

## Frequently Asked Questions (FAQ)

Q: Can I apply for a mortgage without living in the UAE?

A: Yes! Our services are tailored for non-residents—we'll guide you through every step remotely.

Q: Do I need a UAE bank account?

A: If you don't have one, we assist you in opening one as part of our side services.

Q: Is Islamic financing available?

A: Absolutely—we offer both Islamic (Shariah-compliant) and conventional mortgage options.

Q: Can I finance off-plan properties?

A: Yes, depending on the bank and project approval construction status.

Q: What is the minimum down payment required?

A: The minimum down payment starts from 15% for UAE Nationals, 20% for UAE Residents, and typically 50% for non-residents.

Q: What documents are required for mortgage pre-approval?

A: Generally include: passport, Emirates ID, residency visa, proof of address, salary certificate, and bank statements.

## Eligibility Criteria

- Age: Minimum of 21 years; maximum age at loan maturity is 65 for salaried individuals and 70 for self-employed individuals.

- Income: Minimum monthly salary of AED 10,000; AED 15,000 for self-employed applicants.

- Employment Status: Salaried and self-employed (at least 1 year in business).

- Debt-to-Income Ratio: Monthly debt repayments must not exceed 50% of monthly income.

- Residency: Non-residents must reside in a country approved by the lending bank.

\*We provide a quick and clear eligibility check before starting the process.\*

## Loan & Down Payment Structure

Client Type	Minimum Down Payment	Loan-to-Value (LTV) Ratio
UAE Nationals	15% of property value	Up to 85%
UAE Residents	20% of property value	Up to 80%
UAE Non-Residents	50% of property value	Up to 50%

Note: For properties valued over AED 5 million, down payment requirements increase to 25% for UAE Nationals and 30% for UAE Residents.



### Client Categories We Serve

We provide tailored mortgage solutions for:

- ✓ 1. UAE Nationals
- ✓ 2. UAE Residents
- ✓ 3. UAE Non-Residents (our specialty)

### Additional Side Services

- ✓ - UAE Bank Account Assistance: Helping non-residents open local bank accounts.
- ✓ - Trade Finance Options: Accepting methods like Letters of Credit (LC), SBLC.
- ✓ - Market Insights: Providing real-time market guidance and property insights.

### Ready to Get Started?

Scan the QR code below to access our website for more details. Let The Right Guide help you finance your UAE dream property—wherever you are in the world.



### Our Services:

We provide residential and commercial mortgages.

- Mortgage Consultancy: Offering both Islamic (Shariah-compliant) and conventional mortgage options.
- Property Financing: Available for Freehold & Non-Freehold properties.
- Eligibility Assessment: Quick evaluations to determine your qualification for a mortgage.
- Down Payment & Loan Guidance: Tailored advice based on client type.
- Bank Partnerships: Connecting you with top-tier banks suited to your profile.

**WE HAVE A SOLUTION FOR YOUR DREAM HOUSE**



Visit Our Website : [www.rightguide.com](http://www.rightguide.com)



# The Right Guide

Empowering Non-Residents to Invest in UAE Real Estate with Confidence

### MORE INFO :

Phone | +971 58 842 9734  
+971 56 964 0021  
Address | Dubai, Business Bay  
E-mail | [info@rightguide.com](mailto:info@rightguide.com)