FREE FILE-PREPARATION GUIDE

UAE mortgage pre-approval document checklist

Use this checklist to prepare a clean first submission. Exact requirements vary by lender, borrower profile, income source and property, so Mortgease confirms the final bank-specific list before anything is submitted.

Start with these for every profile

Identity and affordability

[ ] Valid passport copy for every applicant

[ ] Current contact details and residential address

[ ] Summary of income and all monthly debt commitments

[ ] Credit-card limits, loan instalments and liability details

Funds and buying plan

[ ] Recent personal bank statements showing income and regular commitments

[ ] Evidence of the planned deposit and its source

[ ] Details of any joint applicant or co-borrower

[ ] Your target property budget and preferred purchase timeline

Good to know

Do not send passwords, card PINs or one-time codes. Banks may request certified, translated or newly dated copies later. Keep originals available for verification.

Pick the list that matches you

UAE resident - salaried

[ ] UAE residence visa and Emirates ID

[ ] Recent salary certificate addressed as requested by the lender

[ ] Recent payslips, especially where pay or incentives vary

[ ] Typically 3-6 months of salary-account statements

[ ] Evidence for bonus, commission or rental income if it is to be counted

UAE national - salaried

[ ] Emirates ID and valid passport

[ ] Recent salary certificate

[ ] Typically up to 6 months of salary-account statements

[ ] Payslips where salary varies

[ ] Housing-program or grant documents where relevant

UAE resident - self-employed	Non-resident applicant
[ ] Residence visa, Emirates ID and passport [ ] Valid trade licence and full ownership/shareholding documents [ ] MOA/AOA and amendments, where applicable [ ] Typically 6-12 months of personal and company bank statements [ ] Latest company financials; some lenders request two audited years [ ] VAT registration, returns or receipts where applicable	[ ] Passport and proof of current overseas address/residency [ ] Employment letter, payslips or business-ownership evidence [ ] Typically 6-12 months of personal bank statements [ ] Company statements and financials if self-employed [ ] Existing liability details or a home-country credit report if requested [ ] Evidence of deposit funds and source of wealth/funds

What usually comes after pre-approval

[ ] Property documents such as the Memorandum of Understanding, title deed or developer sale documents

[ ] Valuation instructions and the bank's property assessment

[ ] Updated statements or liability letters if the earlier documents expire

[ ] Proof of down-payment funds and transaction-cost funds

[ ] Bank application forms, declarations, consent and any lender-specific documents

Mortgease file review	Usually started within 24 hours
Bank-issued pre-approval	Often 2-5 working days after a complete file; lender times vary
Validity	Often 60-90 days; confirm the date on the bank letter

Ready for a bank-specific document check?

mortgease.ae/blog/mortgage-pre-approval-dubai/
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Sources and scope

Reviewed against current public mortgage guidance from Emirates NBD and HSBC UAE. Bank requirements, timelines and credit-check stages can differ and may change. This is preparation guidance, not credit approval or financial advice.

Emirates NBD: emiratesnbd.com/en/help-and-support/apply-for-a-home-loan

HSBC UAE: hsbc.ae/mortgages/how-to-apply/