renewable 5-year residency

Tax Advantages

Family sponsorship

Full access to essentials (Banking and Healthcare)



# MORTGAGES

## FOR RESIDENTS AND NON-RESIDENTS

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Navigating the world of property investment starts with mastering your financing choices.

Dubai provides competitive mortgage products tailored for both residents and international investors, and the right structure can make a real difference to your cash flow.

We work closely with a trusted mortgage broker who can break down the specifics with you, secure the best rates, and guide you through smooth approvals!



### DID YOU KNOW

INTERNATIONAL BUYERS CAN TYPICALLY BORROW 50-60% OF A READY PROPERTY'S VALUE, DEPENDING ON THE BANK.

| KEY ASPECTS         | DETAILS                                                                                         |
|---------------------|-------------------------------------------------------------------------------------------------|
| Loan to Value (LTV) | First home up to AED 5M: 80%<br>Over AED 5M: 70%<br>Off-plan: up to 50%                         |
| Max Loan Size       | Up to AED 35M on Retail Mortgages<br>Uncapped on commercial/private banking                     |
| Affordability       | 50% of calculated income can be applied to future mortgage installment + considered liabilities |
| Max Term            | 25 years or age 65-70 (lender-dependent)                                                        |



# FOR RESIDENTS

## ELIGIBILITY & OVERVIEW



| KEY ASPECTS         | DETAILS                                                                                         |
|---------------------|-------------------------------------------------------------------------------------------------|
| Loan to Value (LTV) | Typically 50-60% (bank-dependent)<br>Off-plan: up to 50%                                        |
| Max Loan Size       | Up to AED 35M on retail mortgages<br>Uncapped on commercial/private banking                     |
| Affordability       | 50% of calculated income can be applied to future mortgage installment + considered liabilities |
| Max Term            | 25 years or age 65-70                                                                           |



# FOR NON-RESIDENTS

## ELIGIBILITY & OVERVIEW



# FOR NON-RESIDENTS

SAMPLE PROPOSAL (2025 EXAMPLE)

## LOAN AMOUNT

|                                        |                                      |                                     |                      |
|----------------------------------------|--------------------------------------|-------------------------------------|----------------------|
| <b>PROPERTY VALUE</b><br>AED 2,000,000 | <b>DOWN PAYMENT</b><br>AED 1,000,000 | Original Loan Amount                | AED 1,000,000        |
|                                        |                                      | Real estate fee financed amount     | AED 0                |
|                                        |                                      | Land department fee financed amount | AED 0                |
| <b>LOAN-TO-VALUE</b><br>50%            | <b>FEE FINANCING</b><br>NO           | <b>TOTAL LOAN AMOUNT</b>            | <b>AED 1,000,000</b> |

## OFFER DETAILS

2025 example for illustration only. Rates change daily; ask us for a current quote.

