UAE Mortgage Checklist

Know how much you can borrow, what it costs and what documents banks ask for, before you sign.

Maximum loan-to-value (CBUAE rules)

Buyer and property	Max LTV	Min down payment
Expatriate, first home under AED 5m	80%	20%
Expatriate, first home above AED 5m	70%	30%
Expatriate, second home or investment	60%	40%
UAE National, first home up to AED 5m	85%	15%
UAE National, first home above AED 5m	75%	25%
UAE National, second home or investment	65%	35%
Off-plan property (all buyers)	50%	50%

Source: CBUAE Rulebook, Regulations Regarding Mortgage Loans. Banks may lend less.

Affordability rules

- All monthly loan repayments together: at most 50% of gross monthly income (debt burden ratio)
- Banks stress-test repayments at a higher rate
- Maximum tenor: 25 years
- Many banks look for a minimum salary of around AED 15,000 per month (varies by lender)

Documents checklist

- ☐ Passport, visa and Emirates ID
- ☐ Salary certificate and recent payslips (salaried)
- ☐ Trade licence, MOA and audited financials (self-employed)
- ☐ Six months of bank statements
- ☐ List of existing loans and credit card limits
- ☐ Property MOU or sale and purchase agreement
- ☐ Title deed or developer documents

Costs to budget (indicative)

Cost	Typical amount
Bank processing fee	Often up to 1% of the loan
Valuation	About AED 2,500 to 3,500
Mortgage registration (Dubai Land Department)	0.25% of the loan plus admin fees
Property transfer fee (Dubai)	4% of the property price

Cost	Typical amount
Early settlement fee	Capped at 1% of outstanding balance or AED 10,000, whichever is lower
Life and property insurance	Usually required by the lender

Prepare a stronger application

National Finance helps buyers and investors check eligibility, organise documents and approach suitable lenders.
Request a free consultation: thenationalfinance.ae/request-consultation
Email: info@thenationalfinance.ae | Office: SRTI Park, Sharjah, UAE

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