



MORTGAGES

Are you thinking of **buying a Home** in 2026?



Mortgage solutions broken down exclusively
for first time home buyers

Founders



Saurav Jain

*Founder & Managing Director,
BNW Mortgages*

With over 19 years of experience in retail banking and mortgage advisory, the CEO of BNW Mortgages brings strong expertise in valuation of ready and completed properties and provides end-to-end mortgage support across the UAE.

Driven by a client-first and transparent approach, he maintains strong relationships with leading banks of UAE enabling access to competitive mortgage rates and efficient approvals.



Ankur Aggarwal

*Chairman,
BNW Group*

With a decade-long career as a Chartered Accountant, Ankur's expertise in financial management laid the groundwork for his transition into real estate in 2021. Driven by a commitment to ethical guidance, Ankur established BNW, swiftly transforming it into a reputable 360-degree real-estate consulting and development organization. In just 3 years, BNW's Gross Development Value (GDV) has reached a striking 32 Billion AED.



Dr. Vivek Oberoi

*Managing Director,
BNW Group*


An accomplished actor, entrepreneur, and philanthropist, with a successful career spanning entertainment and global business ventures.

Under his stewardship, BNW Developments has expanded its portfolio with over AED 32 billion in Gross Development Value, earning recognition for setting new benchmarks in architectural excellence and modern luxury.

He is the first Indian actor to be named among Forbes' 40 Under 40 Heroes of Philanthropy and continues to merge profitability with purpose.



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Buying Your First Home in the UAE in 2026

Purchasing your first home in the UAE in 2026 gives you the opportunity to own property in a stable, well-regulated, and lifestyle-driven market. With attractive home loan options, long-term residency benefits, and a wide range of communities to choose from, first-time buyers can confidently take their first step toward homeownership.

The UAE continues to offer a supportive environment for homeowners, combining financial flexibility, security, and long-term value.



Starting Your Homeownership Journey in the UAE

Tax-Friendly Living

No annual property tax and no capital gains tax on residential property.

Stable & Secure Market

Strong regulations and a transparent property system protect buyers.

First-Time Buyer Friendly Mortgages

Competitive interest rates, flexible tenures, and multiple financing options.

Residency Benefits

Homeownership may support long-term residency options, including eligibility for long-term visas.

Connected Lifestyle

World-class infrastructure, global connectivity, and access to leading schools, healthcare, and amenities.





Is 2026 the Right Time to Buy?

Record Market Activity

2025 saw AED 680B in transactions with strong momentum continuing

Lower Interest Rates

Central Bank cut base rates to 3.65%; mortgages now 3.99-5.25%

Buyer Advantage

150,000+ new homes arriving 2026-27 = more choice, better negotiations

Improved Affordability

Lower rates + increased supply = better DBR calculations for first-time buyers

Discover how mortgages turn buying a home in the UAE from dream to reality

Key Mortgage Basics for homebuyers in the UAE

Eligibility

Both residents (expats) and non-residents can obtain mortgages, but terms differ. A stable income and good credit history are crucial for approval.

Property Type and Location

Foreigners can only purchase property with a mortgage in government-designated freehold areas (e.g., Dubai Marina, Downtown Dubai). The property must be in an approved development and meet the bank's valuation criteria.

Down Payment & Loan-to-Value (LTV) Ratio

The UAE Central Bank sets maximum LTVs (and thus minimum down payments).

Debt-to-Income Ratio (DBR)


Your total monthly debt obligations (including the new mortgage) generally cannot exceed 50% of your verifiable monthly income.

Loan Terms and Interest Rates

- **Tenure:** The maximum mortgage term is typically 25 years. (can vary)
- **Interest Rates:** Rates vary between fixed and variable options. Variable rates are linked to the Emirates Interbank Offered Rate (EIBOR). Rates for non-residents may be slightly higher than for residents.
- **Islamic Mortgages:** Sharia-compliant financing options, such as Ijarah (lease-to-own) or Murabaha (profit-sharing), are widely available.

Additional Costs

Budget for significant upfront fees beyond the down payment:

- **Dubai Land Department (DLD) transfer fee:** 4% of the purchase price.
 - **Mortgage registration fee:** 0.25% of the loan amount plus admin fees.
 - **Bank processing fee:** Typically 0.25% to 1% of the loan amount.
 - **Property valuation fee:** Around AED 2,500 - AED 5,000.
 - **Agency fees:** Usually 2% of the property value.
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Types of Mortgages

A. CONVENTIONAL MORTGAGE

- Interest-Based
- Borrower bears Risks
- Diverse financial products, including speculative ones
- Adheres to established legal and regulatory standards
- Social responsibility is not prioritized.

