



Dubai International
Financial Centre

Property Registration And Related Services

**Client Handbook
2021**



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DIFC - LEGAL DISCLAIMER

This Client Handbook (“Handbook”) has been prepared by the DIFC Registrar of Real Property (“RORP”) to guide and facilitate users on the procedures for the registration of interests and rights relating to real properties located within the Dubai International Financial Centre (“DIFC”). Such real properties shall be referred to as “DIFC Property” within the remainder of this Handbook. The Handbook may be amended from time to time by the RORP and it does not constitute legal advice nor an exclusive reference to all requirements stated in the DIFC Real Property Laws and Regulations, or any other laws.

For any legal clarification please refer to the DIFC Real Property Law and Regulations and other relevant laws of the DIFC (“DIFC Laws”) made available at <https://www.difc.ae/business/laws-regulations>, or seek independent legal advice. In the event that there is any inconsistency between this Handbook and the DIFC Laws, the DIFC Laws shall prevail.

REGISTRY SERVICES

The Registry Services Department (“Registry Services”) is the department responsible for handling and processing all types of applications related to Real Property Registration on behalf of the RORP. Below please find the contact details and working hours of Registry Services:

Location:

Dubai International Financial Centre
Sheikh Zayed Road
Gate District 4, Ground Floor
DIFC Services
P. O. Box: 74777
Dubai-UAE

Contact Details:

Telephone: +971 4 362 2222
Email: rorp@difc.ae

Working Hours:

8:00 AM - 3:00 PM (Sunday to Thursday)

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Our office is closed on Friday and Saturday and on public holidays announced by the UAE.

GENERAL GUIDELINES

Language:

All Instruments and supporting documents should be submitted only in English.

RORP Services:

Currently the following applications can only be submitted through the DIFC Client Portal:

- Lease Registration / Termination of Lease.
- Transfer of a Freehold Interest (whole or part) of completed or off plan property;

Other forms and Instruments must be submitted in hard copy except for the registration, discharge or variation of a mortgage which can be conducted by a bank/lender pre-registered by the DIFC. For details of the RORP Instruments and forms that are available please click on <https://www.difc.ae/business/operating/registrar-real-properties>.

Please note the following when filling/submitting the applicable forms/Instruments:

- All fields must be typed and duly filled.
- Alteration or the use of correction fluid is not accepted and will result in the rejection of the application.
- Signatures on the forms must match the signature on the passport.

Payment of Fees:

Important note: payments in the form of cash are limited to the amount referred to in the table below, the other permitted channels of payment are:

- Telegraphic Transfer made through a UAE bank;
- Telegraphic Transfer made through a bank based in the DIFC;
- Telegraphic Transfer made through a bank at countries that been recognised by DIFCA & DFSA;
- Manager's Cheque from a bank in the UAE; and

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- Credit Card.
- To make a payment online, login to the portal and click on 'Top-up Balance' link under 'Overview'. Choose the payment option and follow the steps as shown on your screen.

Payment Method	Conditions
Cash (AED Only)	Payments not exceeding AED (20,000) per application may be submitted in cash at Registry Services.
Manager Cheques (AED Only)	All manager cheques from banks in the UAE should be in AED and made payable to "Dubai International Financial Centre Authority". Manager Cheques drawn on offshore banks will not be accepted.
Credit Card (AED Only)	We accept all major Credit Cards including Amex, MasterCard and Visa. Online payment via the Client Portal is only accepted for Lease Registration / Discharge / Variation / Assignment services. For all other services, a physical swipe of the Credit Card is required.
Wire Transfer	<p>The full payment is to be made in either AED or USD in accordance with the criteria above, where the remitting party bears all bank charges USD 1 equals AED 3.6725. For payments made via Telegraphic Transfer, a scanned copy of the bank advice slip stating the transfer confirmation number and payment value date should be sent to: rorp@difc.ae</p> <p>For Lease Registration Payments (Portal Users only) please use this account (AED only)</p> <ul style="list-style-type: none">• DIFC Investments Ltd. - Collection Account Emirates NBD- Deira Branch Account No. 101-1434147-605- AED Swift Code: EBILAEAD IBAN No.-AE280260001011434147605

