CLIENT PROSPECTUS | 2026 EDITION

Your Dubai property journey, professionally guided.

A detailed introduction to Dubai Property Partners and the support available to international buyers, investors and owners.

DUBAI PROPERTY PARTNERS

Dubai Property | Global Perspective

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SECTION 01

Welcome to Dubai Property Partners

A client relationship designed around informed decisions, clear communication and practical execution.

Dubai Property Partners supports international and UAE based clients who are researching, purchasing, owning or preparing to sell Dubai property. We begin with the client, not with a project. Your objectives, available capital, preferred timing, risk considerations and intended use become the brief against which opportunities are assessed.

Our role is to organise a complex market into a structured decision process. We help clients compare routes, understand the transaction sequence, request and review property information, coordinate licensed brokerage activity, maintain momentum through reservation and completion, and prepare for ownership after handover.

A property purchase remains the client's decision. We do not promise returns, guaranteed rental income, guaranteed resale values, mortgage approval, visa eligibility or completion dates. Where specialist advice is required, we encourage independent legal, tax, mortgage, currency and financial advice.

Our licensed brokerage relationship

Dubai Property Partners works in partnership with X C P T REAL ESTATE L.L.C for licensed Dubai real estate brokerage activity. The reviewed certificate records DLD licence 1579357, RERA office registration 57959 and authorised activities for leasing brokerage and real estate buying and selling brokerage. The certificate states an expiry date of 9 December 2026. Credentials and transaction specific permits should always be rechecked at the time of instruction.

Client led

Your mandate guides the search. We do not treat a fashionable launch as a substitute for suitability.

Evidence aware

We use project, developer, unit, payment and market information to frame the questions that matter.

International perspective

Remote buying, currency timing, documentation and cross border coordination are built into the process.

Long term support

The relationship can continue through handover, leasing, ownership records, portfolio review and eventual exit planning.

SECTION 02

How we can assist you

Support is modular. A first time buyer may need a complete roadmap, while an experienced investor may want focused sourcing, comparison or transaction coordination.

Service area	What we do	The client benefit
Buyer discovery	Clarify objective, budget, liquidity, use, preferred areas, property type, time horizon and decision makers.	A written acquisition mandate that keeps the search focused.
Market orientation	Explain ready property, off plan, resale, developer stock, payment plans, freehold context and ownership stages.	A clearer route before individual listings are considered.
Opportunity sourcing	Identify available property that may fit the brief through current inventory, developer relationships and licensed market channels.	Less time spent on irrelevant or duplicated options.
Property comparison	Compare price, size, layout, floor, view, condition, stage, payment schedule, recurring costs and future audience.	A decision based on the whole proposition, not one headline number.
Due diligence coordination	Prompt checks on parties, licences, permits, project status, escrow, unit data, ownership records and contract documents.	A structured verification trail before funds are committed.
Negotiation and reservation	Coordinate commercial discussions, availability confirmation, reservation requirements and the licensed transaction path.	A controlled move from interest to documented commitment.
Transaction progression	Maintain a clear checklist for documents, signatures, payments, registration steps, milestones and communications.	Fewer missed tasks and a more organised completion process.
Handover and ownership	Support planning for snagging, handover, utilities, furnishing, leasing, management and ownership records.	A practical transition from purchaser to owner.
Portfolio support	Help owners organise performance assumptions, income, costs, service charges, management fees, key dates and exit planning.	Better visibility throughout the holding period.

The exact scope is confirmed for each client and property. Some services may be delivered by the licensed brokerage partner, developer, trustee office, bank, conveyancer, property manager or another specialist under separate terms.

SECTION 03

The client journey

A disciplined sequence protects attention and capital. We adapt it to the property route, but the underlying logic remains consistent.

01 Discovery call

We learn why Dubai, why now, the source and timing of capital, intended use, target outcome, preferred communication and decision process.

02 Investor mandate

We convert the conversation into a practical search brief with budget range, property route, areas, unit criteria, stage and timing.

03 Curated options

We present a manageable selection with known price, payment, area, developer, unit and availability context.

