

# Dubai

## THE OFF-PLAN ACCESS DOSSIER

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Kemetra Trading offers its own off-plan property holdings for sale in Dubai. This guide explains the contractual rights, transfer process, market context and costs relevant to the buyer.

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BEFORE YOU READ

## What this document is, and what it is not

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- **It is a company presentation.** It is not an offer to sell, a solicitation, investment advice or a personalised recommendation.
- **It presents no specific unit.** Any communication concerning an identified property in Dubai requires an advertising permit issued by the Dubai Land Department through the Trakheesi system, and carries the corresponding permit number. This dossier falls outside that scope and does not replace a unit sheet.
- **Market figures are dated and sourced.** They come from the Dubai Land Department and from specialist press reworkings. The distinction is flagged each time. The full list appears on page 20.
- **Fee ranges are not price lists.** NOC and assignment fees are set by each developer, project by project, and changed without notice. They are confirmed unit by unit before any commitment.
- **Past performance does not predict future performance.** Dubai's property market has posted five consecutive record years. This dossier devotes a full page to the factors that could interrupt that run.

### VERIFICATION

Verify Kemetra Trading LLC's licence, applicable advertising permits and project registration with the relevant Dubai authorities and official services, including Dubai REST where applicable.

## 01 — THE FIRM

# Kemetra Trading

Kemetra Trading LLC is a UAE property trading company established in Dubai under a Mainland licence from the Department of Economy and Tourism.

## 01 Our own property holdings

Kemetra Trading sells assets it holds and transfers the associated contractual rights directly to the buyer. Your counterparty is Kemetra Trading.

## 02 A private discussion

Available holdings are discussed in relation to your requirements. Details of the specific unit, project and contract are provided for review before any commitment.

## 03 A documented sale

The transaction documents identify the asset, agreed price, rights transferred, remaining payment obligations and allocation of applicable charges.

## 04 Dubai-wide perspective

Opportunities may be situated across Dubai. Each asset is assessed on its own documentation and characteristics; market conditions vary by project and location.

### THE TRANSACTION FRAMEWORK

The original SPA, developer requirements and applicable Dubai registration procedure govern the transfer. Verify the company licence, project registration and transaction documents for the specific asset.

## 02 - THE TRANSACTION

# Assignment of contract

An off-plan purchase creates contractual rights and payment obligations before the completed property is delivered. A pre-handover transfer of those rights is an assignment of contract, subject to the SPA, developer requirements and DLD registration.

## THREE CONDITIONS TO CHECK

**01** The applicable payment threshold

Confirm the SPA and the developer's procedure for the project. There is no single payment percentage that should be assumed to apply to every unit.

**02** The developer's no-objection certificate

The developer reviews payment status, arrears and resale conditions. Obtain written confirmation of the NOC fee, processing time and validity; these are project-specific.

**03** Registration with the Dubai Land Department

Complete the applicable transfer procedure and obtain the updated interim-registration evidence. The assignee takes over the SPA rights and the remaining payment obligations to the developer.

## WHAT THE BUYER RECEIVES

The assignment documents identify the contractual rights being transferred and the remaining obligations the buyer assumes. Confirm the current registration, payment status, developer consent and agreed terms before completion.

## 03 — POSITIONING

# Your direct seller

Kemetra Trading offers its own property holdings for sale. The relationship is a direct transaction between the seller and the buyer.

## 01 The asset and the seller

The unit and contractual rights offered for transfer are held by Kemetra Trading. The sale documentation identifies the seller, buyer and relevant property.

## 02 The agreed terms

Review the sale price, amounts already paid, remaining payment schedule and applicable transaction charges. These terms are documented before completion.

## 03 Developer responsibilities

The project developer remains responsible for construction and delivery under the original SPA. Review the delivery provisions, project status and available remedies.

## 04 Transfer and registration

Completion is subject to the applicable developer consent and Dubai registration procedure. The buyer receives the corresponding updated registration evidence.