|                                             |                                                                                             |                                                                                                                                      |                                          |                                                                                                                                                                                                                      |                                                                                                                                      |
|---------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| <b>BANK / LENDER</b>                        | <br>ADIB | <br>بنك دبي التجاري<br>Commercial Bank of Dubai | <b>BANK / LENDER</b>                     | <br>ADIB                                                                                                                        | <br>بنك دبي التجاري<br>Commercial Bank of Dubai |
| <b>RATE TERMS</b>                           | <b>4.99%</b><br>fixed for 3 years                                                           | <b>5.49%</b><br>fixed for 3 years                                                                                                    | <b>BANK PROCESSING FEE</b>               | <b>AED 5,200</b><br>(0.52% of loan amount )                                                                                                                                                                          | <b>AED 10,500</b><br>(1.05% of loan amount )                                                                                         |
| <b>FOLLOW ON RATE</b><br>MINIMUM FLOOR RATE | <b>2.25% EIBOR 1 MONTH</b><br>4.99%                                                         | <b>2.79% EIBOR 3 MONTH</b><br>2.79%                                                                                                  | <b>PROPERTY VALUATION FEE</b><br>(FIXED) | <b>AED 2,625</b>                                                                                                                                                                                                     | <b>AED 3,150</b>                                                                                                                     |
| <b>PROPERTY INSURANCE</b>                   | <b>AED 0</b><br>(0% /month of the property value)                                           | <b>AED 1,200</b><br>(0.06% p.a. of the property value)                                                                               | <b>EARLY SETTLEMENT FEE</b>              | <b>1% of the loan outstanding</b> or<br><b>AED 10,000</b> whichever is lower                                                                                                                                         | <b>1% of the loan outstanding</b> or<br><b>AED 10,000</b> whichever is lower                                                         |
| <b>LIFE INSURANCE</b>                       | <b>AED 250</b><br>0.025% /month on outstanding<br>loan amount                               | <b>AED 116.7</b><br>0.0117% /month on outstanding<br>loan amount                                                                     | <b>CUSTOMER PROFILE</b>                  | Standard                                                                                                                                                                                                             | LTV > 50%                                                                                                                            |
| <b>OVER PAYMENT</b>                         | Up to 30% every year                                                                        | Up to 15% every year                                                                                                                 | <b>ADDITIONAL INFORMATION</b>            | <ul style="list-style-type: none"><li>• <b>FTV:</b> 60%</li><li>• <b>Zero processing fees</b> for handover</li><li>• <b>AED 5,000 + VAT</b> min for secondary/resale</li><li>• <b>Max finance:</b> AED 10M</li></ul> | Minimum processing fees<br>of AED 3,000/- + VAT                                                                                      |

## SAMPLE PROPOSAL (2025 EXAMPLE)

**BANK / LENDER**

## GOVERNMENT FEES

## LAND DEPARTMENT FEE

4% OF PURCHASE PRICE + AFD 580

**AED 80,580**

## MORTGAGE REG. FEE

0.25 % OF LOAN AMOUNT + AED 290

**AED 2,790**

## TRANSFER CENTER FEE

(FIXED) (INCLUSIVE OF VAT)

**AED 4,200**

## BANK FEES

### BANK PROCESSING FEE

**AED 5,200**

## PROPERTY VALUATION FEE

(FIXED)

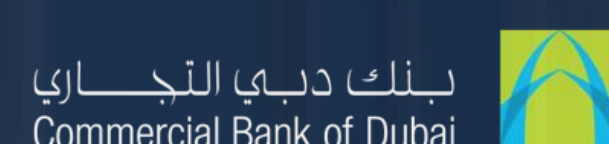
**AED 2,625**

## OTHER FEES

## MORTGAGE BROKER FEE

**FIXED FEE (INCLUSIVE OF VAT)**

**AED 0**



**AED 80,580**

**AED 2,790**

**AED 4,200**

**AED 10,500**

**AED 3,150**

**AED 0**



## Total Fees Upfront

AED 95,395

AED 101,220

## Down Payment

AED 1,000,000

AED 1,000,000

## TOTAL LOAN AMOUNT

**AED 1,095,395**

**AED 1,101,220**

**Disclaimer:** The stated transaction fees are for indicative purposes only and are subject to change without notice. VAT may be applied to any of the above charges without notice Mortgage terms and conditions are subject to change.

**Important:** The rates shown are based on the current daily EIBOR on the creation date of this proposal. Fees may vary on different dates.  
A pre-approval is valid for 30-90 days and varies from bank to bank