04 Structured comparison

We compare the options on suitability, cash timing, risks, running costs, tenant or buyer audience and exit considerations.

05 Verification

Before commitment, we coordinate relevant checks on the licensed parties, property, project, payment destination and documents.

06 Commercial decision

We confirm current availability and terms, discuss negotiation where possible and explain the reservation or offer route.

07 Contracts and registration

We support the flow of documents and milestones while independent advisers review matters within their professional scope.

08 Completion or handover

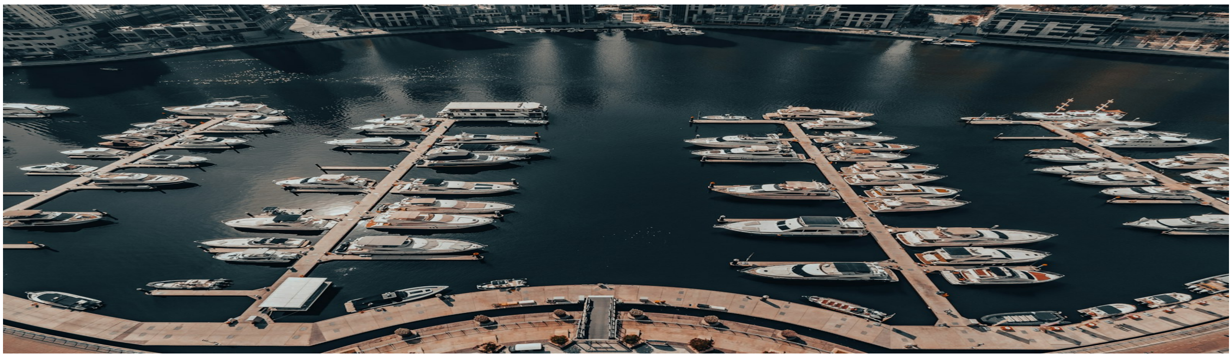
We help organise the final payment, transfer or handover checklist, defects, utilities, access and key records.

09 Ownership plan

We help the client prepare for furnishing, leasing, property management, income and cost tracking, renewals and future review.

The decision gates

At each major stage we ask four questions: Is the property still aligned with the mandate? Is the information sufficient? Are the payment and legal steps understood? Is the client comfortable proceeding? A pause is a valid outcome when any answer is no.



SECTION 04

Building the right acquisition strategy

A strong search starts with a precise mandate rather than a long list of projects.

We help clients separate preferences from requirements. A preferred sea view may be negotiable. A maximum completion exposure may not be. This distinction prevents attractive marketing from displacing the original objective.

Mandate component	Questions we help answer
Purpose	Income, capital growth, future home, relocation, diversification, legacy, occasional use or a combination?
Capital	Total budget, immediately available funds, future instalments, reserve capital, finance requirement and currency exposure?
Time	Purchase deadline, expected completion, intended holding period and flexibility around handover?
Property	Apartment, villa, townhouse, branded residence, land or another segment? Bedrooms, size, floor, view and parking needs?
Location	Tenant or resident profile, commute, schools, transport, lifestyle, tourism, community maturity and future supply?
Risk	Tolerance for construction, vacancy, resale timing, leverage, developer concentration and payment obligations?
Exit	Likely future buyer, transfer restrictions, target timing, liquidity needs and costs of disposal?

A client may hold more than one mandate. For example, a ready income property can be assessed separately from a longer term off plan growth purchase. We avoid forcing both objectives into one unsuitable unit.

Our output: a concise buyer brief that can be updated as the client learns. Inside the free Dubai Property Investor Club, members can maintain matching preferences, compare properties, model scenarios, store purchase documents and track owned property information.

