ONE PURPOSE
OPENING NEW DOORS INTERNATIONALLY

2026 EDITION



THE AUSTRALIAN INVESTOR GUIDE

Buying property in Dubai from Australia: what you can own, how off-plan works, what it costs, the Golden Visa, and the risks to weigh before you commit.

SAFIA DEEN, FOUNDER AND PROPERTY ADVISOR

BEFORE YOU START

ABOUT THIS GUIDE



This guide answers the questions Australians ask us most when they first look at Dubai: what a foreigner can own, how an off-plan purchase is paid for and protected, what it costs on top of the price, how the Golden Visa works, and what can go wrong.

One Purpose is led by Safia Deen from Brisbane, with a team in Dubai. Since 2024 Safia has brought Dubai's developers to buyers in Brisbane, on the Gold Coast and in Sydney, and our clients now own homes with DAMAC, Sobha, Emaar, Binghatti, Danube, Azizi and Imtiaz.

Every figure in these pages carries its source and the month we checked it. Rules, fees and prices in Dubai change, so we confirm the current position for your purchase before you commit.

INSIDE

Why Australians look at Dubai. What you can own. How buying from Australia works. Payment plans. What it costs. The Golden Visa. UAE company setup. Where our clients buy. Risks worth weighing. Property terms. Working with us.

General information only, not personal financial, investment, legal, tax or migration advice. Please read the notes on the last page.

THE CASE, SOURCED AND DATED

WHY AUSTRALIANS LOOK AT DUBAI

Freehold ownership for foreigners, staged payments through the build, a residency path for larger purchases, and no personal income tax in the UAE. The market has also slowed in 2026, which is why the choice of developer and location matters.

AED 2m

The purchase value that can qualify a property owner for the 10-year Golden Visa, about AUD 780,000.

Dubai Land Department, October 2026

0%

Personal income tax in the UAE. Individuals pay no UAE income tax on salary, or on rent and gains from property held in their own name.

UAE Federal Tax Authority, October 2026

5.5%

Average gross rental yield reported for Dubai apartments in the first half of 2026, before service charges, management and vacancy.

Global Property Guide, H1 2026

14 hrs

Scheduled nonstop flying time to Dubai from Brisbane, Sydney and Melbourne. About 11 hours from Perth.

Airline schedules, October 2026

THE MARKET TODAY

Dubai's property market has slowed in 2026. Cavendish Maxwell reports residential sales value down 47% year on year in the third quarter, and S&P Global Ratings cites industry estimates of prices 5% to 15% lower between the end of 2025 and September 2026. Valuation indices show smaller annual falls, of about 2% to 3%. A softer market can mean better terms from developers. It also means choosing the developer, the location and the payment plan with more care.

The National, 7 October 2026. ValuStrat, August 2026. Global Property Guide, H1 2026. Past figures are not a forecast.

OWNERSHIP AND PROTECTION

WHAT YOU CAN OWN

FREEHOLD FOR FOREIGN BUYERS

Australians can buy freehold property in Dubai's designated freehold areas, which include every Dubai community in this guide. You do not need to live in the UAE to own there (Law No. 7 of 2006). In Abu Dhabi, foreign buyers can own in designated investment zones, which include Saadiyat Island.



ESCROW AND THE OQOOD REGISTER

Payments for registered off-plan projects go into a project escrow account under Law No. 8 of 2007, and off-plan sales are recorded on the Dubai Land Department's interim register, known as Oqood. Escrow controls how your instalments are used. It does not guarantee a completion date.

CHECK BEFORE YOU PAY

Before you pay, you can check a project's registration, its escrow account and its reported construction progress in the Dubai Land Department's Dubai REST app. We do this with you for every project on your shortlist.

AUSTRALIA AND THE UAE

The two countries have had a trade agreement and a separate investment agreement in force since 1 October 2025.

READY HOMES TOO

As well as off-plan, you can buy a finished home on the secondary market, view it in person and lease it out straight away.

Dubai Land Department, checked October 2026. Department of Foreign Affairs and Trade (CEPA).

FROM BRISBANE TO THE KEYS

HOW BUYING FROM AUSTRALIA WORKS

Five steps, with the same person beside you for each of them.

