

MATT SIDDELL
REAL ESTATE ADVISORY



2025



FIRST-TIME BUYER SCHEME

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FIRST-TIME BUYER SCHEME

In July 2025, Dubai launched the First-Time Buyer Programme to help UAE residents purchase their first freehold property in Dubai (property value under AED 5m).

Benefits:

- Priority access to launches
- Preferential pricing
- Flexible DLD fee instalments
- Preferential mortgage terms with participating banks

Criteria:

- UAE residents only (any Emirate)
- Candidates must be 18 years +
- The linked property purchase must be under AED 5m
- It must be the buyer's first freehold property in Dubai

Reselling & Leasing:

The scheme does not impose any restrictions on reselling or leasing so standard Dubai rules apply for leasing and resale e.g. off-plan resales may require a developer NOC and minimum paid %. The programme itself does not add extra resale/lease restrictions.

Subject to the above, properties can be flipped to build up equity or leased to tenants for income.

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Reselling & Leasing continued:

Therefore, if you are a first-time buyer and you intend to buy a property that is over AED 5m, it might make sense to buy an investment property first to take advantage of this incredible offer.

One-Time Use & Joint Buyers

You cannot use the programme again after your first purchase; joint purchases require both buyers to be eligible.

DLD Fee Instalments

You can secure interest-free instalments for DLD registration fees via eligible credit cards.

Partners

Developer partners include: Emaar, Nakheel, DAMAC, MAF, Meraas, Ellington, Binghatti, Danube, Dubai Properties, Azizi, Palma, and Wasl.

Bank partners include: ENBD, DIB, Emirates Islamic, CBD, and Mashreq.