## 05 Remaining instalments

Following the transfer, the buyer assumes the remaining SPA payment obligations and pays the designated project escrow account, as applicable.

No return, future resale price or completion date is guaranteed by this guide. Review the specific transaction and seek independent advice where appropriate.

PART II

# II

## The market

Five consecutive record years, then a cycle that changes in nature. Reading Dubai in 2026 means separating three things that are routinely conflated: transaction volume, transaction value, and price per square metre.

04 — THE BENCHMARK YEAR

# Dubai 2025

A record year, providing a historical comparison for the periods that follow.

|                                                                                           |                                                                                        |                                                                                   |
|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <div>917bn</div> <div>+20% YoY</div> <div>AED — VALUE OF ALL REAL ESTATE OPERATIONS</div> | <div>270,000+</div> <div>+20% YoY</div> <div>REGISTERED REAL ESTATE TRANSACTIONS</div> | <div>3.11m</div> <div>+7% YoY</div> <div>REAL ESTATE PROCEDURES, ALL TYPES</div>  |
| <div>682.5bn</div> <div>+30.6% YoY</div> <div>AED — SALES VALUE</div>                     | <div>214,912</div> <div>+18.8% YoY</div> <div>SALES TRANSACTIONS</div>                 | <div>62.6%</div> <div>134,623 operations</div> <div>OFF-PLAN SHARE OF SALES</div> |

**Read the definitions.** AED 917bn and 270,000+ transactions describe broad property transaction activity. The 3.11m figure covers a wider set of procedures, including leases and services. These measures are not interchangeable with sales alone.

Sales value grew faster than the number of sales. This indicates a higher average transaction value, which can reflect both property mix and price changes; it is not a constant-quality house-price index.

Official: Dubai Media Office / DLD, 12 January 2026 (first three indicators).  
Secondary analysis: TruHauz, Dubai Real Estate 2025 Annual Report (sales and off-plan indicators). See clickable sources on page 20.

05 — THE CURRENT CYCLE

# Dubai 2026: what the data says

| PERIOD AND MEASURE       | REPORTED VALUE                                                                                                                    |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Q1 2026 - transactions   | <div>AED 252bn</div> <div>DLD: value up 31% and transaction volume up 6% year on year.</div>                                      |
| Q1 2026 - investments    | <div>AED 173bn</div> <div>DLD: investment value up 22%; 48,448 investors, including 29,312 new investors.</div>                   |
| H1 2026 - property sales | <div>AED 286.4bn</div> <div>PL Group / Property Legacy: 86,005 sales, with value down 12.3% against its H1 2025 comparison.</div> |

DIFFERENT DATASETS, DIFFERENT QUESTIONS

The DLD quarterly figures cover broader activity than the half-year sales series published by PL Group. Their periods and definitions differ. They should not be combined into one growth rate or used to infer a uniform price movement.

**What this means.** Assess the unit against recent comparable transactions, its remaining payment schedule and competing supply. A citywide value total alone does not establish a unit's resale prospects.

Sources: DLD, 9 April 2026; PL Group, Dubai Real Estate Review 2026, 13 August 2026. Links on page 20. Unreconciled off-plan-share and launch totals have been excluded from this edition.

## 06 — FUNDAMENTALS

## How off-plan actually works

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### WHAT PROTECTS

- **Mandatory escrow account.** Every project has a dedicated escrow account. Disbursements to the developer are tied to construction progress, under DLD control.
- **Interim registration.** DLD's initial-sale service requires SPA registration in the interim register within 90 days of signature.
- **RERA supervision.** Project registration, progress monitoring, developer oversight.

### WHAT ATTRACTS

- **Staged payment plan.** The price is paid in instalments, often linked to construction progress, sometimes extended past handover.
- **Contractual exposure.** The buyer is exposed to the unit's full value for a fraction disbursed. The mechanism amplifies the upside — and the downside.
- **Entry price.** Compare the total acquisition cost with relevant completed and off-plan units. An off-plan discount is not automatic.

