THE UAE INVESTOR GUIDE

INVEST IN UK
The UAE Investor Guide

A practical guide to UK property investment for UAE-based investors

PREVIEW EDITION - FINAL CONTENT IN PREPARATION

2026 EDITION

investinuk.uk

WELCOME

A letter from the founders.

WELCOME

[WELCOME LETTER TO BE PROVIDED]

[CONTINUATION OF THE WELCOME LETTER TO BE PROVIDED]

> Clients deal directly with the founders - not a sales team or call centre.

ABOUT THIS GUIDE

Why this guide exists.

[OPENING PARAGRAPH TO BE PROVIDED]

> InvestInUK does not provide regulated financial, investment, mortgage, legal or tax advice. Projected figures are illustrative and are not guaranteed.

Why invest in the UK?

01

A few structural reasons UAE-based purchasers explore UK residential property - presented as general information, with the risks stated clearly.

The towns the business currently works in, plotted by coordinate. Larger cities are shown for orientation only - they are not markets we operate in.

01 Stable legal system

An established property ownership and conveyancing framework, with purchasers advised to obtain independent legal advice.

02 Strong rental demand

Rental demand varies by region, local employment, housing supply, property type and tenant requirements.

03 Mortgage leverage

Eligible purchasers may explore finance through independent specialists, subject to lender assessment, availability and terms.

04 Regional affordability

Property values vary significantly between UK regions, creating different entry points, strategies and risk profiles.

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Why UAE investors look to the UK.

02

[OPENING PARAGRAPH TO BE PROVIDED]

Buying remotely, from the UAE

The process is built for remote purchasing, with independent UK solicitors and advisers handling the legal steps. We coordinate throughout and keep you updated at each stage.

A familiar legal process

An established property ownership and conveyancing framework, with purchasers advised to obtain independent legal advice.

Diversifying outside the region

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FROM THE UAE

Investors based in the UAE and the wider Gulf.

One point of contact, working across both time zones.

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TO THE UK

Property in UK regional markets, principally the North East.

UK solicitors, lenders, contractors and managing agents, each independent.

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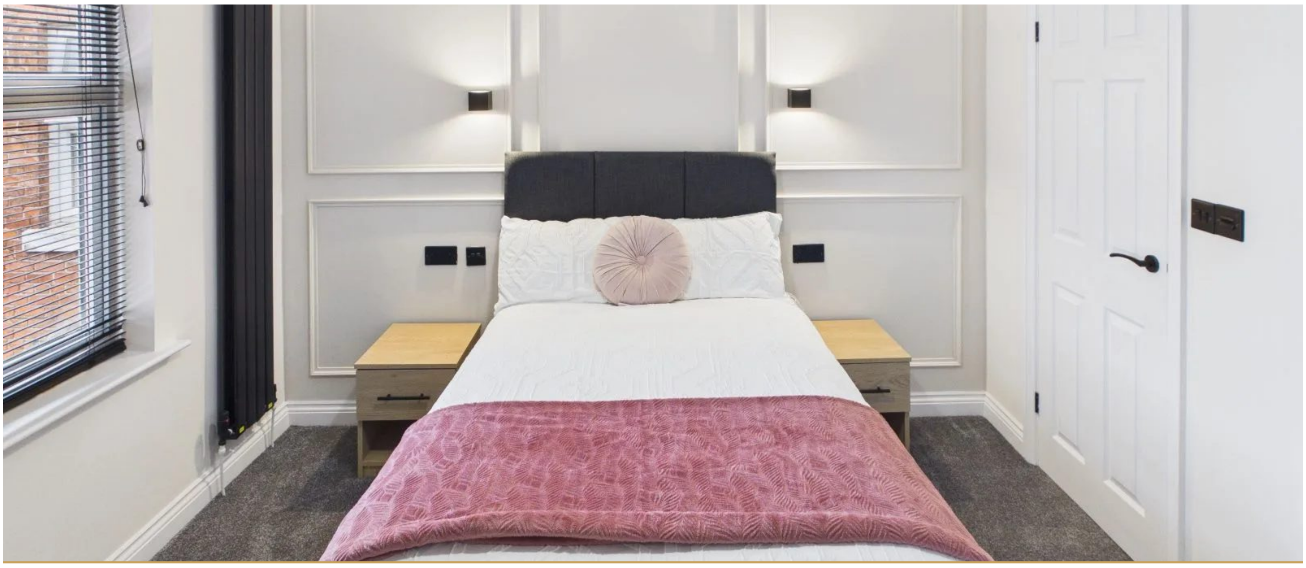
Understanding HMOs.

