



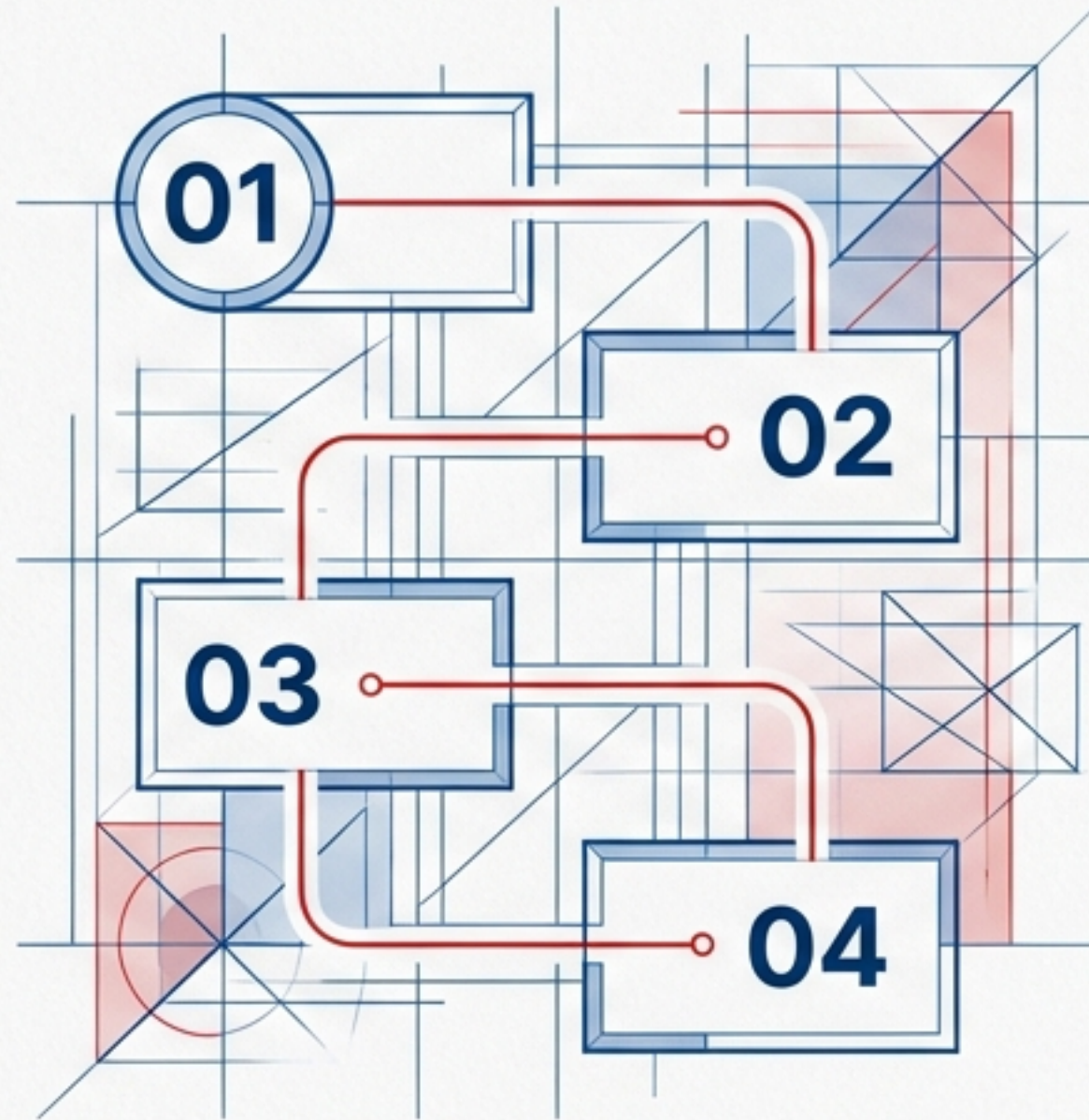
# Navigating the Architecture of Trust

A Definitive Guide to the UAE's Real Estate  
Regulatory Landscape as of 2025.