SECTION 05

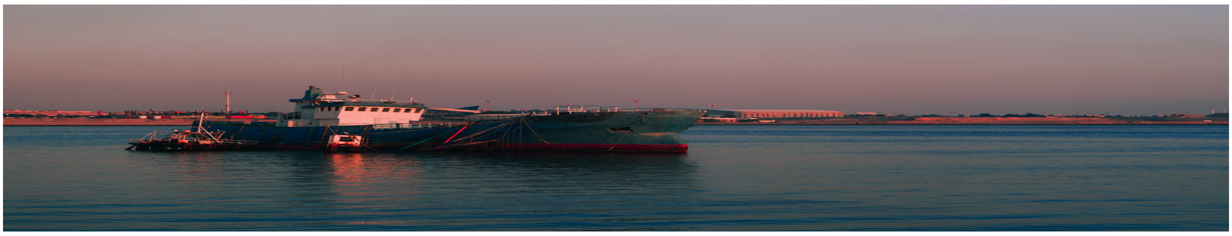
Choosing the most suitable property route

Different routes create different payment timing, information, control and risk. There is no universally superior category.

Route	Potential strengths	Important considerations	May suit
Ready property	Physical inspection, faster use or leasing, observable building and community.	Condition, title, seller authority, tenancy, service charges, finance timing, NOC and transfer process.	Clients seeking use, nearer term income or a tangible asset.
Developer ready stock	New or recently completed inventory, direct developer process, possible incentives.	True market comparison, remaining inventory quality, service charges, defects and incentive conditions.	Clients wanting a new completed unit with a developer transaction path.
Off plan	Staged payment, new product, earlier project entry and wider launch selection.	Construction, completion timing, payment obligations, escrow, SPA terms, assignment rules and future supply.	Clients with suitable time horizon and capital schedule.
Resale off plan	Access to a sold out unit or earlier price point.	Assignment eligibility, amount already paid, premium, NOC, seller evidence and remaining obligations.	Experienced buyers who understand assignment mechanics.
Owner occupied	Personal lifestyle value and control over the use case.	Daily needs may matter more than headline yield; mortgage, service and maintenance affordability remain important.	Residents, relocators and future home buyers.
Income focused	A strategy built around tenant demand and net cash flow.	Vacancy, management, maintenance, leasing fees, service charges, furnishing and tenant retention.	Clients prioritising recurring income over personal use.

How we help compare routes

We can prepare a like for like capital schedule, ownership cost view and scenario comparison. The purpose is not to predict the winner. It is to make the assumptions and tradeoffs visible before the client commits.



SECTION 06

Area and community selection

An area should be assessed against the intended resident, tenant and future buyer, not only its current popularity.

Dubai contains established urban centres, waterfront districts, family communities, emerging master plans and specialist luxury locations. We help clients evaluate each area through a consistent framework.

- Current and planned connectivity, including realistic travel patterns
- Maturity of retail, schools, healthcare, leisure and everyday services
- Existing and future competing stock, including unit mix and expected handovers
- Tenant or end user profile and the depth of demand at the target price point
- Historic transactions and rent evidence as context, not as a forecast
- Service charge intensity, building operation and community management
- Resale audience, typical transaction size and potential liquidity
- Relationship between the selected unit and its immediate micro location

Illustrative area lenses

Area	Typical appeal	Questions to test
Downtown Dubai	Global recognition, central lifestyle, tourism and premium urban living.	Building differentiation, view permanence, service charges, unit efficiency and competing luxury stock.
Dubai Marina	Waterfront lifestyle, established leasing demand and transport access.	Building age, traffic, maintenance, view, walkability and tenant price sensitivity.
Business Bay	Central business and residential mix with varied building quality.	Exact micro location, developer and tower quality, future supply and pedestrian experience.
Dubai Hills Estate	Master planned family living, schools, green space and villa or apartment mix.	Handover pipeline, distance within the community, family demand and unit specific access.
Dubai Creek Harbour	Newer waterfront master plan with long term place making potential.	Construction horizon, future supply, retail maturity, access and the selected project’s position.
Jumeirah Village Circle	Broad entry points and strong investor awareness.	High supply variation, building quality, layout efficiency, service charges and achievable net rent.

SECTION 07

Developer, project and property due diligence

Due diligence is a layered process. A respected brand does not remove the need to assess the specific project and unit.