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	<p>Account Name : DIFC INVESTMENTS LTD - COLLECTION ACCOUNT</p> <p>For other RORP related services please use the below mentioned account details:</p> <p>Freehold Transfer Fee in Arab Emirates Dirham (AED)</p> <ul style="list-style-type: none">Payable To: Dubai International Financial Center Bank Name: HSBC Bank Middle East Bank Account Number: 021-349428-003 IBAN Number: AE970200000021349428003 SWIFT Code: BBME-AEAD Bank Address: HSBC Bank, Dubai - Main Office PO Box: 66 UAE <p>Freehold Transfer Fee in US Dollars (USD)</p> <ul style="list-style-type: none">Payable To: Dubai International Financial Center Bank Name: HSBC Bank Middle East Bank Account Number: 021-349428-104 IBAN Number: AE860200000021349428104 SWIFT Code: BBME-AEAD Bank Address: HSBC Bank, Dubai - Main Office PO Box: 66 UAE
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Please note that the date of Registration of any Right or Interest on the Real Property Register by the RORP shall be the date on which the RORP is satisfied that all documents required for such application have been received and validly executed and the full payment of any fee relating to such Registration has been paid.

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POWER OF ATTORNEY (POA) SPECIFICATIONS

In case the buyer or seller has appointed a third party to carry out any registration of an Instrument relating to DIFC Property registrations via a Power of Attorney (POA), the following must be ensured:

POA issued in the UAE:

- POAs issued in the UAE must carry the seal or be attested by the Dubai Courts or Ministry of Justice, depending on the issuing Emirate – *original document to be presented for verification*.
- The original passport of the authorised person must be provided.

POAs issued outside the UAE:

- POAs issued outside the UAE in languages other than English or Arabic, require legal translation into English. The POA and legal translation should be attested by the UAE Ministry of Foreign Affairs – *original documents to be presented for verification*.
- The original passport of the authorised person must be provided.

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IDENTIFICATION DOCUMENTS FOR INDIVIDUALS AND LEGAL ENTITIES

The following identification documents will be required for Registrations relating to DIFC Property:

Individuals:

- Original passport (if the passport doesn't have a signature specimen then an ID with a clear signature specimen will be required).
- If the buyer is holding other nationalities the same needs to be declared at the time of property purchase.

Legal Entities established within the UAE:

- Certificate of Incorporation or the commercial license notarised by the issuing authority.
- Copy of the articles of association notarised by the license issuing authority.
- Passport copies of the shareholders (Not applicable to public companies).
- Recent dated Board Resolution approving the transaction and appointing the signatories and point of contacts to carry out the transaction and subsequent Registration of the same with the (original passport of the assigned signatories to be submitted for verification).
- Passport copy of the appointed authorised signatories.
- Attested recent dated Certificate of Incumbency providing details about the current shareholders in the entity and their shares.
- All the documents provided should not be older than 6 months.

Legal Entities established outside the UAE:

- Certificate of Incorporation or the commercial license attested by the UAE Ministry of Foreign Affairs.
- Copy of the articles of association attested by the UAE Ministry of Foreign Affairs.
- Passport copies of the shareholders holding shares equal to or greater than 5% (Not applicable to public companies).
- Recent dated Board Resolution approving the transaction and appointing the signatories and point of contacts to carry out the transaction and subsequent Registration of the same with the RORP (original passport of the assigned signatories to be submitted for verification) attested by the UAE Ministry of Foreign Affairs.

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- Passport copy of the appointed authorised signatories.
- Attested recent dated Certificate of incumbency providing details about the current shareholders in the entity and their shares.
- All the documents provided should not be older than 6 months.

Note: If the seller or the buyer is an entity which is owned by another entity, we will require all entities (shareholders) identification documents up to the ultimate beneficial owners.

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SALE AND PURCHASE OF DIFC PROPERTY

Application for Registration of a Transfer of DIFC Property

This section sets out the main requirements for the Registration of a Transfer of DIFC Property. A Transfer of a Freehold Interest in Property must be registered with the RoRP within **30 days** of entering into the Sale and Purchase Agreement for the transaction where there is no mortgage registered against the Property and within **50 days** for transfers where there is a mortgage registered for the seller. Failure to register within the time frame will result in the fines prescribed in the DIFC Laws. Furthermore a buyer must provide Registry Services with the evidence of payments made to the seller in relation to the purchase of DIFC Property.

Lodging a request to Register a Transfer of a Freehold Interest in Property can only be submitted through the DIFC Client Portal. If you wish to submit a request for the Registration of a Freehold Transfer, then please obtain access to the DIFC Client Portal by following the steps below:

- Please visit the following link: <https://portal.difc.ae/signin>
- Navigate to the panel on the left side and click on 'Request Access for Non DIFC clients'.
- Fill in the Property Services Access request form and upload a copy of a valid passport copy then click 'Submit'.
- Upon submission, the system will send a notification to the email address provided with user access details.