# The Blueprint of a Transparent Market

The UAE real estate market is built on a sophisticated and constantly evolving regulatory framework. This guide provides a comprehensive overview of the key pillars that ensure stability, transparency, and investor confidence.



## 01 | The Regulators

Understanding the governing bodies and their digital platforms.

## 02 | The Ownership Structures

Exploring the legal frameworks for property rights.

## 03 | The Market Processes

Detailing the mechanics of off-plan and secondary transactions.

## 04 | The 2025 Evolution

Analyzing the latest laws strengthening the market.



# 01

## The Architects of the Market: Regulators & Transparency Platforms

An examination of the key authorities governing  
Dubai and Abu Dhabi's real estate sectors.



# 3.1 | Dubai's Regulatory Ecosystem

## Dubai Land Department (DLD)

Regulates Dubai's real estate sector.

## Real Estate Regulatory Agency (RERA)

The operational arm of the DLD, overseeing broker licensing, tenancy registration, escrow management, and dispute resolution.



### Dubai REST

Unified portal for title management, service charges, valuation, tenancy, and ownership data.



### Mashrooi

Tracks real-time off-plan project progress and regulatory compliance.



### Oqood

Registers sale and purchase agreements (SPAs) for off-plan transactions.



### Ejari

Manages tenancy contract registration and renewals.



### Trakheesi

Manages agent permits and property advertisement licensing.



## 3.1 | Abu Dhabi's Integrated Framework

### Regulating Body

#### Abu Dhabi Real Estate Centre (ADREC)

The sole regulator for all real estate activity in the emirate.

### The Unified Platform

#### DARI

A single, integrated system that centralizes:

- Licensing
- Sales & Escrow
- Lease (Tawtheeq)
- Market Data

This unified approach makes Abu Dhabi one of the region's most transparent property markets.





## 3.2 | Defining Ownership Structures

Four primary legal structures define how property can be owned and utilized in the UAE, providing flexibility for different investment strategies. Additionally, common-law zones offer internationally aligned property regimes.

