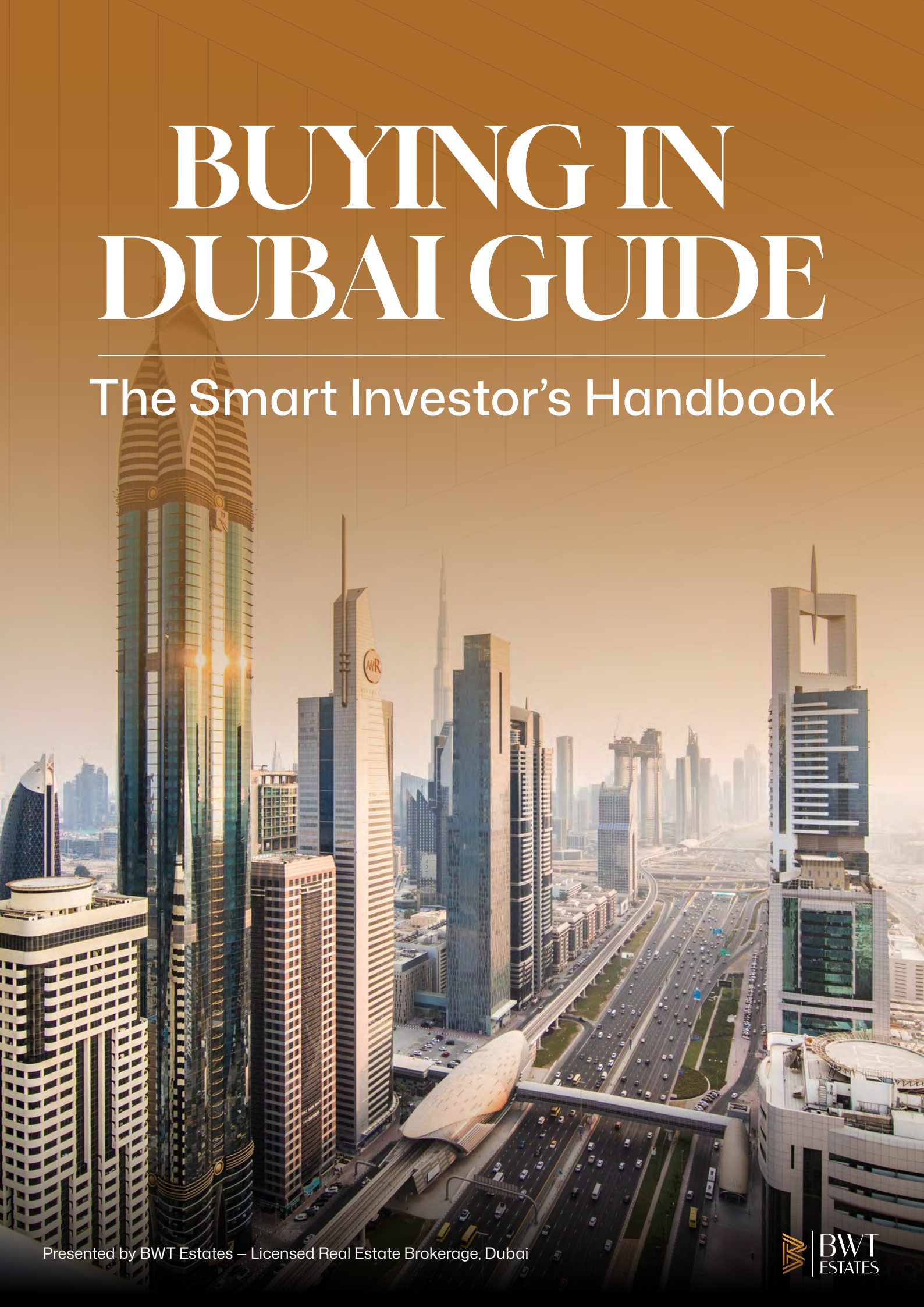
BUYING IN DUBAI GUIDE

The Smart Investor's Handbook



Presented by BWT Estates – Licensed Real Estate Brokerage, Dubai

BWT ESTATES

Why Dubai

Dubai isn't just a city – it's an economy built on growth, safety, and opportunity.