Once you get the access please follow the steps below to submit the Freehold Transfer Registration application:

- Visit the DIFC Client Portal: <https://portal.difc.ae/>
- Log into the Portal with the user name and password provided.
- Go to (Services) then select the Property Services section.
- Click on Transfer of Freehold.

Before filling the form please note the below:

- The service request submitted on the DIFC Client Portal is for the initial review and booking the appointment to finalize the Registration. The Freehold Transfer Registration will be completed upon submission of the Freehold Transfer Fee, and all the remaining fees and original documents.

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- All original forms and documents should be provided at the appointment date and time.
- Transfer of a Freehold Interest must be registered along with the payment of the Freehold Transfer Fee within 30 or 50 days (see above) from the date of entering into the Sales and Purchase Agreement.
- If the transfer involves a unit which is mortgaged, the discharge of mortgage can be done before or along with the submission of the service request to register the Freehold Transfer.
- All the documents uploaded on the service request must be clear and with a high resolution. Failure to submit clear scanned copies will result in rejecting the request.
- The Registrar of Real Property may request for additional documents as and when required.

Application Process

- Fill in the required fields on the service request then click 'Save'
- The system will direct you to the next page. Review the details entered then add the seller details and the buyer details. Please ensure all the information provided is accurate.
- Enter seller and buyer details; navigate to 'Download/Upload Doc', print the generated documents and upload all the required documents.
- Obtain the required signature on the Transfer Instrument and upload a scanned copy to the portal.
- Once the required documents are uploaded, click on submit.
- Upon receipt of the service request, registry services team will review the request and confirm the appointment date and time. In case of any pending requirements or information, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly. If you wish to have more information on the return process then please check the video guide for 'Closing pending actions on the portal' available on this link: <https://portal.difc.ae/signin>
- In case of any pending requirements or information required by the Registry, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.
- Registry Services will register the Transfer on the Real Property Register within one business day of the appointment; however the service time does not include any unforeseen delays due to further review.

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Documents to be uploaded	
Documents Required From the Seller	
Off Plan Property	Completed Property
<ul style="list-style-type: none">• Copy of No Objection Certificate issued by the developer.• Identification Documents referred to above.	<ul style="list-style-type: none">• Copy of the Title Deed.• Levy Clearance Certificate from the Body corporate• Identification Documents referred to above.
Documents Required From the Buyer	
<ul style="list-style-type: none">• Identification Documents referred to above.	
Other Documents to be uploaded	
<ul style="list-style-type: none">• Buyer passport copy in case of individual buyer.• Copy of signed Sales and Purchase Agreement.• Copy of signed Transfer Instrument• Copy of proof of payment between seller and buyer, if the payment is made in cash, details of the source funds/income/wealth from the buyer needs to be disclosed along with supporting documents.• If the unit has an active registered mortgage which is being discharged, a copy of the mortgage clearance letter and Mortgage Discharge documents – please see below for further details.• If the buyer is purchasing the unit with a mortgage and the mortgagee is registering its security on the date of the Transfer appointment, a copy of the loan/ facility agreement is required together with the Mortgage Registration documents – please see below for further details.• If an Attorney appointed via a POA is acting on behalf of the buyer or the seller, please refer to the requirements above regarding POA specifications.• If the seller is an entity that is under liquidation, an approval from the appointed liquidator is required.• If the buyer is an individual from high risk or sanctioned countries it will be requested to upload a recent 3 month bank statement and provide details on the source and origin of funds buyer being a legal entity from one of these countries it will be requested to provide audited financials for the past 2 years and provide details on the source and origin of funds.	
RORP System Generated Forms:	
Note: Please upload a scanned copy of all the forms and Instruments generated by the system upon finalizing the request. The forms and Instruments must be signed and	

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scanned with a high resolution. All forms and Instruments should be provided in original on the day of the appointment for Transfer at Registry Services.