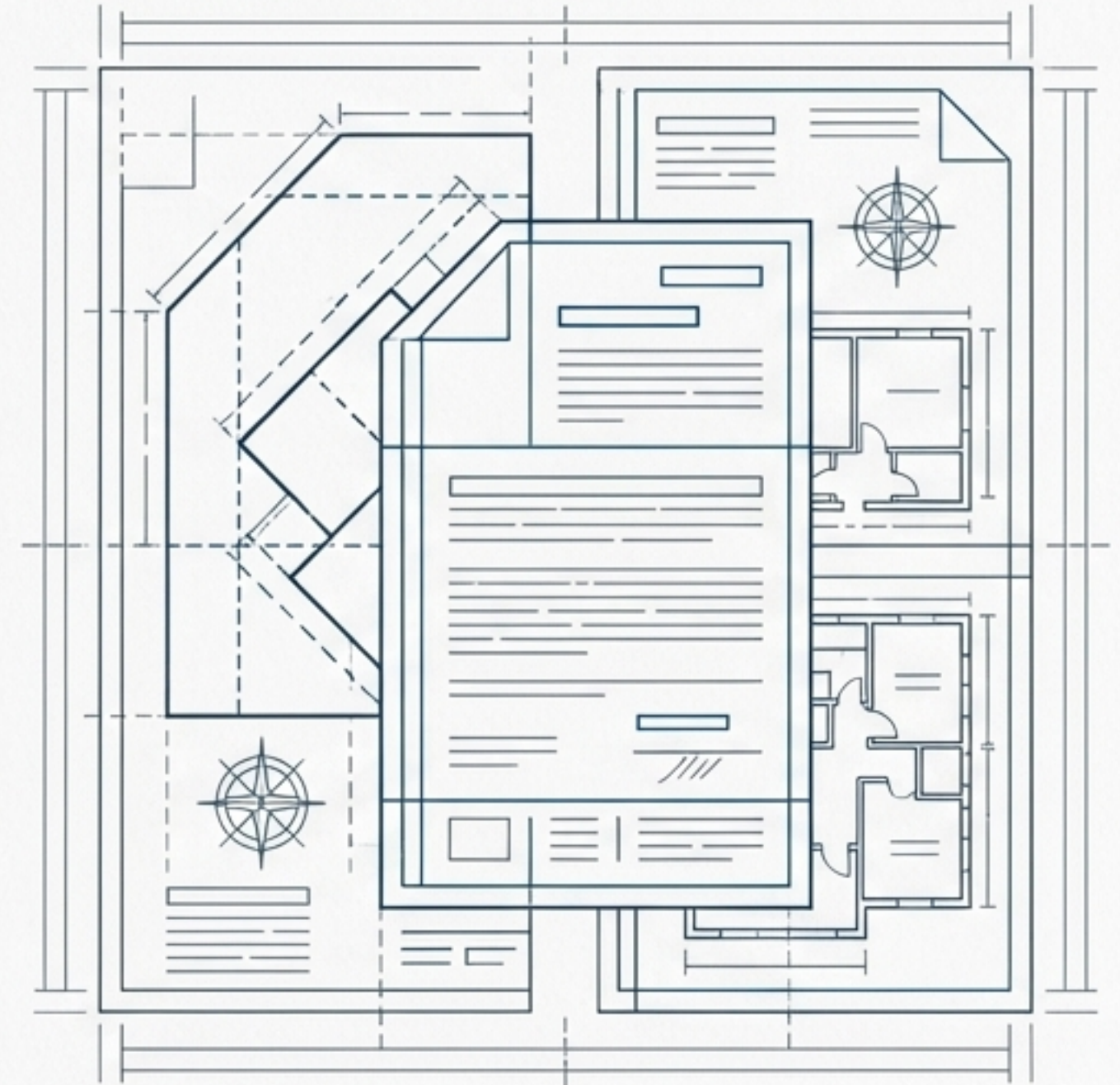
Freehold

Usufruct

Musataha

Long-Term Leasehold

Common-Law Zones (ADGM/DIFC)





# A Glossary of Property Rights

**Freehold:** Grants full, transferable, and inheritable ownership of land and property in designated areas to UAE nationals, GCC nationals, and approved foreign investors.

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**Usufruct:** Provides the right to use and benefit from a property for up to 99 years without altering its substance.

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**Musataha:** Grants the right to build or develop on another's land, typically for up to 50 years and renewable by agreement.

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**Long-Term Leasehold:** Provides lease rights for periods exceeding 25 years, commonly found in investment zones.

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**Common-Law Zones (ADGM/DIFC):** Operate independent real-property regimes aligned with international standards, ensuring investor protection and transparent title registration.



## 3.3 | The Master Builders: Government-Linked Entities



### Aldar

Abu Dhabi's leading master developer.  
Key Destinations: Yas Island, Saadiyat Island.



### Modon

Government-backed urban developer.  
Key Project: Hudayriyat Island.



### Emaar

Global developer.  
Landmark Projects: Downtown Dubai, Dubai Hills Estate.



### Nakheel

Iconic waterfront developer.  
Key Projects: Palm Jumeirah, Dubai Islands.



### Dubai Holding

Diversified investment group with major real estate portfolios.



## 3.4 | Off-Plan vs. Secondary Market Processes

### Off-Plan Projects

- Developer registers the project and opens a regulated escrow account.
- Buyer payments must be deposited **only** into the official escrow account.
- SPAs are registered in Oqood (Dubai) or DARI (Abu Dhabi).
- Disbursements to the developer are tied to certified construction milestones.
- Final handover occurs upon completion and title deed issuance.

