INVEST IN UK
TURNKEY UK PROPERTY INVESTMENT

2026 EDITION

THE UAE INVESTOR GUIDE

The UAE Investor Guide to UK Property

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

01
UNDERSTAND
Learn how UK property and the HMO model work

02
FOLLOW THE PROCESS
Understand the journey from opportunity through to management and refinancing

03
PREPARE
Use the private workbook to clarify your objectives and prepare for your Discovery Call

YOUR INVESTMENT
You stay in control

OUR ROLE
We coordinate information and professional introductions

INDEPENDENT EXPERTS
Specialist professionals appointed by you directly

YOUR DECISION
Make informed choices with clarity and confidence

2026 EDITION · INFORMATION CORRECT AT AUGUST 2026

INTRODUCTION

Why this guide

UK property continues to attract interest from investors across the UAE

An established legal system, transparent ownership, a deep rental market and regional price points create opportunities across a range of residential strategies, including HMOs.

This guide has been created to help you understand the fundamentals before you consider an individual opportunity - including the market, the process, finance, risks and the independent professionals who support the journey.

INVEST IN UK's role is to market and present selected property opportunities, understand your stated requirements and coordinate introductions and communication with the independent third-party providers required for the transaction.

Those providers are appointed by you directly and remain responsible for their respective professional services.

GEORGIAN TERRACE FACADE - THE ESTABLISHED HOUSING STOCK BEHIND UK RESIDENTIAL OWNERSHIP - ILLUSTRATIVE

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TURNKEY UK PROPERTY INVESTMENT

YOUR INVESTMENT. YOUR CONTROL.

INVEST IN UK coordinates information, introductions and communication.

You choose and appoint each independent professional directly.

01

UNDERSTAND

Learn how UK property and the HMO model work.

02

FOLLOW THE PROCESS

Understand who does what - from initial opportunity through acquisition, conversion and management.

03

PREPARE

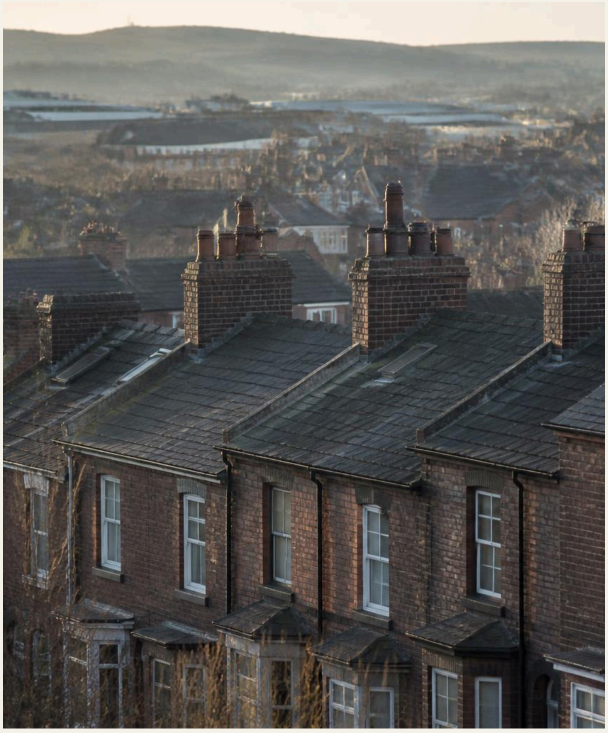
Use the private workbook to clarify your objectives and prepare for your Discovery Call.

CONTENTS

Your guide to UK property investment

This guide takes you through the key aspects of investing in UK residential property, with a focus on the HMO model.

Use it as a roadmap before you take the next step.



NORTHERN RESIDENTIAL ROOFTOPS - THE REGIONAL MARKET CONTEXT - ILLUSTRATIVE

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TURNKEY UK PROPERTY INVESTMENT

Your investment
Your control

INVEST IN UK coordinates information, introductions and communication. You choose and appoint each independent professional directly.