03



Bedroom with a panelled headboard wall, wall lights and twin bedside tables

A House in Multiple Occupation is a property let to several tenants who share facilities. Renting by the room can produce multiple income streams and, depending on the property and location, higher gross yields than a standard single tenancy - subject to licensing, planning and management.

HOUSE IN MULTIPLE OCCUPATION

In England, broadly: a property let to three or more people who are not one household and who share a kitchen, bathroom or toilet. The definition matters because it is what brings licensing, planning and management obligations with it.

Higher yield potential

Renting by the room can produce stronger gross yields than a single tenancy - subject to the property and location.

Stronger cashflow potential

Multiple income streams can improve resilience if one room is vacant. Costs and management are higher.

Professional management

HMOs are typically run under a managed arrangement covering lettings, compliance and maintenance.

Scalable portfolio growth

Refinance can release capital to redeploy - a route to building a portfolio over time. Not guaranteed.

Licensing and planning

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Where an HMO does not suit

HMOs can offer higher yield and cashflow potential, but they carry additional licensing, compliance, management and operating costs, and outcomes depend on the property, location and how the asset is run.

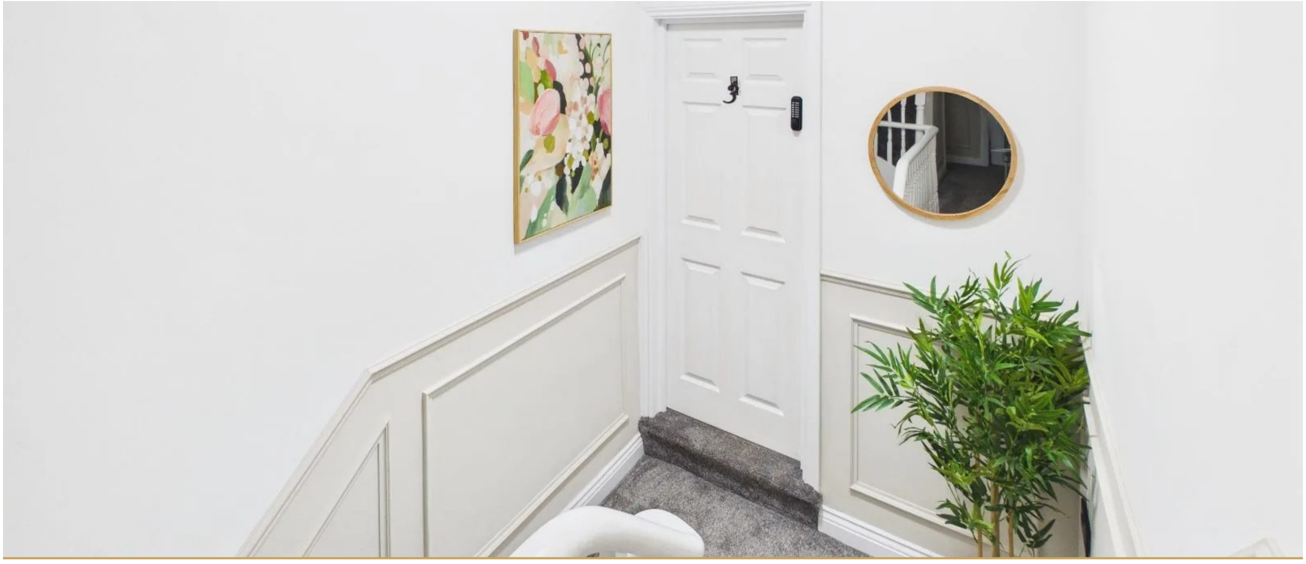
Licensing minimum for a bedroom at this occupancy: 10.22 m². Every room above meets it.