### Secondary Market (Resale)

- Property title verification and service-charge clearance.
- Obtain Developer No Objection Certificate (NOC).
- Mortgage discharge, if applicable.
- Transfer at a Trustee Office (Dubai) or ADREC counter (Abu Dhabi).
- New title deed issued to the buyer after full settlement and registration.



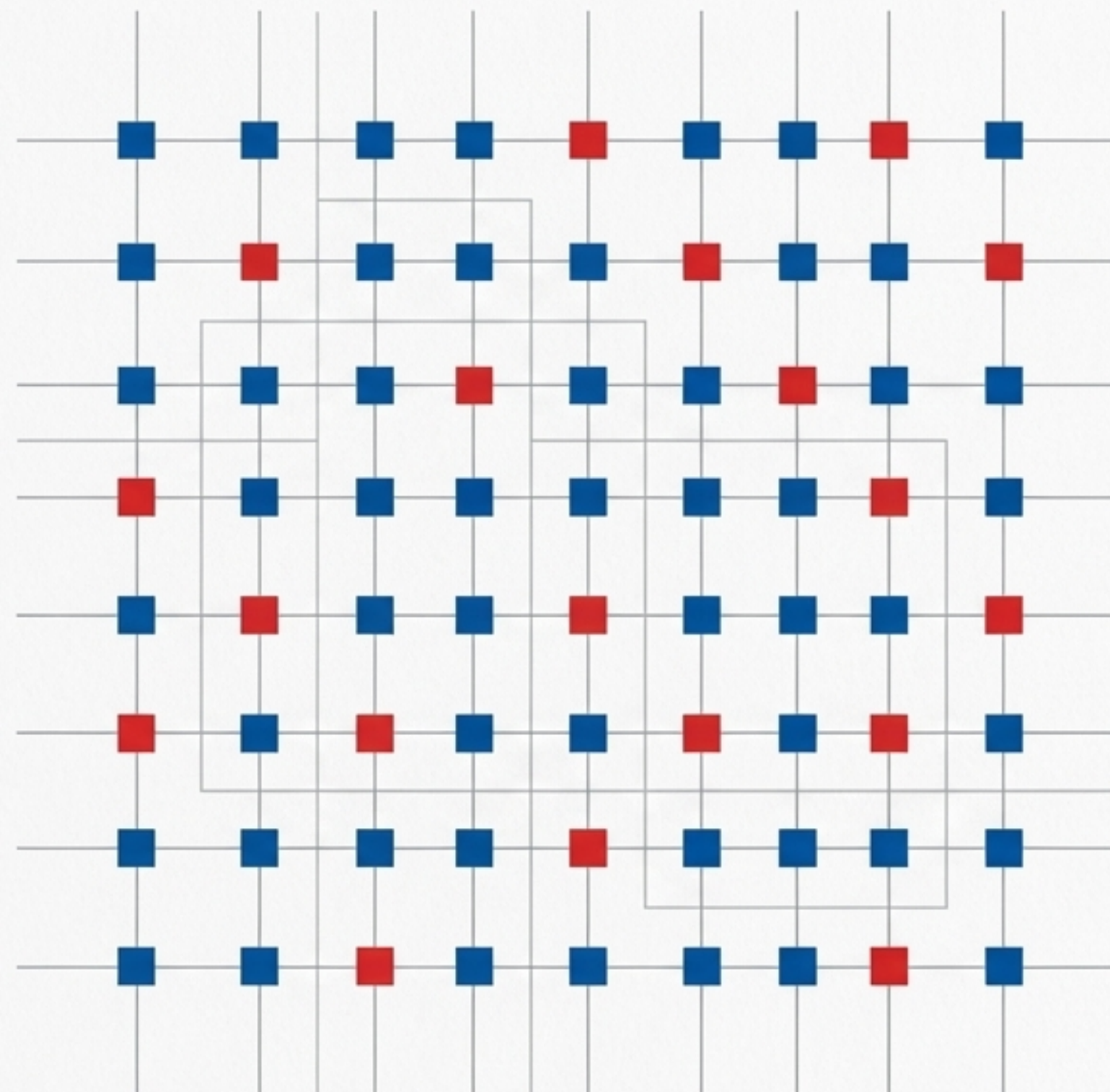
## 3.5 | Upholding Integrity: KYC / AML Compliance