Party checks Confirm the licensed brokerage party, broker credentials where applicable, developer or seller identity, authority and transaction contacts.	**Project checks** Review registration, status, escrow information, construction evidence, approvals, master plan context and the project specific delivery proposition.
Unit checks Match unit number, layout, size, floor, view, parking, price, payment plan, status and contract data across the available documents.	**Payment checks** Independently verify the beneficiary, project escrow or authorised payment route, due date, currency, reference and receipt process.
Contract checks Review reservation terms, SPA or MOU, payment default, completion, changes, assignment, cancellation, fees, notices and dispute clauses.	**Ownership checks** For ready property, confirm title and restrictions, tenancy status, mortgage or liability position, NOC requirements and transfer readiness.

Official verification tools: Dubai Land Department provides licence and permit validation, project status information, real estate data and Dubai REST services. Off plan purchasers should confirm project registration and the designated escrow route before sending funds.

Independent advice

Dubai Property Partners can organise information and the transaction process, but contract interpretation and legal conclusions belong to a qualified independent legal adviser. Tax, mortgage, immigration and regulated investment advice should also come from appropriately authorised professionals.

SECTION 08

Off plan purchase support

Off plan can provide staged capital deployment and access to new product, but it requires disciplined project, contract and cash flow review.

We help clients move beyond the launch brochure by testing the complete proposition.

Stage	Our support	Client checkpoint
Project selection	Compare developer evidence, master plan, location, product, supply, target audience and delivery proposition.	Does the project fit the mandate without relying on optimistic assumptions?
Unit selection	Compare layouts, internal efficiency, floor, orientation, view, noise, parking, price and availability.	Would a future tenant or buyer understand why this unit is preferable?
Payment plan	Map reservation, instalments, milestones, registration related amounts and handover balance.	Can every payment be met with an adequate reserve if timing or circumstances change?
Reservation	Confirm the unit, price, inclusions, reservation terms, payment destination and required documents.	Are refundability, expiry and next steps understood?
SPA and registration	Coordinate document flow, signatures, registration evidence and adviser questions.	Have key terms, dates, defaults, assignment and completion provisions been reviewed?
Construction period	Maintain milestone records, payment receipts, project updates and future handover planning.	Is progress monitored through credible sources rather than promotional updates alone?
Handover	Prepare inspection, defects, final funds, registration, utilities, furnishing and leasing actions.	Is the client ready operationally as well as financially?

Escrow and Oqood

DLD states that developers selling off plan must use project escrow arrangements under the applicable framework, and the initial sale is recorded through the provisional registration process commonly associated with Oqood. Confirm the exact project, escrow account and registration evidence for the chosen unit.

SECTION 09

Ready property and resale support

A ready property can be inspected and may produce income sooner, but the transfer involves its own evidence, timing and settlement risks.

- Confirm the seller, title deed details, ownership authority and any mortgage position
- Understand whether the property is vacant, owner occupied or tenanted and review the relevant records
- Inspect the property and building condition, layout, view, parking, access and included items
- Check service charge information, outstanding liabilities and building management context
- Agree the commercial terms and document them through the appropriate transaction form
- Coordinate deposit handling, finance or valuation timing, NOC requirements and trustee office readiness
- Reconfirm manager cheque or accepted payment requirements and final settlement figures
- Complete the transfer, collect the new title record, keys, access devices and property documentation

Where the property is tenanted, the purchase decision should account for the existing lease, Ejari, rent payment status, deposit, notices, maintenance history and the rights and obligations that transfer with ownership. Independent legal advice may be appropriate.

Physical inspection is not financial due diligence

A well presented apartment can still be a weak purchase if the price, lease, service charges, building operation, future supply or exit audience do not support the client's mandate.

SECTION 10

Purchase costs and capital planning

The purchase price is only one component of the required capital. We help clients build a complete transaction budget and retain a contingency.