Service Type	Service Fee
Transfer Fee	5% over the total value of the DIFC Property (AED)
Transfer Instrument	100 (USD)

TRANSFER BETWEEN A COMPANY AND ITS SOLE SHAREHOLDER(S)

This process of Transfer between a Company and its sole Shareholder(s) or between two Companies that share the same beneficiaries who hold shares in the same proportions in each Company, should be submitted manually and cannot be completed through the Client Portal. Please note that the same requirements apply to Completed and off plan Properties and note the following:

- Transfer Instrument
- Transferor's and Transferee's passports to be brought for verification (In case of Companies, we will require Company documents (Ref. pt.9).
- The Sales and Purchase Agreement can be substituted by a letter or resolution signed by the shareholder(s) confirming the transfer of the Freehold Interest between the parties.
- Original Title Deed to be returned.
- Transfer Fee of 5% is not applicable.
- If the seller is an entity that is under liquidation, an approval from the appointed liquidator is required.
- NOC from the Body corporate for completed Property
- If the buyer is individual from high risk or sanctioned countries will be requested to provide a recent 3 month bank statement and provide details on the source and origin of funds, in case the buyer is a legal entity will be requested to provide audited financials for the past 2 years and provide details on the source and origin of funds.

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Service Type	Service Fee (USD)
Transfer from / to shareholders	273
Registration of Transfer Instrument	100

TRANSFER OF SHARES OF AN OWNER (COMPANY)

This section sets out the requirements when a company that owns property in the DIFC sells or transfers its shares between existing or new shareholders. This Transfer should be submitted manually and cannot be completed through the client portal.

- Attested Certificate of incumbency or Share Certificate providing details about the current shareholders of the entity and their shares.
- SPA or MOU that show execution of share transfer.
- Passport copies of the shareholders in case of new shareholders.
- Undertaking letter with the company letter head signed and stamped by shareholder.
- NOC from the bank if the property is mortgaged.

Note: Above requirements might vary and further documents might be required based on a request of the Registrar of Real Property.

Service Type	Service Fee (USD)
Transfer of shares	Freehold transfer fee payments will be based on the new shareholder structure and when the change took place.
Registration of Transfer Instrument	100

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TRANSFER FROM DECEASED OWNER TO HIS/HER HEIRS

This process is applicable for the Transfer of a unit from a deceased owner to his/her heirs. This process should be submitted manually and cannot be completed through the client portal.

The following documents will be required:

- An original Court Order issued in Dubai or the UAE. The court order should specify the percentage transferred to each of the beneficiaries and who will be representing them to process the transfer.
- If the court order is issued outside UAE, and in languages other than English, it requires legal translation into English. The court order and legal translation should be attested by the UAE Ministry of Foreign Affairs – original documents to be presented for verification.
- Original passport of each of the heirs.
- Original Title deed to be returned.
- The relevant Transfer Instrument depending on whether the Property is off plan or completed.
- Property Levy Clearance Certificate from the Body corporate for completed Property
- No Objection Certificate issued by the developer for Off Plan Property.

Service Type	Service Fee (USD)
Transfer Instrument	100

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LEASE REGISTRATION AND SECURITY DEPOSIT SCHEME

The Leasing Law DIFC Law No.1 of 2020 (“Leasing Law”) and Leasing Regulations (“Leasing Regulations”) apply to Leases within the jurisdiction of the DIFC, including those leases entered into prior to the date of commencement of the Leasing Law, except the exceptions referred to in the Leasing Law and Leasing Regulations. Furthermore, The DIFC Courts has set by The DIFC Courts Small Claims Leasing Tribunal (“SCLT”) which has the power to hear and determine claims related to residential and commercial leases located within the DIFC.

Any claims arising under the Leasing Law between a landlord and a tenant, where the amount of the claim does not exceed AED 1,000,000 (or any such other amount as may be ordered or directed by the Chief Justice from time to time), must be filed with SCLT for resolution.

Lease Registration is required for DIFC Property that is leased for a term exceeding **6 months** and an application for Registration can only be submitted via the Client Portal. The Lease must be registered within **20 days** from the date of the Lease agreement. Failure to register the Lease within the agreed time frame will result in the penalty of **USD 1,000**.

RORP lease related services can only be accessed through the DIFC Client Portal. If you wish to submit a request for lease registration, termination, or an assignment then please obtain access to the DIFC Client Portal by following the steps below:

- Please visit the following link: <https://portal.difc.ae/signin>
- Navigate to the panel on the left side and click on ‘Request Access for Non DIFC clients- Property Services’.
- Fill in the Property Services Access request form and upload a valid passport copy then click ‘Submit’.
- Upon submission, the system will send a notification to the email address provided with user access details.