B. ISLAMIC MORTGAGE

- Interest Prohibited
- Profit and Risk Sharing
- Ethically and morally grounded Shariah-compliant products
- Regulated by Islamic law and overseen by Shari'ah boards
- Rooted in social justice, fairness, and ethical conduct.

Eligibility and Documents



Documentation Checklist

SALARIED

- Passport
- Visa
- Emirates ID
- Salary Certificate
- Pay-slips
- Bank Statement
- Labour Contract/ Free Zone ID

Rental Income (If any):

- Title Deed,
- Ejari/government registered contracts,
- tenancy contract,
- cheque copies and corresponding credit in bank a/c

SELF-EMPLOYED (FULL DOCUMENTATION)

- Passport
- Visa
- Emirates ID
- Trade License
- MOA including all amendments/Share Certificate
- Bank Statement for the company for 1 year
- personal for the last six months
- VAT 201 report for the last 1 years
- Audited Financial Statement- last 2 years
- Sample Invoices last six months
- Office Ejari
- Residence address proof, (dewa bill)

Rental Income (If any):

- Ejari
- TD
- tenancy contract,
- Cheque copies and proof of rental credit

Eligibility and Documents



Documentation Checklist

SELF-EMPLOYED (LOW DOCUMENTATION)

- Passport
- Visa
- Emirates ID
- Trade License
- MOA including all amendments /Share certificate
- Personal Bank Statement for the last six months
- Bank Statement for the last six months year
- Office Ejari

RENTAL INCOME ONLY

- Passport
- Visa
- Emirates ID
- Title Deeds or Title Deed
- Tenancy contract
- Ejari (Dubai)/ Government registered tenancy contract
- Cheque Copies
- Personal Bank Statement for the last 1 year with rental credits
- Rentals excel sheet
- Personal Net worth

Pre-Approval



What is Mortgage Pre-Approval?

Pre-Approval = Bank's formal assessment confirming you can borrow a specific amount based on your finances, credit, and income.

Conditional Commitment: Not a loan guarantee, but strong approval pending property appraisal and final verification

Validity Period: Valid 60-90 days from issue; can extend by resubmitting updated documents

Buyer Confidence: Shows real estate agents and sellers you're serious, financially vetted, and ready to move fast

Rate Lock: Indicative rates are locked during approval window, protecting against sudden rate increases

Why Pre-Approval Matters: Key Benefits For Buyers

Know exact budget upfront
Act fast when ideal property appears
Negotiate from position of strength
Avoid disappointment after finding property
For Sellers

Pre-approved buyers = serious intent
Dramatically reduces deal failure risk
Faster transaction closure (30-45 days)

What Sets BNW Mortgages Apart



Guidance Beyond Brokerage

We go beyond the role of a traditional broker by becoming your trusted partner in the property journey. Instead of simply introducing you to lenders, we take the time to truly understand your needs, preferences, and long-term goals. Think of us not just as brokers, but as guides who walk beside you, helping you avoid pitfalls, secure the right deals, and move into your new prop

Advantages of working with us



We work with all the Banks

Our extensive network of home loans options in the UAE ensures you have access to all the major banks of the nation. Through our strategic partnerships, we bring you close to the leading UAE as well as global banks.



Team of experienced professionals

The combined expertise of our leadership team gives you valuable insights into financial services, real estate, consulting, technology, and creative industries. With our shared vision, we are dedicated to bringing you close to the best home loan offers in the UAE.



End-to-end Service

From pre-approval to disbursement, we guide you throughout the entire mortgage process so that you have access to expert opinion around the clock in what is one of the most major financial decisions of your life.



Multilingual Mortgage Experts

We understand the diverse cultural and linguistic backgrounds of our clients. As the world economy continues to grow, we strive to bring multilingual professionals to you so that you can efficiently communicate your concerns without any language barrier.



Trust and Transparency

The rich and on-field experiences of our advisors in consultancy, banking, and real estate help in bringing invaluable insights to every interaction. We ensure we prioritise trust and transparency in communicating the best mortgage solution for you.



so, What's Next ?

Now that you have an overview of the process and everything you can expect as you embark on the exciting home buying journey, there's only one thing left to do

Get started at:

bnwmortgages.ae

Bnw

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