TALK TO US	A consultation in Brisbane, at an expo or on a video call, about your goals, budget and timing.
SHORTLIST	Two or three projects that fit, priced in Australian dollars, with each developer's delivery record and the payment plan laid out against your cash flow.
SEE IT	Visit with us on the Fly-In Program to walk the sales galleries, show apartments and communities, or tour the sales gallery by video call.
RESERVE AND SIGN	A booking deposit secures the home. Your independent lawyer reviews the Sale and Purchase Agreement before it is registered with the Dubai Land Department. For most off-plan purchases the reservation and the agreement can be signed digitally from Australia.
HANDOVER AND AFTER	You pay the final instalment, the Oqood registration converts to a title deed, and the home is inspected for defects. We can arrange the inspection, furnishing and a leasing agent, and the Golden Visa if your purchase qualifies.

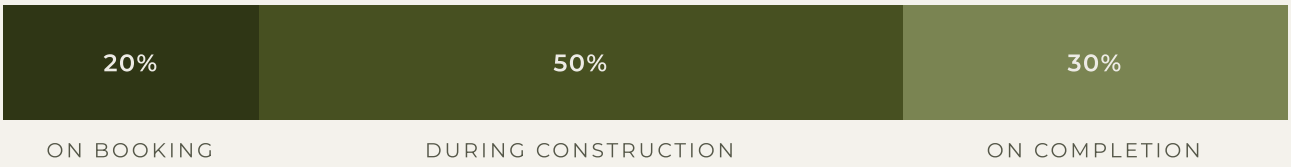
Your independent lawyer confirms the steps and documents for your purchase.

PAYING THROUGH THE BUILD

PAYMENT PLANS

Off-plan homes are usually paid for in stages through the developer's payment plan rather than with a mortgage. Each developer sets its own plan, and each project can differ.

AN EXAMPLE PLAN, 20 / 50 / 30



WHAT CHANGES BETWEEN PLANS

The deposit on booking, how the construction instalments are spaced, the share due on completion, and whether any of the price is paid after handover. Some plans run at 1% of the price a month through the build.

WHAT TO CHECK

That instalments go into the project's escrow account, what happens if you pay late, and when the developer allows a resale before handover. A small deposit does not make a home affordable, so we set every instalment against your own cash flow in Australian dollars.

MORTGAGES

For completed homes, UAE banks set their own criteria for non-resident borrowers, so we introduce you to a Dubai mortgage adviser who can tell you what applies to you.

Developers' published payment plans, October 2026. Plans change between releases.

ON TOP OF THE PRICE

WHAT IT COSTS TO BUY

DUBAI LAND DEPARTMENT FEE	4% of the price, usually paid by the buyer under the contract. Some developers waive it at launch.
OQOOD REGISTRATION	Off-plan sales are registered on the interim register, then converted to a title deed at handover.
TRUSTEE OFFICE FEE	AED 2,000 or AED 4,000 plus VAT, depending on the price.
TITLE DEED FEE	A small fixed fee set by the Dubai Land Department.
SERVICE CHARGES	Annual, per square foot, and different in every building. Dubai publishes them in its Service Charge Index.
EXCHANGE RATE	The dirham is pegged to the US dollar, so the Australian dollar cost of each instalment moves with the AUD to USD rate.

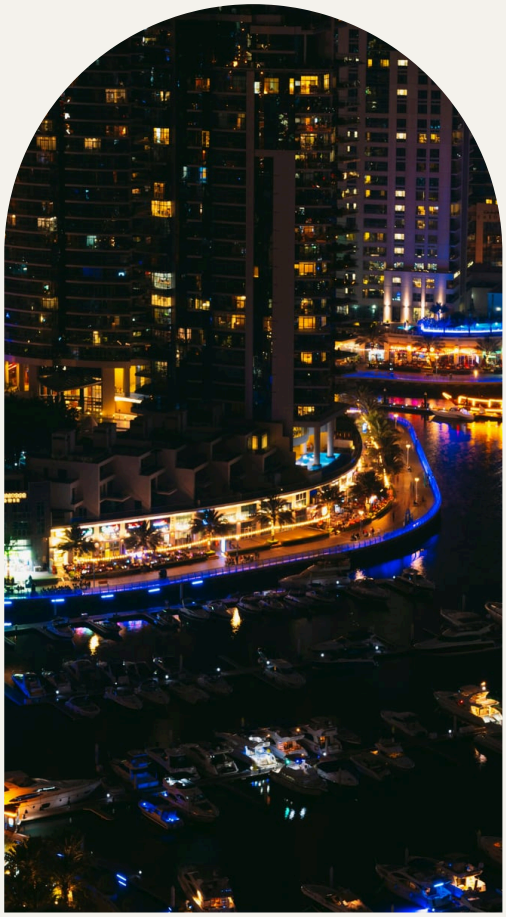
We give you the full cost of a specific home in writing before you reserve, including the developer's own fees and any registration fee waiver on offer.