Lease Registration

Before filling the form, please note the below conditions:

- Commercial units such as offices and retail shops can only be leased by Companies or Partnerships registered in the DIFC or are under formation at the time of Lease Registration.
- Residential units can be leased by individuals or companies. A template of the DIFC residential Lease can be found on the DIFC Client Portal. Kindly note

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that the template of the DIFC residential lease is advisory only and can be enhanced by the landlord and the tenant, provided such enhancements and additional terms do not contravene the Leasing Law and the Leasing Regulations.

- Companies leasing residential units will be asked to provide occupant details.
- A Lease must be registered within **20 days** of the date of entering into the Lease Agreement.
- All the documents uploaded on the service request must be clear. Failure to submit clear scanned copies will result in the application being rejected.

Documents to uploaded

- Copy of the Lease agreement signed by both parties.
- Copy of the landlord's passport in case of an individual. Copy of the commercial license in case of a company landlord.
- Copy of the Title Deed or Copy or Transfer instrument.
- For individual tenants, the documents below are required:
 - Copy of the passport and a Copy of Emirates ID (front & back side) or copy of the visa page.
- For company tenants, the documents below are required:
 - Copy of the commercial license.
 - Copy of the passport of the authorised signatory as per the commercial license.
- Copy of the power of attorney in case of a third party acting on behalf of the landlord or the tenant, you might be required to provide the original copies for verification purposes.
- Upload of a clear signed copy of Lease Registration Instrument.

Application Process

- Please ensure the account balance is topped up in the Client Portal before submitting this request.
- Login to the DIFC Client Portal using your user access details.
- Navigate to "Property Services".
- Click on "Lease Registration".
- Fill in the required fields on the service request then click 'Save'.
- The system will direct you to the next page. Review the details entered then add the tenant details. Please ensure all the information provided is accurate.
- Obtain the required signature on the Instrument and upload a scanned copy of the signed document to the portal.
- Click on 'Submit' and confirm the payment.

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- Upon receipt of the service request, Registry Services will review the request. In case of any pending requirements or information, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.
- Upon successful completion, a Lease Registration Certificate is issued electronically, and an email notification is sent to the portal user to download and print issued document.

Service Type	Service Fee (USD)
More than 6 months and less than 5 years	100
Equal to or more than 5 years and less than 10 years	200
Equal to or more than 10 years	300

Security Deposit Scheme

- Where a security deposit has been collected under a residential lease, the landlord is under an obligation to deposit this sum (and any increased amounts thereof) with the RORP.
- A form must be lodged with the RORP through the DIFC Client Portal for the paying in of the security deposit collected by the landlord (or a top up) within a period of 30 days of the landlord receiving the said deposit or top up.

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Payment of the Security Deposit:

Important note: payments in the form of cash are not accepted, the payment is limited to the amount referred to in the table below, the other permitted channels of payment are:

1. Telegraphic Transfer made through a UAE bank;
2. Telegraphic Transfer made through a bank based in the DIFC;
3. Telegraphic Transfer made through a bank at countries that been recognized by DIFCA & DFSA; and

Payment Method	Conditions
Credit Card	<p>You can pay online for the security deposit amount at the time of submitting lease registration service request through the DIFC Client Portal.</p> <p>The following credit cards are accepted to complete the payment for security deposit:</p> <ul style="list-style-type: none">• MasterCard• Visa Card
Wire Transfer (AED Only)	<p>The full payment is to be made in AED in accordance with the criteria above, where the remitting party bears all bank charges. For payments made via Telegraphic Transfer, a scanned copy of the bank advice slip stating the transfer confirmation number and payment value date should be sent to: rorp@difc.ae</p> <p>Payable To: DIFC Authority Bank Name: ADCB Bank Account Number: 11459541920001 IBAN Number: AE220030011459541920001 SWIFT Code: ADCBAEAA Bank Address: Bay Gate Tower, 4th Floor, Business Bay PO Box: 33040, Dubai, United Arab Emirates</p>

Refund of Security Deposit for Residential properties

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This Service Request allows you to apply for refund of the Security Deposit, either full or partial refund based on the agreement between both landlord and tenant.

Refund of security deposit related services can only be accessed through the DIFC Client Portal. If you wish to submit a request for security deposit refund, then please obtain access to the DIFC Client Portal by following the steps below:

- Please visit the following link: <https://portal.difc.ae/signin>
- Navigate to the panel on the left side and click on 'Request Access for Non DIFC clients- Property Services'.
- Fill in the Property Services Access request form and upload a valid passport copy then click 'Submit'.
- Upon submission, the system will send a notification to the email address provided with user access details.