A LETTER FROM THE FOUNDERS

Welcome from Imran and Ian

Dear Investor,

Investing in property in another country is a significant decision. It requires clear information, experienced people and an understanding of exactly who is responsible for each part of the transaction.

We created INVEST IN UK to provide UAE-based purchasers with a clearer route into the UK property market.

Between us, our backgrounds span international business, UK property, finance, transaction structuring and investor relationships. That experience has also shown us that overseas purchasers need more than access to a property - they need clarity around the opportunity, the numbers, the process and the independent professionals involved.

That is where INVEST IN UK fits.

We discuss your requirements, present selected opportunities, provide the available property information and coordinate introductions and communication with the independent specialists required for the transaction.

This guide has been created to help you understand that journey before making a commitment.

Our approach is straightforward: present opportunities clearly, communicate openly and give you the information and professional introductions you need to make your own informed decisions.

We look forward to speaking with you.

Warm regards,

IAN PASK
Co-Founder

IMRAN CHOUDHARY
Co-Founder

IMRAN CHOUDHARY, CO-FOUNDER

IAN PASK, CO-FOUNDER

OUR APPROACH

SPECIALIST TEAM
A specialist UK property team with UK and UAE expertise.

TRANSPARENT
Clear information and open communication.

COORDINATED
One central point of communication throughout the journey.

INDEPENDENT PROVIDERS
Specialist services are provided by businesses you appoint directly.

ABOUT

This guide

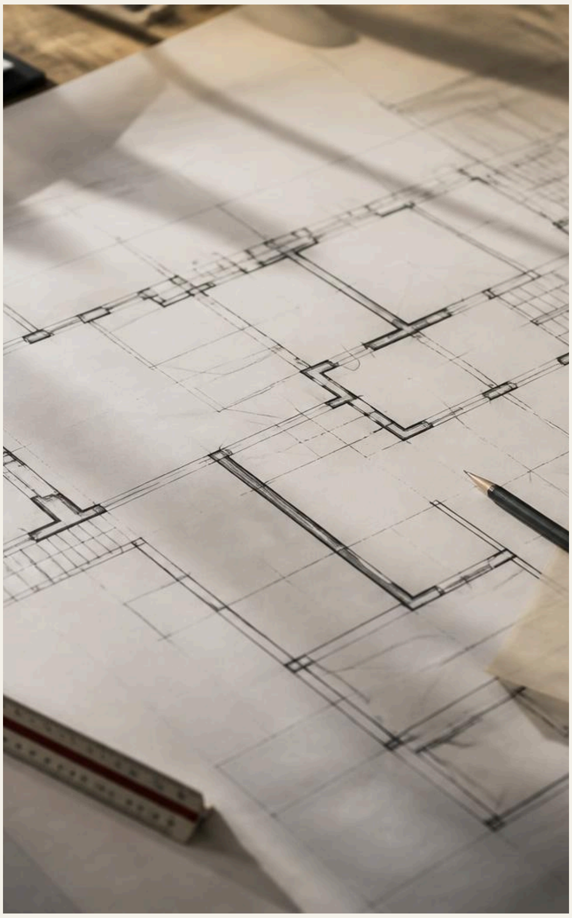
This guide has been created for UAE-based purchasers who are exploring UK property for the first time, or considering how UK property could form part of a broader portfolio.

It explains the UK residential and HMO model, how an opportunity may progress from initial presentation through acquisition and conversion, the role of finance and refinancing, and the independent professionals who may be involved.

It also explains the risks and assumptions that should be considered before making a commitment.

INSIDE, YOU WILL FIND

UK PROPERTY	The structural reasons purchasers consider UK residential property.
THE HMO MODEL	How multiple occupancy works and the additional planning, licensing and management considerations.
THE PROCESS	How INVEST IN UK presents opportunities and coordinates communication and professional introductions.
FINANCE & REFINANCING	General information on how finance may form part of a transaction, subject to independent broker and lender assessment.
TYPICAL PROJECT	An anonymised North West example showing how a potential HMO project may be assessed and presented.
RISKS & QUESTIONS	The key issues to consider and questions to ask before progressing.
PRIVATE WORKBOOK	A private worksheet to help you clarify your own objectives before speaking with us.