Strong Rental Yields

Dubai's property market has delivered consistent double-digit growth, with average rental yields between 7–9%, among the highest globally.



Capital Appreciation

Prices have risen over 20% year-on-year since 2022. Prime areas like Palm Jumeirah and Downtown Dubai exceeded 40% growth



Global Connectivity

7-hour flight from London, 8-hour flight to 80% of the world's population.



Tax-Free Advantage

No income tax. No capital gains tax. Low transaction fees.



Quality of Life

Year-round sun, world-class infrastructure, and some of the safest neighbourhoods globally.



Residency Opportunities

Property owners can qualify for a renewable 10-year Golden Visa.



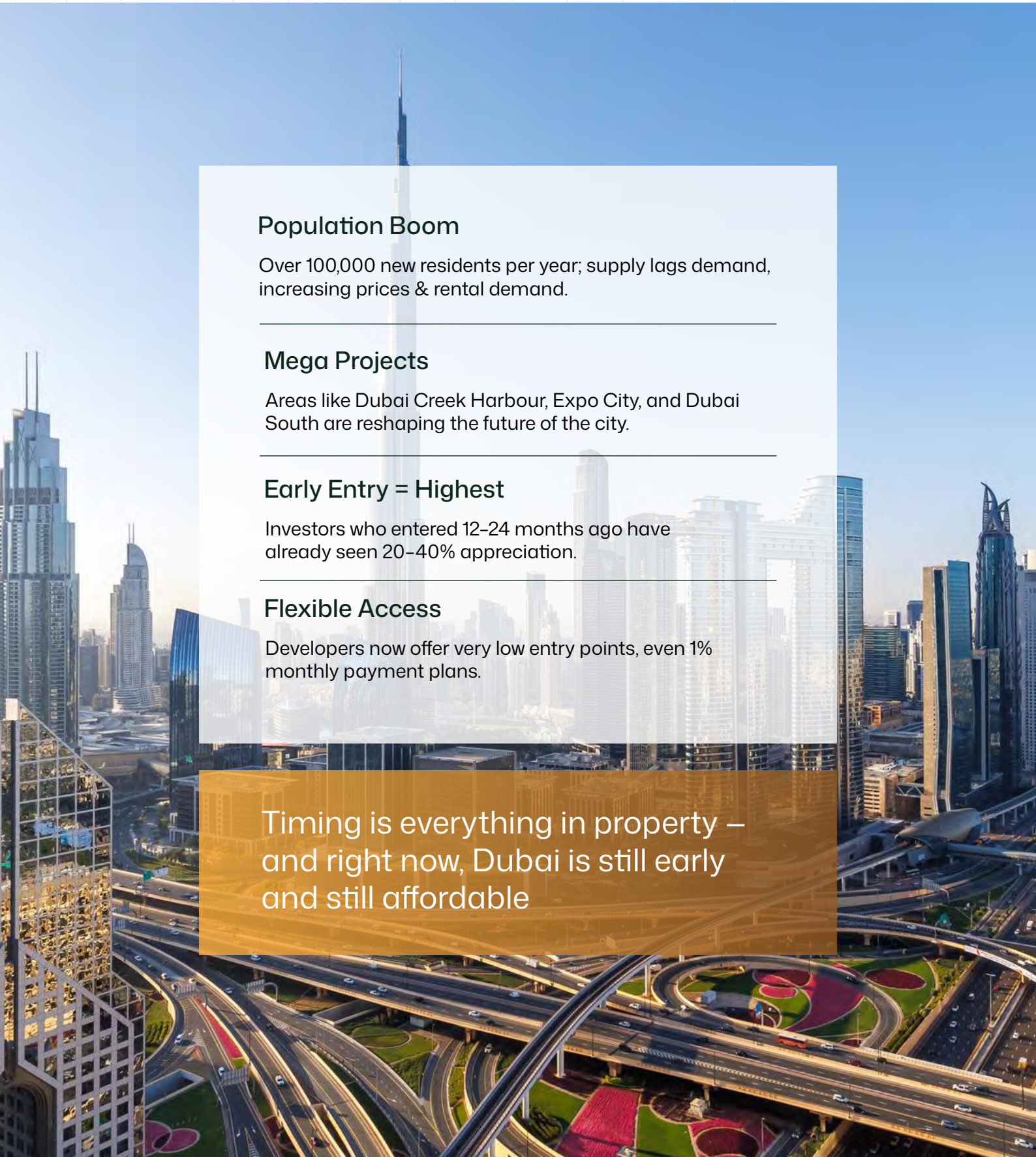
World-Class Amenities as Standard

Aquatic features, cutting-edge tech, and green communities integrated into everyday living.

In a world of rising costs and regulation, Dubai stands out for flexibility, profit, and freedom."

Why Now?

Dubai isn't just a city – it's an economy built on growth, safety, and opportunity.



Population Boom

Over 100,000 new residents per year; supply lags demand, increasing prices & rental demand.

Mega Projects

Areas like Dubai Creek Harbour, Expo City, and Dubai South are reshaping the future of the city.

Early Entry = Highest

Investors who entered 12–24 months ago have already seen 20–40% appreciation.

Flexible Access

Developers now offer very low entry points, even 1% monthly payment plans.

Timing is everything in property – and right now, Dubai is still early and still affordable

Why BWT Estates



Built on Trust

BWT Estates was built on a strong foundation of trust and education. Our reputation was established in the UK, where we've helped thousands of buyers better understand property and make confident decisions. We now bring that same trusted approach to Dubai.



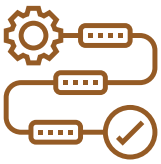
UK Perspective, Dubai Expertise

We specialise in supporting overseas buyers who are new to the Dubai market. We understand how UK and international buyers think, the questions they have, and the concerns they may not always voice – and we guide them clearly through the process.



Access to the Right Opportunities

