

2026 Dubai Property Transfer Master Checklist

MOU to Title Deed — the complete sales progression roadmap

PHASE 1 — Foundation (Upon Signing Form F)

Once the MOU is signed, the transfer clock starts. Lock these in early:

- Original Title Deed — verify clean standing in Dubai REST.
- Signed Form F (MOU) — all parties signed; 10% deposit held by neutral conveyancer.
- Original passports + Emirates IDs for buyer & seller (with active visas if applicable).
- If remote: property-specific POA, MOFA-attested (POA support: poas.ae).

PHASE 3 — Financial Prep (Manager's Cheques)

Cheque wording errors are the #1 cause of failed transfers. Verify payees:

- DLD transfer fee (4%) — manager's cheque payable to "Dubai Land Department".
- DLD admin fee (AED 580) — paid via portal or at the Trustee Office.
- Trustee fee — AED 4,000 + VAT (for properties > AED 500k).
- Seller payout — manager's cheque payable to seller's name exactly as on Title Deed.
- Agency commission — if applicable, payable to the licensed real estate agency.

PHASE 2 — Clearance Gates (7–14 Days)

Administrative hurdles to clear before you book the Trustee appointment:

- Developer NOC (Sale) — request via developer portal (Emaar, Nakheel, etc.).
- Service charge clearance — unit marked cleared by the developer.
- If seller mortgaged: liability letter / final payout figure from seller's bank.
- If buyer financed: final mortgage approval / offer letter signed; bank ready to settle.

PHASE 4 — Execution Window (Transfer Day)

Carry originals. Arrive execution-ready with the full pack:

- Original passports (physical) — digital copies are not accepted at the desk.
- Original Emirates IDs (physical).
- All original manager's cheques.
- IBAN details for both parties (refunds / adjustments).
- Keys & access cards ready for handover once the digital Title Deed is issued.

Why independent sales progression?

Transfers are won in preparation. We align developer, bank, and Land Department requirements and catch NOC, liability letter, and cheque issues before they risk delays or deposit exposure.

Business Bay Office

Office 2604, Aspect Tower, Business Bay, Dubai.

Hours

Mon–Fri, 10:00AM – 6:00PM

Support

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