Cost category	Planning treatment	Important note
Property price	Contracted price or reservation price.	Confirm currency, payment destination and schedule.
DLD registration	Often budgeted at 4% of price in transaction planning.	The current DLD sale registration page lists seller 2% and buyer 2%; allocation can depend on the agreement. Confirm the exact current treatment.
Trustee or service partner	Budget the current fixed fee and VAT where applicable.	DLD currently lists different service partner fees above and below AED 500,000.
Title, map and administration	Add current title, map, knowledge and innovation charges.	Exact items depend on the property and procedure.
Brokerage	Apply the agreed brokerage fee and VAT, if applicable.	Confirm the party, basis, timing and invoice.
Mortgage and valuation	Include bank processing, valuation, insurance and registration related costs.	Obtain a current bank illustration and allow for valuation differences.
Developer or NOC charges	Include current NOC, assignment, administration or registration related amounts.	Project and transaction specific.
Currency and transfer	Model exchange rate, bank transfer, correspondent bank and timing effects.	A small exchange rate change can materially alter the base currency cost.
Completion and setup	Allow for inspection, snagging, utilities, furnishing, moving, leasing and management.	The operational budget should be ready before handover.
Ownership reserve	Maintain cash for vacancy, maintenance, service charges, insurance and unexpected work.	Do not use the entire available capital for acquisition alone.

Illustrative capital example: For a property priced at AED 2,000,000, a prudent buyer budget should include the price plus current registration allocation, applicable trustee and administration charges, any brokerage and VAT, mortgage costs where relevant, professional advice, transfer costs, setup costs and an ownership reserve. We prepare the line items, but every figure must be confirmed for the chosen transaction before commitment.

Prices, fees, procedures and tax treatment can change. This prospectus is not a fee quotation.

SECTION 11

Finance, mortgage and currency coordination

International capital introduces timing, affordability and exchange considerations that should be addressed before reservation.

Mortgage readiness Discuss likely residency status, income evidence, deposit, affordability, credit, age, property eligibility and lender timing with an authorised mortgage adviser or bank.	**Approval versus property** An approval in principle is not a final property approval. Valuation, legal checks and lender criteria still apply.
Cash flow stress test Model a higher rate, a valuation shortfall, a delayed completion, vacancy and unexpected ownership costs.	**Currency plan** Identify the base currency, required AED dates, transfer limits, banking lead times and acceptable exchange risk.
Source of funds Prepare bank, income, sale, inheritance, corporate or other evidence that may be required by regulated parties.	**Payment controls** Use verified beneficiary details, transaction references and receipts. Treat changed payment instructions with particular caution.

What we can coordinate

We can help organise timing between the property transaction, broker, developer, seller, bank, mortgage adviser and currency provider. Each regulated provider remains responsible for its own advice, checks and terms.

SECTION 12

Buying from outside the UAE

Remote purchasing can be efficient when authority, identity, signing, payment and registration are planned in advance.

International clients often complete significant parts of the process remotely. The exact route depends on the property, developer, seller, bank, documents and whether a power of attorney is used.

Remote buying area	Planning questions
Identity and KYC	Which passport, address, tax, occupation, source of funds and corporate documents will be required? Are certifications or translations needed?
Signing	Can documents be signed electronically, by courier, before a notary or through an authorised representative?
Power of attorney	Is a POA appropriate, what exact powers are required, and what notarisation, legalisation or UAE process applies?
Banking	Can the client send AED or another accepted currency, meet transfer limits and provide the required payment reference in time?
Inspection	Who will inspect the unit, record the condition, verify the layout and confirm handover quality?
Registration	Which party submits the registration, how is the ownership or provisional record delivered, and how will its accuracy be checked?
Post completion	Who receives keys, sets up utilities, coordinates furnishing, appoints management and stores the records?

We provide a central communication point and transaction checklist, but we do not act as the client’s lawyer, tax adviser, bank, notary or immigration adviser unless a separate appropriately authorised appointment is expressly agreed.

SECTION 13

Handover, setup and leasing

The value of a purchase can be weakened by a poorly organised transition into ownership. Preparation should start before the final payment date.