The completed Darlington property in section, room by room. Widths are proportional to floor area within each level.

> Property investment carries risk. The value of property and any rental income can fall as well as rise, and you may get back less than you invest. Projected figures are estimates and are not guarantees of future returns. Nothing here is financial advice or a personal recommendation.

A clear, five-stage process.

04



Landing and stair with panelled walls, a round mirror and a plant

From the first conversation through acquisition and conversion - coordinated end-to-end, with independent professionals where advice is needed.

01 **Investor consultation**

We discuss your investment criteria, available capital, preferred strategy and intended timeframe.

Independent professionals: None at this stage

02 **Opportunity selection**

We identify and present selected UK property investment opportunities that correspond with your stated criteria.

Independent professionals: None at this stage

03 **Figures and strategy**

We present the available property information, projected conversion costs, rental forecasts, illustrative yields and potential refinancing strategy.

Independent professionals: Independent valuation and legal review where required

04 Finance and professional team

Where required, we coordinate introductions to specialist finance brokers, solicitors, surveyors, contractors and other professional advisers.

Independent professionals: Independent finance broker, solicitor, surveyor and contractors

05 Acquisition and conversion

We remain a central point of communication as the investor progresses through acquisition and conversion.

Independent professionals: Solicitors, lenders, contractors, and letting and management partners

> The investor enters into separate agreements with the relevant seller, contractor and professional advisers, who remain responsible for their respective services.

> You move to the next stage only when you are ready. Discovery and qualification carry no obligation, and you can pause at any point.

What you do, and what you receive.

05

The same five stages, from your side of the table: what each one asks of you, what is coordinated on your behalf, and what you hold at the end of it.

01 Investor consultation

YOU PROVIDE	WE COORDINATE	YOU RECEIVE
Your objectives, capital range, timeframe and any questions.	The consultation, follow-up notes and next steps.	Recorded investment criteria Clear next steps

02 Opportunity selection

YOU PROVIDE	WE COORDINATE	YOU RECEIVE
Feedback on the opportunities presented.	Identification and presentation of selected opportunities.	Selected opportunities for your consideration

03 Figures and strategy

YOU PROVIDE	WE COORDINATE	YOU RECEIVE
Questions on the figures and the assumptions behind them.	The information pack, projected figures and supporting documents.	Information pack Projected financial illustration

04 Finance and professional team

YOU PROVIDE	WE COORDINATE	YOU RECEIVE
Information required by the relevant advisers and providers.	Introductions and communication between the parties.	Introductions to the relevant specialists

05 Acquisition and conversion

YOU PROVIDE	WE COORDINATE	YOU RECEIVE
Instructions and decisions as required by the relevant parties.	Communication between the investor and the independent parties involved.	Completed acquisition Completed conversion

> This initial discussion is used to understand your stated requirements and does not constitute personalised financial or investment advice.

How purchasers approach finance.

06

Finance advice and arrangements are provided separately through the appropriately regulated firm, under its own assessment and terms. Nothing in this section is advice, and nothing here is an indication that finance will be available to you.

01	**Purchaser capital**	
02	**Property purchase**	Through your own solicitor
03	**Refurbishment**	Where applicable, under a separate contract
04	**Independent valuation**	By a valuer instructed by the lender
05	**Refinance application**	Through an independent regulated broker
06	**Lender assessment**	The lender's decision, on its own criteria
07	**Potential equity release**	If, and only to the extent, the lender agrees

Solid: within the purchaser's control. Dashed: subject to another party's decision.