Before filling the form, please note the below conditions:

- All refunds will be processed in AED. All bank charges for wire transfer shall be borne by the client.
- Approved refunds less than AED 1,000 can be collected in cash at DIFC Services.
- You may apply for security deposit refund only at the time of lease expiry, lease termination where it's been approved or new lease registration for the same tenant where there is a reduction in the rental amount.
- In a situation where there are joint tenants, the joint tenants will add the bank account details of the tenant receiving the payment in the form, thus stipulating which of the two tenants will receive the refund payment, the same process applies
- You be required to provide reference number "SR Number" of the lease registration certificate issued at the time of lease registration
- An application to the RORP to refund a tenant a reduced portion of the security deposit can be submitted to the RORP and such application must be signed by both the landlord and the tenant. The RORP shall only pay out to the tenant the amount stipulated for refund in the signed Refund of part of the Security Deposit Form, as agreed by the parties.

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Documents to uploaded

- Upload of a clear signed copy of Release form Instrument.
- Copy of the landlord's passport in case of an individual. Copy of the commercial license in case of a company landlord.
- For company tenants, the documents below are required:
 - Copy of the commercial license.
 - Copy of the passport of the authorised signatory as per the commercial license.
- Copy of the power of attorney in case of a third party acting or receiving the fund on behalf of the landlord or the tenant.

Application Process

- Login to the DIFC Client Portal using your user access details.
- Navigate to "Property Services".
- Click on "**Refund of Security Deposit for Residential Properties**".
- Fill in the required fields on the service request then click 'Save'.
- The system will direct you to the next page. Review the details entered then add the tenant details. Please ensure all the information provided is accurate.
- Obtain the required signature on the Instrument generated and upload a scanned copy of the signed document to the portal.
- Click on 'Submit'
- Upon receipt of the service request, Registry Services will review the request. In case of any pending requirements or information, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.

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SELF OCCUPY

This process is applicable if a company wishes to operate from a unit owned by the company itself or its sole shareholder. Please note the requirements below:

- Letter confirmation from the landlord confirming he/she is the sole shareholder or owner of the property. The letter needs to be addressed to Registrar of Real Property.
- Copy of the landlord's passport in case of an individual. Copy of the commercial license in case of a company landlord.
- A title Deed or Transfer Instrument must be issued for the unit in order to process self – occupy.
-

SUBLEASE REGISTRATION FOR DIFCI OWNED PROPERTIES

This section sets the process to register a sublease on a specific unit that is owned by DIFC Investments. Please note that this service is not yet available on the DIFC client portal and must be submitted manually. Only companies and business entities holding a DIFC Commercial License are allowed to operate in offices and/or retail shops located in DIFC.

The following documents need to be submitted:

- Sub-lease consent signed by all the parties (Landlord, Tenant & Subtenant) with company stamps if applicable.
- Commercial license copy for both Tenant and Subtenant.
- Passport copy of authorized signatory for both tenant and sub-tenant.
- Copy of the sublease contract.
- Copy of the power of attorney in case of a third party acting on behalf of the landlord or the tenant

Service Type	Service Fee (USD)
More than 6 months and less than 5 years	100
Equal to or more than 5 years and less than 10 years	200
Equal to or more than 10 years	300

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TERMINATION OF LEASE

Mutual Termination of a lease or Termination of a Lease Pursuant to Court Order can only be submitted through the DIFC Client Portal.

Before filling the service request, please note the conditions below:

- The Lease must be registered with the RORP in order to be terminated.
- The Lease term must be current.
- All the documents uploaded on the service request must be clear. Failure to submit clear scanned copies will result in rejecting the request.
- The system will allow to submit

On expiry or mutual termination of a residential lease and where a security deposit has been paid to the RORP, the landlord and the tenant shall submit a release form to RORP, to confirm the amount of the security deposit to be refunded to the tenant and the agreed portion to be retained by the landlord (if any). Refund of Security Deposit can be submitted along with Mutual Termination through the DIFC Client Portal.

In the event that the parties are not in agreement with the amount of the security deposit to be refunded to the tenant and/or retained by the landlord, the landlord or the tenant shall submit a dispute form to RORP, to notify the RORP of the existence of a dispute regarding the release of the security deposit. Such disputes can be referred to the SCLT by either landlord or tenant and the SCLT, which forms part of the Small Claims Tribunal, will provide expedited relief in respect of such disputes

Documents to be uploaded

- Copy of the Lease agreement.
- In case of Mutual Termination, upload Signed Instrument for Termination of Lease.
- In case of Lease Termination due to a court order, the following documents are required:
 - Court Order Copy.
 - Signed Instrument for Termination of Lease Pursuant to Court Order.
- In case of release of a security deposit under a residential lease, upload Signed Release Form to refund/retain Security Deposit.