Pre handover file Collect the SPA, payment statement, registration evidence, notices, unit data, warranties, contact points and required final documents.	**Inspection and snagging** Arrange a detailed inspection, record defects clearly, submit them through the correct process and retain evidence.
Final settlement Reconcile final payment, registration, service charges, utilities, key deposits, administration and any other completion items.	**Utilities and access** Plan electricity, water, cooling, internet, access cards, parking, keys and community registrations.
Furnishing and readiness Match the furnishing level to the intended tenant or personal use, budget for installation and protect the handover condition.	**Leasing launch** Prepare pricing evidence, photography, marketing, viewings, tenant checks, contract, deposit, Ejari and move in records.

For rental property, the target is sustainable net income rather than the highest advertised rent. A realistic plan should allow for vacancy, leasing fees, management fees, service charges, maintenance, furnishing replacement, insurance and other property specific expenses.

SECTION 14

Ownership and rental performance

We help clients organise the information required to understand what a property is actually producing.

Metric	How to interpret it	Common oversight
Gross yield	Annual contracted or expected rent divided by purchase price.	It excludes almost every operating cost.
Net operating income	Rent received less vacancy and relevant operating costs before finance and tax.	Different owners include different cost categories, so comparisons require consistency.
Net yield on cost	Net operating income divided by total acquisition cost or purchase price, clearly labelled.	Using only the headline price can overstate performance.
Cash flow after finance	Income less property costs and mortgage payments.	Principal and interest should be distinguished for analysis.
Equity	Current estimated value less outstanding secured finance.	An estimate is not a formal valuation or immediately realisable sale proceeds.
Total return	Income plus value movement less acquisition, ownership and disposal costs.	Future appreciation and sale timing cannot be guaranteed.

The free Dubai Property Investor Club provides a private workspace where members can record owned properties, purchase price, current estimated value, annual rent, service charges, management fee, mortgage balance, income and expenses. Members can also keep an ownership calendar for payment milestones, handover, tenancy renewal, Ejari, insurance, service charges and property reviews.

Data quality matters

Portfolio dashboards are only as useful as the information entered. Estimates should be dated, documented and updated. Modelled figures are planning tools, not audited accounts, valuations or forecasts.

SECTION 15

Portfolio review and exit planning

An exit should be considered before purchase and revisited throughout ownership.

- Reconfirm the property's role in the wider portfolio and the owner's current objectives
- Track actual rent, vacancy, costs, maintenance and management against the original assumptions
- Review community maturity, future supply, project or building condition and competing stock
- Understand any developer assignment restrictions, NOC process, mortgage release or tenancy considerations
- Identify the likely future buyer and the features that support or weaken liquidity
- Estimate brokerage, registration allocation, NOC, settlement, mortgage and other disposal costs
- Prepare documents, access, photography, condition and pricing evidence before launch
- Use current transaction evidence and a realistic marketing period rather than an aspirational headline price

Dubai Property Partners can help an owner review the commercial route, prepare the property information and coordinate licensed sales activity. The owner should obtain tax and legal advice relevant to their own circumstances and jurisdictions.

> A hold, lease, refinance, improve or sell decision should be assessed against the current alternatives. The original purchase thesis is useful context, but it should not prevent a rational reassessment.

SECTION 16

The Dubai Property Investor Club

A free private workspace that helps clients remain organised before, during and after a purchase.

Personal property matching

Live CRM inventory ranked against the member's budget, areas, developers, property type, bedrooms, stage, objective and timeline.

Saved shortlist and comparison

Keep relevant opportunities, view property details within the Club and compare selected options side by side.

Scenario lab

Model price, rent, costs, growth assumption and holding period while keeping the limitations visible.

Investor Academy

Thirty practical lessons across strategy, market analysis, buying, finance, off plan, ownership and planning.

Purchase document vault

Private storage for identity, reservation, SPA, Oqood, title deed, contracts, receipts, handover, tenancy, Ejari, insurance and management records.

Owned property portfolio

Record purchase information, current estimated value, rent, service charges, management fees, finance balance and private notes.

Rental tracker

Record rent income and property expenses such as management, service charges, maintenance, insurance, utilities and leasing fees.

Ownership calendar

Track payment, handover, tenancy, Ejari, insurance, mortgage, maintenance and review dates.

Market pulse

See live inventory coverage, matching signals and automatically generated prompts based on the member's own data.