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**The liquidity constraint.** A staged payment plan does not ensure an early exit. Resale may depend on meeting the developer's payment threshold, obtaining an NOC and finding a buyer. Additional capital may be needed before a transfer can proceed. These constraints apply to the holder of the contractual rights.

## 07 — RISKS

## The risks, unvarnished

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### 01 Execution and delivery

Escrow controls the use of project funds; it does not guarantee the handover date or construction quality. Review the developer's delivery history, the SPA and remedies for delay.

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### 02 Future supply

Competing launches and completed units can affect rents and resale prices. Assess the delivery pipeline for the specific community and unit type, rather than treating announced projects as completed supply.

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### 03 Price correction

Property values may fall. A change in demand, financing conditions or available supply can reduce the exit price. Past citywide growth is not a forecast for an individual unit.

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### 04 Exit liquidity

Transfer may require a payment threshold, developer consent and a willing buyer. An early resale may be delayed or unavailable; reaching handover does not guarantee a buyer.

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### 05 Repeated transaction costs

Each registered transfer can incur additional registration and administrative charges. Confirm the applicable fees and their allocation before committing, particularly where several transfers are planned.

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### 06 Segment concentration

Studios and one-bedroom apartments can face strong competition from similar units. Liquidity depends on location, quality, pricing and market conditions; unit type alone does not assure a quick sale.

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This list is not exhaustive. Review the unit, contract and your ability to meet every remaining instalment with your advisers.

PART III



# The process

From qualification to reissue of the Oqood: seven steps, a complete cost table, and the unit sheet that must accompany every one of them.

## 08 – METHOD

# Assignment, step by step

## 01 Qualification and onboarding

Identity verification, source-of-funds documentation and checks appropriate to the transaction and applicable regulatory obligations.

## 02 Unit selection and unit sheet

Developer, registered project, Oqood reference, area, construction progress, handover date, transfer price, remaining instalments and resale conditions.

## 03 Price agreement and reservation

Document the agreed price, reservation period and conditions, including the allocation of fees and any refund terms.

## 04 NOC application

Kemetra Trading evidences payment status and compliance with the developer's resale conditions. Confirm processing time, cost and validity for the specific project.

## 05 Assignment documentation

Execute the documents transferring the rights and obligations under the original SPA to the assignee.

## 06 DLD registration

Pay the applicable charges and complete registration through the channel required for the unit. Obtain the updated registration evidence.

## 07 Remaining payment schedule

The buyer takes over the remaining SPA instalments and pays the developer's designated project escrow account, as applicable.

### A USEFUL CLARIFICATION

The transfer must follow the applicable Dubai registration procedure. Signing private or foreign-form documents does not replace DLD registration formalities.

## 09 – COSTS

## The real cost table

| ITEM                           | BASIS                        | AMOUNT            | ALLOCATION          |
|--------------------------------|------------------------------|-------------------|---------------------|
| Agreed sale price              | Transaction documents        | As agreed         | Buyer to seller     |
| DLD registration / transfer    | Applicable sale registration | Normally 4% total | Confirm in contract |
| Trustee / registration service | Applicable DLD channel       | Per fee schedule  | Confirm in contract |
| Developer NOC / administration | Project requirements         | Confirm for unit  | Confirm in contract |
| Remaining instalments          | Original SPA schedule        | Per schedule      | Buyer to escrow     |

**Fee allocation.** Dubai's general registration-fee framework sets a total sale fee of 4%, shared equally between seller and buyer unless otherwise agreed. Confirm the correct registration service, valuation basis, additional charges and agreed allocation for the off-plan unit.

Developer resale charges are limited by Law No. 13 of 2008 to administrative costs approved by the DLD. The signed documents should identify the applicable costs and who pays them. No universal total-cost percentage is assumed.