Dubai Land Department fee schedule, October 2026. Central Bank of the UAE (dirham peg at AED 3.6725 to USD 1).

RESIDENCY THROUGH PROPERTY

THE GOLDEN VISA

Under Dubai Land Department criteria, a property investor can apply for a 10-year renewable Golden Visa when the property's purchase value is at least AED 2 million, about AUD 780,000 at the October 2026 rate.



MORTGAGED AND OFF-PLAN HOMES

Mortgaged property can qualify with a no-objection letter from the lending bank. Off-plan eligibility depends on the developer and the project, so we check it with the authorities before you commit.

APPLYING

The applicant must be inside the UAE to apply, and the government fees total about AED 9,885. Family members can be sponsored on the same visa. We prepare the documents with you.

THE 2-YEAR PROPERTY VISA

For completed homes there is also a 2-year renewable residence visa for property owners. Since April 2026 a sole owner qualifies at any value, while co-owners each need a share worth at least AED 400,000. Off-plan homes do not qualify.

WHO DECIDES

The UAE authorities decide every application, and the rules change from time to time. The federal portal lists real estate investors at 5 years while Dubai's authorities state 10, so we confirm the current position for your purchase.

Dubai Land Department, GDRFA and ICP, checked October 2026. The 2-year visa change was reported in April and May 2026.

FOR BUSINESS OWNERS

SETTING UP A UAE COMPANY

Dubai offers three ways to set up a company, and each suits a different kind of business. We help you choose, then set it up from Australia with our setup partners in Dubai. Licences are issued by the relevant UAE authority.

FREE ZONE

Each free zone is run by its own authority, with its own licence types and permitted activities, and foreign owners can hold the whole company. It suits consulting, trading, e-commerce and services sold mostly outside the UAE. There are 39 across the seven emirates.

MAINLAND

A mainland company is licensed by the economic department of its emirate. It can trade directly with customers anywhere in the UAE and open shops, offices and showrooms, which suits retail, hospitality, construction and local services.

OFFSHORE

An offshore company is registered through an approved agent and receives a certificate of incorporation rather than a trade licence, so it cannot trade inside the UAE. It is used to hold shares, intellectual property and other assets.

WHAT WE ARRANGE

- The right structure for what the business will actually do
- The trade licence, arranged remotely from Australia
- Banking introductions and a flexible office or desk
- Ongoing accounting and compliance through our partners

UAE Government portal (u.ae) and each registry's own site, checked October 2026.

COMMUNITIES ON OUR LIST

WHERE OUR CLIENTS BUY

BUSINESS BAY
Towers of offices, apartments and hotels along the Dubai Water Canal, next to Downtown.

BAYZ 101

DUBAI HARBOUR
Beachfront towers and a marina between Palm Jumeirah and Dubai Marina.

DAMAC BAY BY CAVALLI

JUMEIRAH VILLAGE TRIANGLE (JVT)
Villas, townhouses and mid-rise apartments next to JVC.

FASHIONZ

MEYDAN HORIZON, MEYDAN
The northern edge of Meydan, looking over Dubai Lagoon and the Downtown skyline.

WYNWOOD HORIZON

MAJAN
Mid-rise apartment buildings in Dubailand, close to Global Village.

SKYFLAME

DUBAI INTERNATIONAL ACADEMIC CITY
A university district on the eastern edge of Dubai, beside Emirates Road.

GREENZ

DAMAC ISLANDS, DUBAILAND
DAMAC's island-themed villa and townhouse community in Dubailand.

DAMAC ISLANDS

DUBAI ISLANDS
Reclaimed islands off the Deira coast, linked to the city by the Infinity Bridge.

BAY ESTATE

DUBAI CREEK HARBOUR
Waterfront towers on Dubai Creek, beside the Ras Al Khor Wildlife Sanctuary.