Finance and refinancing are subject to lender criteria, independent valuation, affordability where applicable, market conditions and availability.

Leverage, subject to assessment

Eligible purchasers may explore finance through independent specialists, subject to lender assessment, availability and terms.

What a lender will look at

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Costs to plan for

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Refinancing, and its limits

Refinance can release capital to redeploy - a route to building a portfolio over time. Not guaranteed.

> **NEVER ASSUME THE REFINANCE**
> Every projection that ends in released equity depends on a valuation nobody has done yet and a lender's decision nobody has made yet. If either falls short, the capital stays in the property. Plan on the assumption that it might.

> Finance advice and arrangements are provided separately through the appropriately regulated firm under its own assessment and terms.

07

From three-bed terrace to six-room HMO.

Kitchen and dining area with dark units, integrated oven and a breakfast bar

A three-bed terrace converted into a six-room professional HMO across three levels, each bedroom with its own en-suite. Presented with the project appraisal figures and an interactive tour of the completed property.

Location	**Darlington, North East**
Property type	**6-bedroom HMO**
Status	**Completed**
Completed	**2026**

THE PROPERTY

What was there, and what was made.

CONFIGURATION

As acquired	**3-bed house**
As completed	**6-room HMO**
Bedrooms	**6, each with its own en-suite**
Bathrooms	**6**
Levels	**3**

Front elevation

THE FIGURES

The appraisal, with every figure labelled.

Purchase Price + Fees	**£175,275**	ACTUAL
Refurbishment Cost	**£121,575**	ACTUAL
Total Capital Expenditure	**£296,850**	CALCULATED
Estimated GDV	**£310,000**	ESTIMATED
Projected Gross Annual Income	**£49,800**	PROJECTED
Operating Cost Assumption	**30%**	PROJECTED
Assumed Operating Costs	**£14,940**	CALCULATED
Projected Net Annual Income	**£34,860**	CALCULATED
Projected Net Yield on Estimated GDV	**11.25%**	CALCULATED

> Figures are project-specific and may include estimated, projected or calculated values. Property values, income, operating costs and investment performance may vary. Past performance and projections are not guarantees of future returns.

> Property investment carries risk. The value of property and any rental income can fall as well as rise, and you may get back less than you invest. Projected figures are estimates and are not guarantees of future returns. Nothing here is financial advice or a personal recommendation.

READING THE FIGURES

How to read a figure in this guide.

Actual

A sum that has been paid or received, and can be evidenced.

Calculated

Derived arithmetically from the figures above it. No more reliable than they are.

Estimated

A present-day valuation or cost formed by a third party, which another valuer might reasonably put differently.

Projected

A forward-looking figure resting on stated assumptions. Not a forecast, a target or a guarantee.

Illustrative

A worked example shown to explain a calculation. It describes no particular property and no particular investor.

> Every projected figure is labelled as projected or illustrative until verified. Actual figures from completed projects are labelled as actual. We share the assumptions behind each model in the deal pack.

> This project is one property in one town. Another purchaser, another property and another set of assumptions would produce different figures.

Understanding risk.

08

Four things a prospective purchaser should hold in mind before going further. None of them is unusual for property; all of them are easier to accept before a commitment than after one.

01 **Values and income can fall**

Property investment carries risk. The value of property and any rental income can fall as well as rise, and you may get back less than you invest. Projected figures are estimates and are not guarantees of future returns. Nothing here is financial advice or a personal recommendation.

02 **We do not advise**

InvestInUK provides property marketing and professional introduction services. We do not provide investment, mortgage, legal or tax advice and do not hold client money. Independent providers remain responsible for their respective services.

03 **We may be paid by others**

InvestInUK may receive fees or commissions from property sellers, sourcing partners and independent service providers. Relevant arrangements will be disclosed before a purchaser makes a commitment.

