Property payment plans: 12 questions before you commit.

01 Get the complete price

01. Which exact unit and offer am I comparing?

Record the project, phase, unit, size, currency and date of the quotation. Confirm that this unit is still available.

02. What is included in the advertised price?

Request a written breakdown of the price, purchase taxes, registration, legal costs and any other charges. Mark unknown amounts clearly.

03. Do the payments add up?

List every instalment, including the reservation amount. Check whether the deposit counts toward the price and whether fees sit outside the payment plan.

04. What will ownership cost after purchase?

Ask about service charges, maintenance, insurance, management and local taxes. Keep recurring costs separate from the purchase price.

02 Put the payments on a calendar

05. What triggers each payment?

Ask whether instalments fall on fixed dates or construction milestones. Record the amount, deadline and evidence required for each one.

06. How much is due at handover?

Identify the final balance and related fees. If borrowing is part of your plan, confirm the lender's conditions before relying on future finance.

07. What if handover is delayed?

Separate the advertised target from the contractual terms. Have an independent lawyer explain notices, remedies and whether payment dates move.

08. How does currency conversion change my budget?

Work out the home-currency cost of each instalment, including transfer charges. Consider how a less favourable exchange rate would affect it.

03 Check the evidence before committing

09. Who is receiving my money?

Independently verify the contracting entity, project registration and payment instructions. Ask what escrow or other buyer protection applies locally.

10. What can I own and how can I use it?

Check ownership rights and any restrictions on foreign buyers, rentals or resale with a qualified local professional.

11. What happens if my circumstances change?

Review cancellation, late-payment and assignment terms, including charges. Establish what happens if you cannot make an instalment.

12. What still needs written confirmation?

Collect the current offer, payment schedule, contract, location information and handover terms. Give unresolved questions to your independent adviser.

Make the dates and amounts visible.

Illustrative property price: AED 1,000,000

Invented teaching figures. This is not an available property, a quoted payment plan or a current exchange rate. Fees are excluded.

Stage	Share	Amount
Booking, included in the price	10%	AED 100,000
Scheduled construction instalments	50%	AED 500,000
At handover	40%	AED 400,000
Total price	**100%**	**AED 1,000,000**

The 60% paid before handover includes booking in this example. Obtain each construction due date and add the separate fees to your budget.

The same balance can cost more in Canadian dollars.

At an illustrative AED 2.50 per CAD 1, the AED 400,000 handover balance costs CAD 160,000. At AED 2.25 per CAD 1, it costs about CAD 177,778: roughly CAD 17,778 more, before transfer costs.

Calculation: AED amount divided by AED per CAD. Use a current provider quotation for an actual purchase.

Your comparison notes

Project / phase / unit / quotation date:

Price / currency / extra charges:

Next payment / trigger / deadline:

Handover balance / contractual terms:

Unanswered questions / source to check:

Further reading

UK government: buying property abroad | FINRA: understanding currency risk

Educational questions only. Local laws and contracts differ. The UK guide is general overseas-buying guidance; get independent legal and tax advice for your countries and purchase.

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