Secure account

Private member access, password recovery and the ability to update or remove stored information.

Free membership

There is no subscription or locked trial. The Club is an organisational and educational service. Its property information and calculations remain general planning tools and are not personal financial, legal, tax, mortgage or investment advice.

SECTION 17

What we need from a client

A good advisory conversation becomes much more useful when the practical facts are available early.

Information	Why it matters
Identity and contact	To communicate securely and prepare regulated party requirements.
Purchase objective	To distinguish income, growth, use, relocation, diversification and other priorities.
Budget and capital timing	To avoid options whose deposit, instalments or completion exposure do not fit.
Finance requirement	To identify bank, valuation and approval timing before it becomes critical.
Preferred route	Ready, off plan, resale, personal use, income or a flexible comparison.
Property requirements	Area, type, bedrooms, size, view, floor, facilities, schools, transport and accessibility.
Decision makers	To ensure the right people receive the same information and can meet required dates.
Time horizon	To align search, reservation, completion, use and exit considerations.
Professional advisers	To coordinate with legal, tax, mortgage, currency or other specialists where appropriate.
Communication preference	Email, telephone, WhatsApp, video call and the client’s time zone.

Clients should tell us what would cause them to walk away. Clear limits help us protect the mandate when a property feels exciting or a deadline creates pressure.

Confidentiality and consent

Client information is used to answer enquiries, manage the relationship and support relevant transaction activity in accordance with the Dubai Property Partners Privacy Notice and applicable agreements. Sensitive documents should only be shared through an agreed secure route.

SECTION 18

Roles, responsibilities and service standards

Clarity about who does what is part of a professional transaction.

Party	Typical responsibility
Dubai Property Partners	Client discovery, property guidance, information organisation, comparison, communication, process coordination and ongoing relationship support.
Licensed brokerage partner	Licensed Dubai brokerage activity, transaction representation and regulated property process within the agreed appointment.
Developer or seller	Property, project, ownership, contract, payment and completion information for which that party is responsible.
Buyer	Decision making, truthful information, independent verification, professional advice, signatures, payments and compliance with agreed dates.
Legal adviser	Independent legal advice, document interpretation, rights, obligations, disputes and transaction specific legal matters.
Mortgage adviser or bank	Regulated finance advice, affordability, approval, valuation, offer, security and completion funding.
Tax or financial adviser	Personal tax, structuring, financial planning, suitability and regulated investment advice.
Currency provider or bank	Exchange execution, transfer route, charges, timing and regulated payment services.
Inspector or snagging provider	Physical inspection, condition reporting and defect documentation.
Property manager	Leasing, tenant communication, rent collection, maintenance coordination and reporting under a separate agreement.

Our communication standard: We aim to state what is known, what is estimated, what remains to be confirmed and who is responsible for confirmation. Availability, pricing and payment terms can change until formally documented. Material decisions should be recorded in writing.

Our client standard: We ask clients to review documents, disclose relevant facts, respect verification requirements, use approved payment routes and obtain independent advice where a matter falls outside our scope.

SECTION 19

Risk awareness

Dubai property can offer compelling opportunities, but no property route is risk free.

Market risk

Prices, rents, tenant demand and liquidity can rise or fall. Historic transactions do not predict future results.

Construction risk

Off plan completion, design, specification, timing and surrounding infrastructure may change within contractual and regulatory frameworks.

Developer and counterparty risk

Financial, operational, service and delivery performance can differ by party and project.

Income risk

Vacancy, rent changes, tenant default, maintenance, leasing and management costs can reduce income.

Cost risk

Service charges, repairs, finance, insurance, utilities, registration and professional fees can change.

Finance risk

Rates, affordability, valuation, approval and refinancing conditions can change. Secured property may be at risk if obligations are not met.

Currency risk

Exchange rates and transfer costs can materially change the buyer’s home currency cost and income.

Legal and regulatory risk

Rules, procedures, visa criteria, ownership treatment and transaction requirements can change.

Concentration risk

A single property, project, developer, area or currency can represent a large proportion of personal wealth.