04 **We never hold your money**

InvestInUK does not hold client money, deposits, reservation fees, purchase funds, refurbishment funds or rental income.

> The full risk, regulatory and complaints information is published at investinuk.uk/risk-and-compliance and is the version that applies.

Frequently asked questions.

09

Can I invest from the UAE without travelling to the UK?

Yes. The process is built for remote purchasing, with independent UK solicitors and advisers handling the legal steps. We coordinate throughout and keep you updated at each stage.

What is an HMO?

A House in Multiple Occupation is a property let to several tenants who share facilities. Renting by the room can produce multiple income streams and, depending on the property and location, higher gross yields than a standard single tenancy - subject to licensing, planning and management.

Do HMOs always outperform standard buy-to-let?

No. HMOs can offer higher yield and cashflow potential, but they carry additional licensing, compliance, management and operating costs, and outcomes depend on the property, location and how the asset is run. We set out the risks alongside the projected returns.

Who will I be dealing with?

You deal directly with the founders, Imran Choudhary and Ian Pask - not a call centre or a sales team. Imran leads UAE investor relationships; Ian leads finance and HMO structuring.

How are the financial figures verified?

Every projected figure is labelled as projected or illustrative until verified. Actual figures from completed projects are labelled as actual. We share the assumptions behind each model in the deal pack.

Is this financial or tax advice?

No. Our content is general information, not personal financial, tax or legal advice. We introduce independent, regulated professionals where you need advice specific to your circumstances.

> **THE QUESTION WORTH ASKING FIRST**
> Not "what could this return?" but "what has to be true for it to?" Every projection in this guide rests on assumptions - occupancy, costs, a valuation, a lender. Ask what each one is, and what happens if it does not hold.

More questions are answered at investinuk.uk/how-it-works, or ask us directly on a discovery call.

Why this business exists.

10

Buying property in another country means finding, instructing and coordinating half a dozen independent professionals - a solicitor, a broker, a surveyor, a contractor, a managing agent - none of whom you have met, in a market whose conventions you learn as you go.

INVEST IN UK exists to be one relationship in the middle of that. Not a replacement for any of those professionals, and not an adviser: a central point of communication, and an introduction to the specialists a purchase actually needs.

IMAGE TO BE PROVIDED

Portrait - Imran Choudhary

Imran Choudhary

CO-FOUNDER - INVESTOR RELATIONS & UAE MARKET

Imran leads investor relationships, UAE market development and international business growth. He brings extensive commercial experience and an established business network across the UAE.