CREEK BAY

JUMEIRAH VILLAGE CIRCLE (JVC)
Mid-rise apartments, villas and parks around a circular street plan.

SERENZ

SOBHA HARTLAND II, MBR CITY
Sobha's waterfront community in MBR City, with towers, villas and schools.

SKYVUE ALTIER

NAD AL SHEBA (BINGHATTI CITY)
Beside Meydan, where the 12 towers of Binghatti City are planned.

MERCEDES-BENZ PLACES

DUBAI MARITIME CITY
A waterfront peninsula between Port Rashid and the Dubai Drydocks.

CHELSEA RESIDENCES

DAMAC LAGOONS
DAMAC's lagoon community in Dubailand, opposite DAMAC Hills.

DAMAC LAGOONS

DAMAC RIVERSIDE, DUBAI INVESTMENT PARK
DAMAC's riverside community in Dubai Investment Park, near Expo City.

RIVERSIDE VIEWS

SAADIYAT ISLAND
Abu Dhabi's island of beaches, villas and the Saadiyat Cultural District.

SEI SAADIYAT

The projects on our list in each community, October 2026.

READ THIS BEFORE YOU COMMIT

RISKS WORTH WEIGHING

DELAYS	Off-plan homes can be handed over later than the developer's target. Escrow controls how your money is used but does not guarantee a completion date, so the developer's delivery record matters.
THE MARKET	Prices and sales volumes in Dubai have fallen in 2026. Values can fall as well as rise, and past rental yields and price growth are not a forecast.
SELLING EARLY	Developers set their own rules for reselling before handover, often only once a set share of the price is paid. Resale demand varies by project and by market.
RUNNING COSTS	Service charges, management fees and vacant months come out of the rent. Gross yields are quoted before them.
CURRENCY	Prices and instalments are in dirhams, which are pegged to the US dollar, so your costs and returns in Australian dollars move with the exchange rate.
RULES CHANGE	Visa criteria, fees and regulations in the UAE change from time to time. Australian rules on overseas income, super and foreign investment also apply to you.
ADVICE AND TRAVEL	Take independent legal, tax and financial advice in Australia and the UAE before you pay a deposit. Check Smartraveller's current advice for the UAE before you travel.

IN PLAIN ENGLISH

DUBAI PROPERTY TERMS

OFF-PLAN

A home bought from the developer before it is finished, and paid for in stages while it is built.

READY PROPERTY

A finished home you can view in person, then move into or lease out straight away.

SPA

Short for Sale and Purchase Agreement, the contract that sets out the terms of your purchase.

PAYMENT PLAN

The developer's schedule of instalments, for example 20% on booking, 50% during construction and 30% on completion.

ESCROW ACCOUNT

A secure account that holds your payments and passes them to the developer in stages as the build progresses.

OQOOD

The Dubai Land Department's register of off-plan sales. It records your purchase until the title deed is issued.

DLD FEE

The Dubai Land Department's registration fee, 4% of the price, usually paid by the buyer.

HANDOVER

When the developer hands over the keys, once the final instalment is paid, usually a few months after the building is completed and inspected.

SNAGGING

The inspection before handover that lists any defects for the developer to fix.

TITLE DEED

The Dubai Land Department's record of ownership, issued at handover when the Oqood registration is converted.

ROI

What a property earns each year, measured against what you paid to acquire it.

CAPITAL APPRECIATION

How much a property's value grows between the day you buy and the day you sell.

NEXT STEP

WORKING WITH ONE PURPOSE



Start with a private consultation, in person or by video call. Tell us your budget and timing, and we will come back with two or three projects that fit, priced in Australian dollars, and the questions worth asking each developer.

- Off-plan and ready homes from Dubai's established developers
- The Golden Visa, checked against the current criteria
- UAE company setup with our partners in Dubai
- The Fly-In Program, to see the projects before you sign
- Expos in Brisbane, on the Gold Coast and in Sydney

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Information in this guide is general in nature only and does not constitute personal financial, investment, legal, tax or migration advice. Independent professional advice should be obtained in Australia and the UAE before making any investment, business or residency decision. Investment returns and outcomes are not guaranteed. Prices, payment plans, fees, visa criteria and regulations change without notice; figures are as checked in October 2026. AUD figures are indicative conversions. Photographs of off-plan developments are artist's impressions supplied by the developers.