## 10 — THE INVENTORY

## What a unit sheet contains

For each available Kemetra Trading holding, the transaction file presents the unit and its contractual position. The information below supports a buyer-specific review before commitment.

**IDENTIFICATION**

- Developer and DLD-registered project
- Oqood number of the contract
- Community and freehold zone
- Unit type and contractual area

**ECONOMICS OF THE TRANSACTION**

- Transfer price
- Amount already paid to the developer
- Remaining schedule, instalment by instalment
- Assignment threshold applicable to the project
- Developer NOC and assignment fees

**CALENDAR**

- Declared construction progress at last reading
- Contractual handover date

**COMPLIANCE**

DLD advertising permit reference (Trakheesi)  
Date of DLD / Dubai REST verification  
Date resale and NOC terms were confirmed

**YOUR REVIEW OF THE ASSET**

Review the developer's delivery record, current project status, remaining payment schedule and transfer requirements. Consider comparable transactions and competing supply for the specific unit. Request supporting documents for any point material to your decision.

11 — GEOGRAPHY

# Where the market concentrates

Rather than a sales-driven selection of neighbourhoods, here is the raw data: the ten areas that concentrated the most transaction value in the first half of 2025, per the Dubai Land Department.

| #  | AREA                        | TRANSACTION VALUE — H1 2025 |
|----|-----------------------------|-----------------------------|
| 01 | Dubai Marina                | AED 25.1bn                  |
| 02 | Business Bay                | AED 22.5bn                  |
| 03 | Burj Khalifa                | AED 17.1bn                  |
| 04 | Palm Jumeirah               | AED 16.96bn                 |
| 05 | Al Yalaisy 1                | AED 15.7bn                  |
| 06 | Meaisem Second              | AED 15.4bn                  |
| 07 | Wadi Al Safa 5              | AED 15.3bn                  |
| 08 | Airport City                | AED 15.2bn                  |
| 09 | Al Barsha South Fourth      | AED 14.9bn                  |
| 10 | Mohammed Bin Rashid Gardens | AED 14.5bn                  |

**VOLUME ≠ VALUE**

Transaction value and transaction volume describe different aspects of a market. A high-value area does not necessarily offer the strongest liquidity for a specific unit. Review comparable transactions, supply and contractual terms at project and unit level.

Source: Dubai Land Department, release on the first half of 2025. No price per square metre by neighbourhood is published in this document: neighbourhood averages mask threefold gaps between adjacent projects and have no operational value at unit level.

## 12 — RESIDENCY

## Residency and the Golden Visa

### DUBAI PROPERTY-INVESTOR ROUTE

The DLD's Golden Visa investor service currently describes a **renewable 10-year residence permit** for qualifying property investors, with a purchase-value threshold of at least **AED 2 million**.

Eligibility is assessed under the requirements in force when applying. For mortgaged property, the DLD service specifies supporting bank evidence. The property's registration status and the applicant's ownership share also matter.

#### A SEPARATE DECISION

**An investment does not automatically qualify for residency.**

Check the qualifying value and documentation for the exact property before making residency part of an acquisition decision.

**Off-plan and combined holdings.** Do not assume that an off-plan contract, instalments paid or several properties automatically satisfy the eligibility rules. Confirm acceptance and the required evidence directly with the DLD and the competent immigration authority.

**Other residence routes.** Dubai also offers a separate property-investor residence service (Taskeen). Its ownership conditions, documentation, fees and duration should be checked on the current service page.

#### VERIFY BEFORE COMMITTING

Kemetra Trading is not an immigration adviser and does not guarantee a visa. Obtain property-specific confirmation from the DLD / GDRFA or qualified immigration counsel. Official service pages are linked on page 20.

## 13 — ORGANISATION

# Support through the transaction

Kemetra Trading coordinates the sale of its own holdings, with a clear point of contact for the buyer.