IMAGE TO BE PROVIDED

Portrait - Ian Pask

Ian Pask

CO-FOUNDER - UK PROPERTY & FINANCE

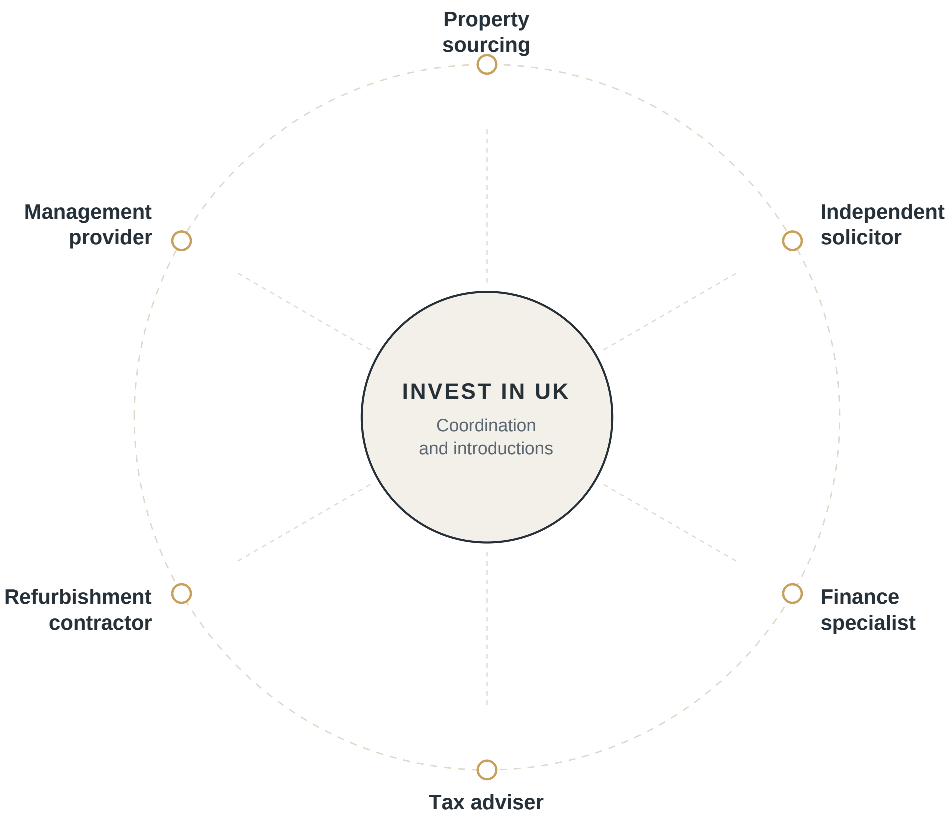
Ian brings extensive experience in UK property and transaction structuring to the business, managing acquisitions and the company's supplier partnerships.

> You deal directly with Imran and Ian throughout. Independent professionals are introduced where advice is needed, and remain responsible for their own work.

SECTION ELEVEN

One coordinated process.

InvestInUK provides overseas investors with access to carefully selected UK property investment opportunities. We bring together property sourcing, acquisition support, specialist finance introductions, conversion partners and professional services through one coordinated process.



Each provider is engaged by the purchaser under that firm's own terms and remains responsible for its own work. INVEST IN UK coordinates and introduces; it does not employ them.

> InvestInUK provides property marketing and professional introduction services. We do not provide investment, mortgage, legal or tax advice and do not hold client money. Independent providers remain responsible for their respective services.

> InvestInUK may receive fees or commissions from property sellers, sourcing partners and independent service providers. Relevant arrangements will be disclosed before a purchaser makes a commitment.

PRIVATE - PAGE ONE OF THREE

Personal investment goals.

These three pages are yours. Nothing written here is submitted, transmitted or seen by anyone else - bring them to a discovery call if you would like to, or keep them to yourself.

What do you want this investment to achieve?

Indicative capital available

Preferred timeframe

Income now, or capital growth over time?

How involved do you want to be, day to day?

Your appetite for risk, in your own words

PRIVATE - PAGE TWO OF THREE

Investor readiness checklist.

- [ ] I have read the risk section of this guide
  Page 20.
- [ ] I understand that projected figures are not guarantees
- [ ] I know roughly what capital I can commit, and over what period
- [ ] I understand that finance is arranged by a separate regulated firm
- [ ] I intend to take independent legal advice on any purchase
- [ ] I intend to take independent tax advice on my own position
- [ ] I understand the additional licensing and management that an HMO carries
- [ ] I have written down the questions I want answered

> This checklist is a prompt for your own thinking. It is not an assessment of suitability, and completing it does not qualify you for anything.

PRIVATE - PAGE THREE OF THREE

Discovery call planner.

Different questions belong to different people. Sorting them before the call is the fastest way to find out who you still need to speak to.

For INVEST IN UK

For a solicitor

For a finance specialist

For a tax adviser

For a contractor or management provider

Notes from the call

INVEST IN UK

Begin your UK property journey.

SCAN TO VISIT

investinuk.uk

Book a discovery call

A conversation with Imran and Ian about what you are looking for, the questions you have, and what you would like to explore next. No obligation, and nothing is decided on it.

https://investinuk.uk/book-discovery-call

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