# RENTING AND RESELLING

WITH LEGACY'S SUPPORT

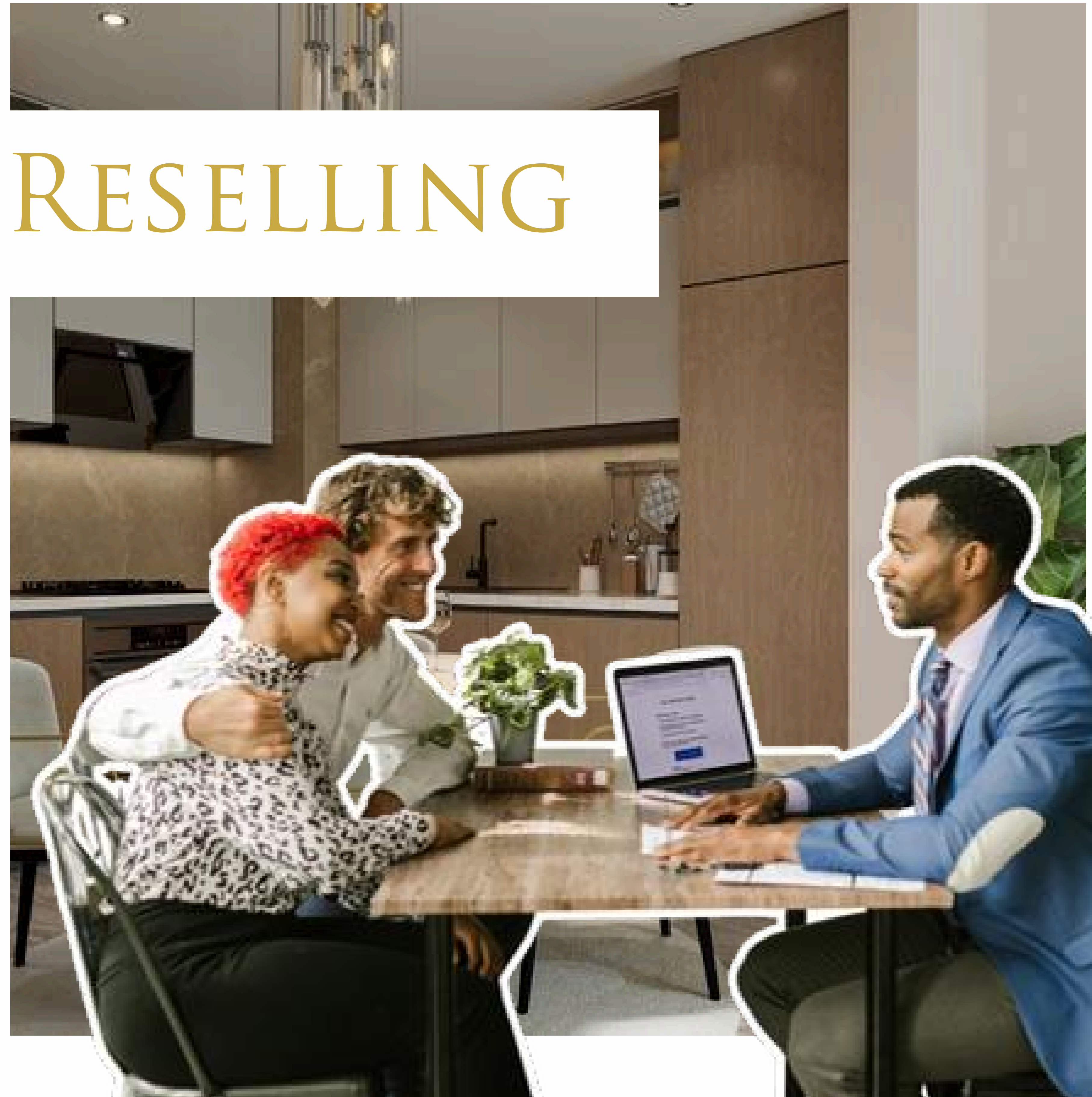
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For renting your property out, tap into a market with strong tenant demand. Returns depend on location, property type and costs, and are not guaranteed.

Considering short-term rentals? They can suit high-demand areas, subject to a holiday home permit.

We can introduce you to trusted companies for tenant screening, lease agreements, and property management.

From pricing strategies to legal paperwork, we're here to support you every step of the way. If you're looking to sell or exit your investment, our expert team is ready to guide you through the process for a seamless transition.



BUILDING YOUR LEGACY



ONE PROPERTY AT A TIME

CONTACT  
US TODAY

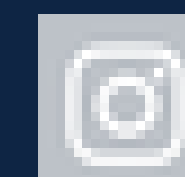
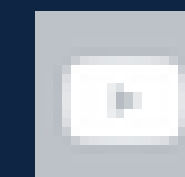
**RERA Registration No:** 53754

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