Exit risk

A property may take longer or cost more to sell than expected, particularly during a weaker market or before completion.

No guarantees

Dubai Property Partners does not guarantee value growth, rental income, occupancy, resale, completion, mortgage approval, visa eligibility or any investment outcome. Clients should only proceed when they understand the property, documents, cash commitments and risks.

SECTION 20

Why clients choose Dubai Property Partners

The value is not merely access to listings. It is an organised, informed and accountable client journey.

One clear relationship A consistent point of contact from early research through purchase and ownership planning.	**A mandate before a recommendation** Property is filtered through the client's objective rather than presented as universally suitable.
Detailed buyer education Guides, videos, Academy lessons and practical explanations support better questions and calmer decisions.	**Technology that remains useful** Matching, comparison, modelling, document storage, portfolio records, rental tracking and reminders continue after registration.
International coordination Remote communication, time zones, capital timing and document preparation are treated as part of the process.	**Licensed transaction pathway** Dubai Property Partners works with its RERA registered brokerage partner for licensed Dubai real estate activity.
Balanced communication We state limitations, encourage verification and separate general information from specialist advice.	**Ownership perspective** The service considers what happens after purchase, including handover, leasing, costs, management, records and exit.

Our objective is simple: help each client make a decision they understand, through a process they can follow, with records they can retain.

SECTION 21

Your next step

A private introduction allows us to understand your requirements and prepare the most relevant route.

To begin, send us your preferred property type, approximate budget, purpose, target timing, preferred areas and whether finance may be required. If you are still exploring, that is completely acceptable. The first conversation can focus on explaining the market and narrowing the questions.

Email info@dubaipropertypartners.com	**WhatsApp and telephone** +971 58 680 0250
Website www.dubaipropertypartners.com	**Free Investor Club** www.dubaipropertypartners.com/investor-club

Suggested introduction

I would like to arrange a private Dubai property consultation. My approximate budget is [amount], my objective is [income, growth, future home or other], and I am considering [ready, off plan or flexible]. My preferred timing is [timeframe].

DUBAI PROPERTY PARTNERS

Dubai Property. Global Perspective.

Dubai Property Partners works in partnership with X C P T REAL ESTATE L.L.C for licensed Dubai brokerage activity. DLD licence 1579357. RERA office registration 57959. Certificate expiry stated as 9 December 2026. Verify current credentials and transaction specific permits before instruction.

This prospectus is general information and a description of potential services. It is not a property recommendation, offer, valuation, legal opinion, tax advice, mortgage advice, immigration advice, financial advice or promise of outcome. Property values and rental income can fall as well as rise. Prices, availability, fees, laws, procedures and eligibility criteria may change.

SECTION 22

Official sources and verification links

Key public sources used for the regulatory and process context in this prospectus. Accessed 1 September 2026.

Dubai Land Department property sale registration
https://dubailand.gov.ae/en/eservices/property-sale-registration/

Dubai Land Department licence and permit validation
https://dubailand.gov.ae/en/eservices/validate-real-estate-licenses-and-permits/

Dubai Land Department real estate project status
https://dubailand.gov.ae/en/eservices/real-estate-project-status-landing/real-estate-project-status

Dubai Land Department real estate data
https://dubailand.gov.ae/en/open-data/real-estate-data/

Dubai Land Department frequently asked questions, including escrow
https://dubailand.gov.ae/en/frequently-asked-questions/

Dubai Land Department Dubai REST service
https://dubailand.gov.ae/en/eservices/dubai-rest/

Dubai Land Department initial sale registration
https://dubailand.gov.ae/en/eservices/request-to-register-the-initial-sale/

Dubai Land Department investor Golden Visa service
https://dubailand.gov.ae/en/eservices/request-for-golden-visa-investor/

Official UAE Government Golden Visa information
https://u.ae/en/information-and-services/visa-and-emirates-id/Types-of-visas/golden-visa

Dubai Property Partners website terms and licensed brokerage disclosure
https://www.dubaipropertypartners.com/terms

Dubai Property Partners privacy notice
https://www.dubaipropertypartners.com/privacy

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