Application Process

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- Please ensure the account balance is topped up before submitting this request.
- Login to the DIFC Client Portal. Navigate to Property Services.
- Click on the required service.
- Complete the request by filling the required fields and click on 'Save'.
- The system will direct you to the next page. Review the details entered then add the tenant details and the landlord details. Please ensure all the information provided is accurate.
- The system will give the option to proceed with Security Deposit Refund if applicable.
- Once the landlord and tenant details are entered, navigate to 'Download/Upload Doc' to upload the documents as per the requirements above.
- Click on 'Submit' and confirm the payment.
- Upon receipt of the service request, registry services team will review the request. In case of any pending requirements or information, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.
- A system generated email will be sent, once the process is completed.

Service Type	Service Fee (USD)
Mutual Termination of Lease	100
Termination of Lease Pursuant to Court Order	100

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MORTGAGE REGISTRATION SERVICES

This sections sets out the requirements for mortgage registration and other mortgage related transactions. It is possible for a mortgagee to register, discharge or vary a mortgage online via the Client Portal if they wish to register themselves on the Client Portal beforehand or else mortgage applications can be submitted manually.

Further details of how to register as a lender can be obtained from Registry Services. Further please note that all mortgages registered with the Registry must be an approved bank listed with DIFC as a provider for property financing facilities. For more details on how to list a bank or a financial institution with DIFC, please email us on rorp@difc.ae.

Mortgage Registration

This section sets out the requirements to Register a mortgage on a plot or unit located within the DIFC. Mortgage Registration must be conducted by the mortgagee, who wishes to lodge their mortgage interest against a DIFC Property.

Documents to be uploaded/submitted	
Manual Submission	Online Submission
<ul style="list-style-type: none">• Copy of the financing (Islamic or Conventional) agreement between the mortgagee and the mortgagor duly signed by both parties.• Original Mortgage Registration Instrument signed and stamped by the mortgage provider and mortgagor.• Copy of registered owner's passport copy in the case of an individual mortgagor, copy of company licence if the Mortgagor is a company.• Original Title deed.• Original POA & identification document in the event of an	<ul style="list-style-type: none">• Copy of the financing (Islamic or Conventional) agreement between the mortgagee and the mortgagor duly signed by both parties.• Copy of Mortgage Registration Instrument signed and stamped by the mortgage provider and mortgagor• Copy of registered owner's passport copy in the case of an individual mortgagor, copy of company licence if the Mortgagor is a company.• Copy of the existing Title deed.• Copy of POA in the event of an Attorney acting on behalf of a Mortgagor.• Please note that all documents uploaded on the service request in

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Attorney acting on behalf of a Mortgagor.	<p>the event of an online application via the Client Portal must be clear or may result in the application being rejected.</p> <ul style="list-style-type: none">• Upon receiving approval, original Title deed must be handed over to Registry to get new one with mortgage registration details.
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Application process (online)

- Please ensure the account balance is topped up before submitting this request.
- Login to the DIFC Client Portal
- Navigate to “Property Services”
- Click on “Mortgage Registration” and fill in the required fields on the service request then click ‘Save’
- Once the Mortgagor details are entered, navigate to ‘Download/Upload Doc’ to upload the documents as per the requirements above.
- Click on ‘Submit’ and confirm the payment.
- Upon receipt of the service request Registry Services will review the request. In case of any further requirements or information needed, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.
- Once the service request is approved, a notification will be sent to the portal user.

Service Type	Service Fee (USD)
Registration of Mortgage (Conventional)	100
Registration of Mortgage (Islamic)	273

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Discharge of Mortgage

This section sets out the requirements to discharge a mortgage Registered against DIFC Property. This procedure applies when the mortgagee decides to remove its registered mortgage from a title to a DIFC Property.