## 01 Your point of contact

Discuss the available asset, your questions and the next steps directly with Kemetra Trading.

## 02 Transaction documentation

Review the original SPA, unit information, registration evidence, payment status and proposed transfer terms.

## 03 Identity and compliance checks

Provide the identification and source-of-funds information required for the transaction and applicable obligations.

## 04 Consent and registration

Coordinate the necessary developer consent, assignment documentation and registration through the required channel.

## 05 Taking over the schedule

Confirm the remaining payment obligations, designated escrow account and relevant developer contact details following transfer.

### SCOPE OF SUPPORT

Project construction and delivery remain the developer's responsibility under the SPA. Independent legal, tax or financing advice may be appropriate to your circumstances.

## 14 — COMPLIANCE

# Compliance and governance

## AREA

## KEMETRA TRADING - TRANSACTION INFORMATION

|                       |                                                                                                                                                                                                                |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Licence               | Kemetra Trading describes its status as a Dubai Mainland property trading company. The current licence and permitted activities should be verified with the issuing authority for the proposed transaction.    |
| Taxation              | The standard UAE corporate tax rate is 9% on taxable income above AED 375,000, subject to applicable rules and reliefs. A buyer's tax position also depends on their circumstances and tax residence.          |
| Anti-money laundering | Customer identification, sanctions screening and source-of-funds controls appropriate to the company's activities and applicable obligations. Where the DNFBP framework applies, its requirements must be met. |
| Advertising           | Property-specific advertising must comply with applicable DLD / Trakheesi permit requirements. Confirm the relevant permit and required information before circulating unit marketing.                         |
| Financial flows       | Remaining developer instalments are paid to the designated project escrow account, as applicable. Kemetra Trading does not hold those instalments on the buyer's behalf.                                       |
| Documentation         | The transaction file should include the original SPA, NOC, assignment documents, registration receipts and updated interim-registration evidence.                                                              |

## INVESTMENT RISKS

No guaranteed yield, capital gain, resale timeframe or grant of residency. The buyer retains the risks of the acquired position and must be able to meet the remaining contractual obligations.

LET'S DISCUSS YOUR PROJECT

# A counterparty, not an intermediary.

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## KEMETRA TRADING LLC

Telephone: +971567615754  
Email: [communications@kemetratrading.com](mailto:communications@kemetratrading.com)  
Website: [www.kemetratrading.com](http://www.kemetratrading.com)  
Instagram: [@kemetratrading](https://www.instagram.com/kemetratrading)

## NOTICES

General information only; no specific unit is offered. This is not personalised investment, legal, tax or immigration advice. Figures are historical and subject to revision. Company information is supplied by Kemetra Trading and is not an independent licence certification.

## SOURCES - CLICK A REFERENCE TO OPEN

### 2025 market - official

Dubai Media Office / DLD, 12 January 2026: AED 917bn, 270,000+ transactions and 3.11m procedures.

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### 2025 sales - secondary analysis

TruHauz, Dubai Real Estate 2025 Annual Report: sales and off-plan indicators.

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### Q1 2026 - official

DLD, 9 April 2026: transaction and investment measures.

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### H1 2026 - market analysis

PL Group / Property Legacy, 13 August 2026: AED 286.4bn and 86,005 sales.

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### Area ranking - official

Dubai Media Office / DLD, 20 July 2025: H1 2025 transaction values by area.

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### Registration and fees

DLD initial-sale service; Law No. 13 of 2008; Executive Council Resolution No. 30 of 2013.

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### Golden Visa - official

DLD, Golden Visa application - Investor: current Dubai eligibility and documentation.

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### Taskeen - official

DLD, Investor Residence Application: separate property-investor route.

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### Corporate tax - official

UAE Government: standard corporate tax rates and scope.

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Law No. 13 of 2008 | Registration fee framework

Edition 01 / 2026 - revised 27 September 2026. References checked on that date. Read the source definitions and current service conditions before relying on a figure or requirement.