ARCHITECTURAL PLANS UNDER INDEPENDENT DESIGN ASSESSMENT - ILLUSTRATIVE

EDUCATIONAL. TRANSPARENT. YOUR DECISION.

This guide provides general information only. It does not constitute investment, financial, mortgage, legal or tax advice and does not assess whether an investment is suitable for you.

Property values and rental income can fall as well as rise. Estimates, projections and refinancing outcomes are not guaranteed.

Where specialist advice or services are required, you should appoint appropriately qualified independent professionals.

Why invest in the UK

An established property market with transparent ownership, regional choice and continuing rental demand

For UAE-based purchasers, UK residential property can provide access to an established market with a formal property ownership and conveyancing framework.

In England and Wales, property ownership is recorded through HM Land Registry. Title information can identify the registered owner, mortgages and other matters affecting a property, helping create a transparent framework for property transactions.

The opportunity, however, is not simply "UK property". Location, purchase price, rental demand, property type, finance, condition and execution all influence the potential outcome.

01

ESTABLISHED OWNERSHIP FRAMEWORK

A recognised land registration and conveyancing system provides purchasers with a clear legal route to ownership. Independent legal advice should always be obtained for an individual purchase.

02

REGIONAL CHOICE

Property values vary substantially across the UK, creating different entry points and strategies depending on location and purchaser objectives.

03

RENTAL DEMAND AND RENTS

Private rents continued to rise nationally in the latest ONS data, although demand and rental performance vary significantly by region and property type.

04

ACCESS TO PROFESSIONAL SERVICES

Purchasers can appoint independent solicitors, brokers, specialists, contractors and managing agents to provide the professional services required during the investment journey. INVEST IN UK coordinates introductions where requested.

THE UK IS ONE MARKET WITH MANY LOCAL MARKETS

Successful property selection depends on understanding the specific location, demand, property and strategy rather than relying on national averages alone.

Sources: 1 HM Land Registry 2 GOV.UK - House price trends 3 ONS - Private rent and house prices UK 4 INVEST IN UK Regulatory & Company Information

THE UK MARKET

Current data provides useful context

Every property must be assessed individually

MARKET SNAPSHOT

£271,000	+2.7%	£1,388	+3.3%
AVERAGE UK HOUSE PRICE	ANNUAL UK HOUSE PRICE MOVEMENT	AVERAGE UK MONTHLY PRIVATE RENT	ANNUAL UK PRIVATE RENT MOVEMENT
May 2026 provisional estimate	12 months to May 2026	June 2026 provisional estimate	12 months to June 2026

These are the latest published ONS figures available at the time of preparation. They are national averages and should not be interpreted as expected performance for an individual property.

ONE MARKET, MANY LOCAL MARKETS

Indicative regional reference only. Local demand, pricing and licensing differ street by street.

WHY REGIONAL ANALYSIS MATTERS

PROPERTY PRICES DIFFER

Purchase prices vary considerably between regions, towns and individual streets.

RENTAL DEMAND DIFFERS

Employment, housing supply, transport, universities and tenant requirements can influence local demand.

STRATEGY MATTERS

A property suitable for a conventional tenancy may not necessarily be suitable for an HMO conversion.

LOCAL RULES MATTER

Planning, HMO licensing and property standards can differ between local authority areas.

PURCHASING FROM THE UAE

An overseas purchaser does not need to manage every element personally. INVEST IN UK can present selected opportunities, provide available property information and coordinate introductions and communication with independent UK professionals.

You appoint each professional directly and remain in control of the transaction.

Market statistics describe wider trends only. They do not predict the performance, rental income or future value of an individual property. Sources: ONS Private Rent and House Prices UK, July 2026 and HM Land Registry UK House Price Index.