We work closely with leading developers across Dubai, giving our clients access to priority launches, off-plan opportunities, flexible payment plans, and limited-availability units. We focus on opportunities that align with your goals, budget, and timeline.



A Clear, Structured Process

From your first enquiry to completion, our process is professional and straightforward:

- Initial qualification and needs assessment
- Tailored property shortlists
- Clear breakdown of costs and payment plans
- Guidance through reservation and contracts
- No pressure. Just clarity.



A Team That Looks After You

You're supported by a dedicated team – not passed around. With advisors based in key markets and on the ground in Dubai, we're available to support you before, during, and after your purchase.



Education Comes First

We believe informed buyers make better decisions. That's why education sits at the centre of everything we do – so you understand not just what you're buying, but why it makes sense.

Types of Purchases & How They're Bought

Secondary Market (Ready Properties)

What it means

Buying a completed home from an existing owner.

Requirements

- Cash or mortgage
- Minimum 25% down payment for expats
- Mortgage up to 75% LTV
- Valuation + bank approval required

Ideal for

Buyers who want immediate handover and instant rental income.

Off-Plan Properties (Under Construction)

What it means

Buying directly from a developer before completion.

Typical Payment

- Standard: 60% during construction, 40% on handover
- Post-Handover: 1% monthly for 2–3 years after completion
- Down payments as low as 10–20%

Benefits

- Enter early at lower prices
- Flexible payment structures
- Strong capital appreciation
- Ability to flip before completion



Off-plan gives you access, flexibility, and growth potential – all in one.

Understanding the Costs of Purchasing

One of the biggest myths is that Dubai property is only for millionaires. The truth? There's something for everyone.

Item	% / Amount	Notes
Dubai Land Department (DLD) Fee	4%	Government fee
Trustee Office Fee	~AED 4,200	Title transfer
Agency Fee	2%	Not applicable to off-plan
NOC Fee	~AED 5,000	Developer clearance (secondary only)
Mortgage Registration	0.25% of loan	Only if financing



Most developers now offer incentives such as DLD waiver or furniture packages for early buyers.