Documents to be uploaded/submitted	
Manual Submission	Online Submission
<ul style="list-style-type: none">• Original Discharge of Mortgage Instrument signed by authorised representative mortgagee.• Clearance Letter signed by authorised signatory of mortgage addressed to the RORP stating that the loan has been settled by the Registered Owner (letter to be addressed to RORP, Dubai International Financial Centre, 14th Floor, The Gate Building, PO box 74777, Dubai, UAE.• Original Title Deed from Mortgagee.• Return of original mortgage confirmation letter (if any) issued by the RORP	<ul style="list-style-type: none">• Copy of Discharge of Mortgage Instrument signed by authorised representative mortgagee.• Clearance Letter signed by authorised signatory of mortgage addressed to the RORP stating that the loan has been settled by the Registered Owner (letter to be addressed to RORP, Dubai International Financial Centre, 14th Floor, The Gate Building, PO box 74777, Dubai, UAE.• Original Title Deed from Mortgagee.• Return of original mortgage confirmation letter (if any) issued by the RORP

Application Process Online
<ul style="list-style-type: none">• Please ensure the account balance is topped up before submitting this request• Navigate to “Property Services”• Click on “Discharge of Mortgage”• Fill in the required fields on the service request then click ‘Save’• Once the Mortgagor details are entered, navigate to ‘Download/Upload Doc’ to upload the documents as per the requirements above.• Click on ‘Submit’ and confirm the payment.• Upon receipt of the service request, registry services team will review the request. In case of any pending requirements or information, the service

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request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly. If you wish to have more information on the return process then please check the video guide for 'Closing pending actions on the portal' available on this link:

<https://portal.difc.ae/signin>.

- Once the service request is approved, a notification will be sent to the portal user.
- Click on "Submit" and confirm the payment.
- Upon receipt of the service request, Registry Services Team will review the request. In case of any pending requirements or information, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.
- Once the service request is approved, a notification will be sent to the portal user

Service Type	Service Fee (USD)
Discharge of Mortgage	100

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Variation of Mortgage

This section sets out the requirements to register any variation to the term length or amount secured pursuant to a registered mortgage. This application can be made by a mortgagee but needs both parties consent.

Documents to be uploaded

- Amended mortgage or variation to mortgage agreement signed by both parties
- Variation of Mortgage Instrument
- For manual submission Variation of Mortgage Instrument must be provided in original, a copy can be provided only for online submission on the client portal.

Application Process Online

- Please ensure the account balance is topped up before submitting this request
- Login to the DIFC Client Portal using your user access details.
- Navigate to “Property Services”
- Click on “Mortgage Variation”
- Fill in the required fields on the service request then click ‘Save’
- Once the Mortgagor details are entered, navigate to ‘Download/Upload Doc’ to upload the documents as per the requirements above.
- Click on ‘Submit’ and confirm the payment.
- Upon receipt of the service request, registry services team will review the request. In case of any pending requirements or information, the service request will be returned for more information or for re-upload. An email notification and SMS will be sent accordingly.

Service Type	Service Fee (USD)
Variation of Mortgage	100

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PROPERTY INFORMATION CERTIFICATE

This section sets out the requirements to obtain a property Information registration certificate. The certificate can be used in government entities only, such as: DEWA, DU, Etisalat, RTA, Notary Public, Immigration, and Dubai Civil Defense.

This request can only be applied for by a Registered Owner of DIFC Property. Please note the requirements below:

- Transfer Instrument must be available with the DIFC.
- The Property Information Certificate Application Form
- The request can be made directly by the Registered Owner by visiting Registry Services requesting for the certificate.
- The Certificate will only be provided in the name Registered Owner and can only be collected by the Registered Owner unless an Attorney has been appointed.
- The unit should not have a registered active lease

Service Type	Service Fee (USD)
Property Information Certificate	None

REQUEST FOR TITLE DEED REPLACEMENT

This service enables Registered Owners to request the issuance of a replacement of title deed, with the following requirements:

- Valid passport copy
- Title Deed Replacement Application Form
- Original Loss Certificate issued by Dubai police (in case of lost title deed)

Service Type	Service Fee (USD)
Replacement of Title deed	273

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OFFICIAL SEARCH CERTIFICATE

This section sets out the requirements in order to obtain an Official Search Certificate relating to DIFC Property. A person who is in the course of acquiring an interest in DIFC Property or has another legitimate interest may apply to the RORP for an Official Search for the DIFC Property concerned. An application for an official search can either be granted or rejected by the RORP based on whether the RORP is satisfied that a certificate is being requested for legitimate purposes. The applicant needs to provide the following:

- Identification proof of the party applying for the official search (passport copies for individuals or Commercial License copy and authorized signatory's passport copy for business entities).
- Official Search Application Form.

Service Type	Service Fee (USD)
Official Search	200

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