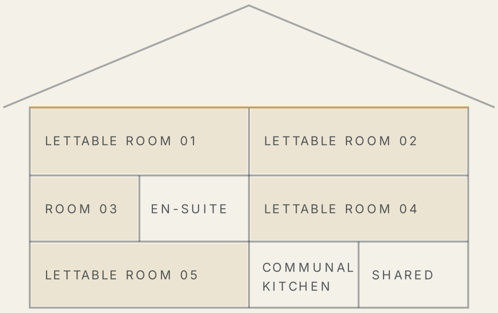
UNDERSTANDING HMO

Multiple tenants and multiple income streams within one property

HOUSE IN MULTIPLE OCCUPATION

In broad terms, an HMO is a property occupied by at least three tenants forming more than one household who share facilities such as a kitchen, bathroom or toilet.

This differs from a conventional single tenancy because bedrooms are typically let separately, creating several rental income streams from one property.



SCHEMATIC ONLY - CONFIGURATION VARIES BY PROPERTY

COMPLETED PRIVATE ROOM WITHIN A CONVERTED PROPERTY - ILLUSTRATIVE

WHY PURCHASERS CONSIDER HMO

MULTIPLE INCOME STREAMS

Renting rooms individually can generate greater gross rental income than letting the property under a single tenancy, depending on the property and location. The outcome is not guaranteed.

REDUCED RELIANCE ON ONE TENANT

If one room becomes vacant, income may continue from the remaining occupied rooms.

RESPONDS TO SHARED HOUSING DEMAND

HMOs can provide accommodation for professionals, workers, students and other tenants seeking shared housing. Demand remains highly location-specific.

POTENTIAL FOR VALUE CREATION

Suitable properties may be converted or reconfigured to improve room numbers, layout and accommodation quality, subject to planning, licensing, building requirements and professional assessment.

HMO DOES NOT AUTOMATICALLY MEAN HIGHER RETURNS

A successful HMO depends on the purchase price, location, conversion cost, room configuration, achievable rent, operating costs, licensing position and quality of ongoing management. HMOs do not always outperform conventional rental property.

Key takeaway. An HMO can be a powerful investment strategy when the property, location and numbers work. Understanding the model, the rules and the costs is essential before you commit.

Source: 1 GOV.UK - Houses in Multiple Occupation guidance 2 INVEST IN UK research and analysis

HMO LICENSING AND RULES

The property, location and local rules must all work together

HMOs are subject to additional rules that can vary according to the property, occupancy and local authority.

In England, an HMO occupied by five or more people forming more than one household generally requires mandatory HMO licensing. Smaller HMOs may also require licensing where a local authority operates an additional licensing scheme.

Planning requirements, minimum room sizes, fire safety, amenities and management standards must also be considered for each individual property.

These matters should be checked by the relevant independent professionals before acquisition and conversion.

FIRE-RATED DOOR, CLOSER AND PROTECTED STAIR - COMPLIANCE DETAIL - ILLUSTRATIVE

HOW RESPONSIBILITY WORKS

01
PROPERTY ASSESSMENT
Independent property and planning specialists assess whether the proposed configuration is practical.

02
PLANNING AND LICENSING
The relevant professional or managing agent deal with requirements applicable to the property.

03
CONVERSION
An independent contractor appointed by the purchaser undertakes the conversion works.

04
ONGOING MANAGEMENT
An independent letting or managing agent appointed by the purchaser handles tenancy and management.

05
COORDINATION BY INVEST IN UK
INVEST IN UK may coordinate introductions and communication but does not provide these specialist services.

A PROPERTY MAY NOT BE SUITABLE WHERE

- Local rental demand does not support the proposed number or type of rooms.
- Planning or licensing restrictions materially affect the proposed use.
- Conversion costs make the project commercially unattractive.
- The property cannot provide an appropriate layout or accommodation standard.
- The purchaser prefers a simpler property management structure.