What They Won't Tell You (and How We Can Help)

Most buyers never hear about the little-known hacks that make Dubai property even more profitable.

Flipping Off-Plan Contracts

Sell your off-plan contract before handover.

Example: Buy at AED 1M → Market rises to AED 1.2M → Sell the contract → AED 200k profit.

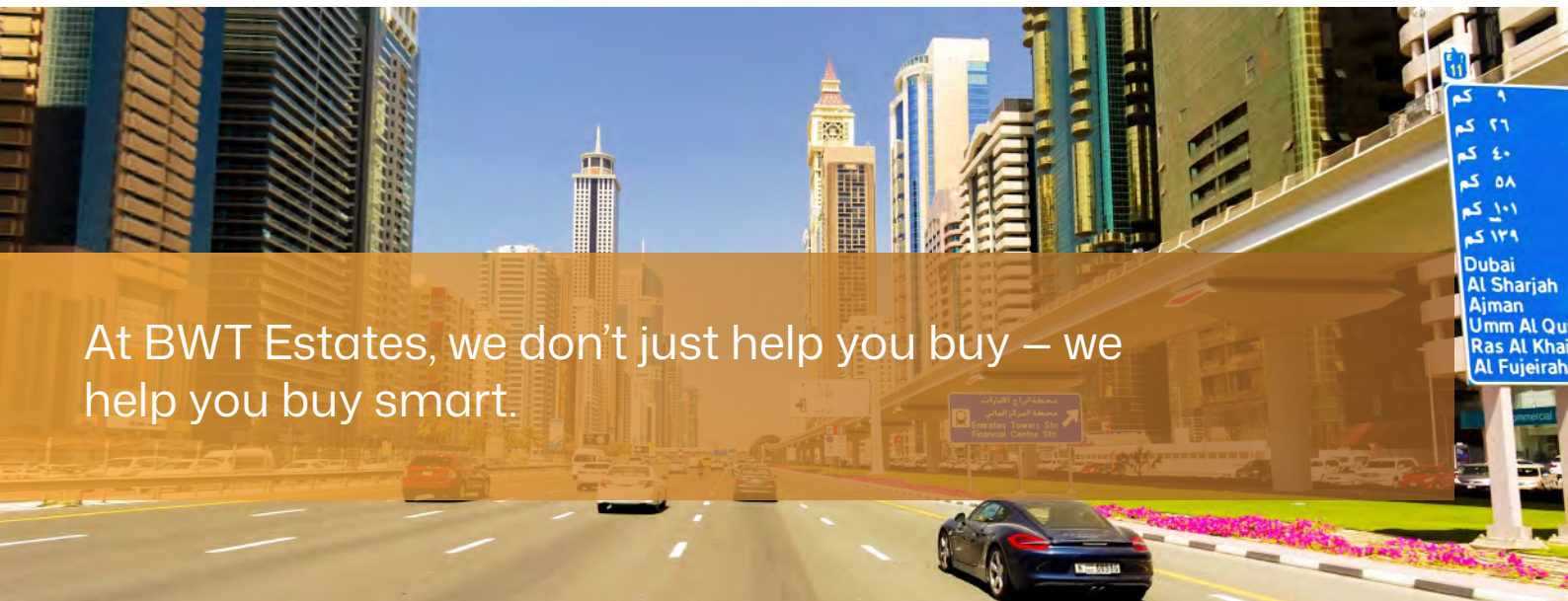
Golden Visa Benefits

AED 2M+ properties qualify you for a renewable 10-year residency for you and your family.

Developer Incentives

We know which developer is offering:

- 0% commission
- Waived DLD fees
- Free stays
- Special payment plans



At BWT Estates, we don't just help you buy – we help you buy smart.



Ready to Start Your Dubai Journey?

Our licensed consultants will guide you step-by-step:

- Find properties that match your budget
- Understand payment plans
- Secure your booking safely

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