### Governing Framework

- Designated Non-Financial Businesses and Professions (DNFBPs), including real estate brokers and developers, are subject to UAE AML/CFT laws.
- Supervision is conducted by the **Ministry of Economy**.

### Core Mandate

- Firms must register with **goAML**, the UAE's official platform for reporting suspicious transactions.
- Appoint a dedicated compliance officer.
- Establish risk-based customer due diligence (CDD) processes.





# Key Compliance Requirements for DNFBPs

- **goAML Registration:** Active account maintenance is mandatory.
- **Customer Due diligence (CDD):** Verification of client identity, ultimate beneficial ownership (**UBO** in **RDA291C**), and source of funds.
- **Record Retention:** All records must be retained for a minimum of five years.
- **Mandatory Reporting:** Filing of Suspicious Transaction Reports (**STR**) and Real Estate Activity Reports (**REAR**) for:
  - Cash transactions above **AED 55,000** in **RDA291C**.
  - Any transaction involving virtual assets.
- **Internal Controls:** Continuous staff training and internal audits are required.



# 02

## Strengthening the Structure: Updated Transparency Laws (2025 Revision)

An overview of the latest federal and emirate-level regulations enhancing investor protection and market coordination.



# 3.6 | Highlights of the 2024-2025 Regulatory Updates

<p><b>Federal Law No. (2) of 2025</b></p> <p>Establishes unified national standards for brokerage and marketing. Mandates registration of all marketing materials and federal registry integration by 2026.</p>	<p><b>Abu Dhabi Law No. (3) of 2015 (Updated)</b></p> <p>Transfers full regulatory oversight to ADREC. Mandates digital disclosure on the DARI platform and adds stricter developer qualification criteria.</p>
<p><b>Dubai Law No. (7) of 2024</b></p> <p>Introduces the Real Estate Development Compliance Index (REDI) for developer transparency and strengthens buyer protections.</p>	<p><b>Cabinet Decision No. (10) of 2024</b></p> <p>Expands AML/CFT coverage to all real estate and virtual asset transactions. Requires REAR for transactions &gt; AED 55,000 and mandates linking goAML with DARI/DLD IDs.</p>

These updates reinforce transparency, investor protection, and federal coordination.



# 3.7 | Key Updated Legal Instruments (as of 2025)

Law / Decision	Jurisdiction	Key Focus	Year
Federal Law No. (2) of 2025	UAE (Federal)	Brokerage, Advertising, Licensing, Transparency	2025
Law No. (3) of 2015 + Exec. Regs	Abu Dhabi	Escrow, Registration, Developer Compliance	Updated 2024
Law No. (7) of 2024 (Dubai)	Dubai	RERA/DLD Framework, Project Oversight	2024
Cabinet Decision No. (10) of 2024	Federal	AML / CFT Compliance Expansion	2024



# The Complete Picture: A Market Built on Clarity

The UAE's real estate market is defined by a robust, transparent, and coordinated regulatory architecture. Understanding this framework is key to successful investment.



## 3.8 | Official References & Further Reading

[Dubai Land Department \(DLD\)](#)

[RERA Dubai](#)

[Abu Dhabi Real Estate Centre \(ADREC\)](#)

[DARI Portal](#)

[Key Developer Portals \(Aldar, Emaar, etc.\)](#)

[Ministry of Economy - AML/CFT Guidelines](#)

[goAML Portal - UAE Financial Intelligence Unit \(FIU\)](#)

[UAE Ministry of Justice](#)

[UAE Ministry of Economy](#)