EVERY PROPERTY IS DIFFERENT

HMO rules and licensing requirements vary by location and are subject to change. The position should be verified for the specific property before a commitment is made.

Due diligence is essential. Correct licensing, planning, safety and management are fundamental to a compliant, well-managed and sustainable HMO investment.

Always appoint qualified, independent UK professionals for specialist advice.

Sources: GOV.UK - Houses in Multiple Occupation guidance   GOV.UK - HMO licensing: overview and local authority schemes

HMO CONVERSION

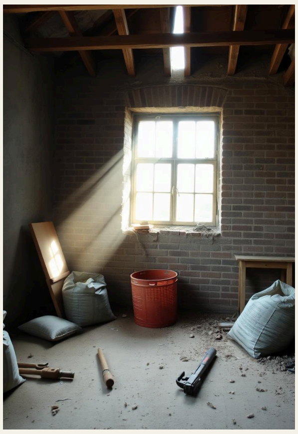
Transforming properties to create quality, high-demand accommodation

Many HMOs are created by converting a conventional residential property to increase the number of bedrooms and improve the layout to meet tenant demand.

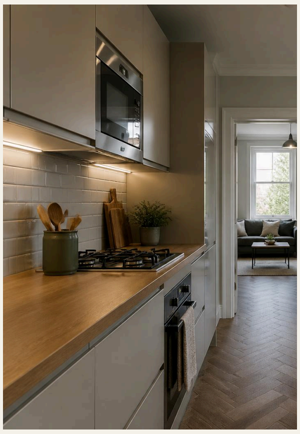
A well-planned conversion can unlock additional rental income and add value, subject to location, costing, planning, licensing and execution.

EN-SUITE SHOWER ROOMS

Private bathrooms in every bedroom are highly desirable for professional tenants and can significantly improve rental performance.



01 BEFORE - STRIP OUT



02 AFTER - COMMUNAL KITCHEN

03 DURING - BEDROOM SHELL

04 AFTER - PRIVATE EN-SUITE

WHAT A CONVERSION MAY INVOLVE

01

LAYOUT OPTIMISATION

Reconfiguring the floorplan to create additional bedrooms and improve flow.

02

ADDITIONAL BEDROOMS

Creating more lettable rooms to increase income potential.

03

EN-SUITE BATHROOMS

Adding private bathrooms to enhance tenant appeal and value.

04

KITCHEN & AMENITIES

Upgrading kitchens and communal areas for comfort and compliance.

05

SAFETY & COMPLIANCE

Upgrading fire safety, electrics, plumbing and meeting all regulatory standards.

06

FINISH & FURNISHING

Modern finishes and furnishings to attract quality tenants.

PLANNING, LICENSING AND BUILDING REGULATIONS

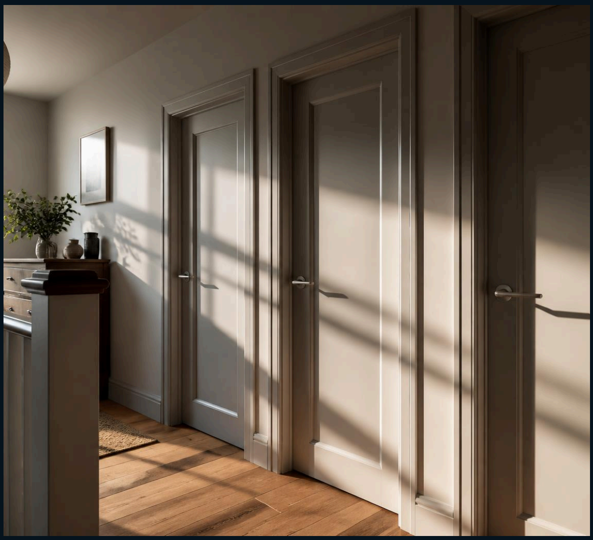
Conversions are subject to local planning rules, HMO licensing (where applicable) and building regulations. