

M O M E N T U M M O R T G A G E S

Equity Release on UAE Property

How UAE business owners get working capital from
property they already own

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Nine years inside UAE banks. Three years on mortgages.
Largest single deal arranged: AED 22M, Jumeirah Islands.

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Why I wrote this

You own UAE property. Your business needs cash.

Most business owners I meet are sitting on real value in property they have held for years. The property itself is a working asset. They just don't know how to turn that value into working capital without selling.

This guide answers the questions I get asked most often. How much can I borrow. What banks will say yes. What it costs. How long it takes. What disqualifies a file before paperwork even starts.

It is not a brochure. It is what I would tell a friend who walked into the Momentum office and asked.

Three ways to get working capital from your UAE property

The product names sound complicated. They aren't.

Equity release, also called loan against property. A cash loan secured against property you already own. The property stays yours. The bank holds it as security. You make monthly payments over a fixed term. The cash is yours to use.

Lease rental discounting, also called LRD. A cash loan against the rent your property earns, residential or commercial.

Refinancing with cash out. Switching your existing mortgage to a lower rate and releasing additional cash in the same move. One transaction, two outcomes.

These are three different products. Which one fits depends on whether the property is owned outright, mortgaged, or rented out. The questions below cover all three. Most files Momentum sees fit cleanly into one of these three buckets within the first conversation.

Common questions

How much can I borrow against UAE property?

Equity release on Dubai residential property typically reaches 60 to 80 percent of market value. Commercial property goes from 50 to 70 percent. Lease rental discounting reaches up to 60 percent of the annual rental income for residential apartments, villas and entire buildings. The exact number depends on the bank, your business profile, and the property type.

CBD and Mashreq are the most active lenders for residential equity release. Invest Bank covers both commercial and residential. Bank appetite for the same profile can vary by 10 to 15 percent on loan amount, so the right routing matters as much as the policy itself. Momentum's routing decisions are based on current credit appetite, not published rate cards.

What can I use the cash for?

Most equity release proceeds fund business expansion, working capital, new acquisitions, or investment into another property.

The most common patterns I see: replacing high-cost short-term funding with cheaper secured borrowing, freeing capital for an opportunity that will not wait, consolidating multiple smaller debts into one cleaner facility, and opportunistic property purchases at the right price.

Which UAE banks offer equity release?

Currently active for equity release and loan against property: CBD, Mashreq, and Invest Bank. CBD and Mashreq are strongest on standard residential cases. Invest Bank covers commercial and residential.

Bank appetite changes. Banks adjust their lending mix from time to time based on portfolio analysis. Others open and close their LAP windows based on appetite at the time. The right lender for your file is the one whose policy matches your profile this month, not the one with the lowest published rate.

What does equity release cost?

Rates currently range from roughly 5.5 to 8.5 percent per year depending on lender, tenor, and your business profile. Standard tenors run up to 15 years for equity release, longer in some cases. One-time costs include a processing fee, property valuation, and Land Department mortgage registration. Processing fee on equity release is typically 1 to 1.5 percent of the loan amount. Pure buyout, without any cash extraction, normally carries no processing fee at the new bank.

Banks pay a commission on successful disbursement. That is the standard structure for UAE mortgage advisory, and on most files it covers the work entirely. On complex or multi-bank files, an advisory fee may be agreed in writing before we begin. Either way, our fee never affects your rate or what the bank charges you.

How long does the process take?

Document collection through bank approval to disbursement takes four to eight weeks for a clean file. Two weeks is document gathering on your side. Two to four weeks is bank credit assessment and valuation. One week is offer letter, signing, and disbursement.

Files that take longer almost always have one of three issues: incomplete bank statements, valuation surprises, or AECB credit history items that need explanation. Catching these at intake instead of mid-process saves three to four weeks. The first hour I spend on a file is reviewing where these problems are likely to surface, before the bank ever sees the application. A Momentum-prepacked CBD file typically clears in five weeks; files sent without that prep run closer to eight.

What documents will I need?

For business-owner equity release: passport and Emirates ID, trade licence covering at least two years of operation, constitutional documents (Memorandum of Association and Shareholders Resolution), last 12 months of business bank statements, last 12 months of personal bank

statements, audited financials for the last two years, property title deed, office tenancy contract, VAT certificate, and VAT statements for the last four quarters as some banks insist on the VAT records.

If the property is already mortgaged, also: existing loan statement, original sanction letter, and current outstanding balance. If you have salary income in addition to business income: last six months of salary slips and salary certificate. The full list depends on the bank you route to. Once direction is confirmed, I send a documents checklist tailored to your specific lender route.

What if my property is already mortgaged?

You can still release equity. Two structures work. Buyout plus equity release switches your loan to a new lender at a lower rate and releases additional cash in the same move. Or top-up: your current bank extends the existing loan to release equity without changing lenders.

Buyout plus equity is usually the better option when your current rate is meaningfully higher than market. Top-up is faster when your current bank's rate is already competitive. The right call depends on your existing loan-to-value, remaining tenor, and whether the new bank's appetite matches your profile.

What disqualifies a file?

Common disqualifiers: trade licence under one year old, irregular cash flow patterns in business statements, recent AECB late payments, declared income that does not match bank statement deposits, audit reports showing thin profits or stretched debt-to-equity ratios, and VAT filings showing lower turnover than declared income.

Less common but real: source of funds without proper trace, and related-party transactions that are not strictly business transactions. Most of these can be addressed with documentation and explanation. A small minority are hard exits. I tell you which category your file falls into before paperwork starts.

When is LRD better than equity release?

LRD wins when the property is already tenanted, the lease is long, and the rent is high enough to cover the loan repayments comfortably. A single strong tenant on a long lease is the cleanest case. The advantage is that the property's income carries the loan, not your personal or business income.

Bank thresholds differ. Some banks require at least two residential units generating combined annual rent above AED 100K. Others will lend against a single property if its annual rent is above AED 200K.

LRD also helps when your business income exposure with the bank is already maxed out but you own two or more residential properties drawing rent. In that case the bank can exclude business income from the calculation and lend against the rental income alone, opening fresh credit capacity that does not stack against your existing business borrowing.

Equity release wins when the property is owner-occupied or vacant, when you need a larger absolute amount, or when you want a longer tenor than typical LRD structures allow. Some files use both: LRD on one property, equity release on another, structured to free maximum capital across the portfolio.

How do I get started?

WhatsApp +971 56 156 1179. Tell me what property you own and what you need the cash for. Fifteen minute conversation, confidential. In that call I will understand your situation and tell you whether it is worth taking to the next stage. If it is, I send you a documents list.

How we work

We read your file. We know which bank will say yes. We tell you honestly before we start. If your file does not fit, we say so. Reputation is harder to rebuild than a file.

Once your documents arrive, we spend one or two days reviewing them. Then we come back with which bank to route to, indicative rates, expected timeline, and whether the file is doable.

WhatsApp +971 56 156 1179

Confidential. Fifteen minutes.

Arranged privately.

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About this guide

Written by Vineeth Moily, founder of Momentum Mortgages and Marketing LLC FZ. Momentum is an independent property finance advisory based in Dubai, working with UAE business owners and investors on equity release, lease rental discounting, and refinancing. The firm is not tied to any single bank's panel. Active UAE lenders for these products include CBD, Mashreq, and Invest Bank. Each file is routed through partner channels to whichever bank's policy best fits the case.

Largest single mandate arranged by Momentum to date: AED 22M, Jumeirah Islands. The firm specialises in high-ticket files where banking judgement, not lead volume, is what gets a file approved.

This guide is general market information and does not constitute personal financial, legal, or tax advice. It is not regulated investment advice under DFSA, Central Bank, or SCA frameworks. Readers should obtain independent professional advice before acting on any information here. Bank policies and rates change. Verify before committing to a course of action.

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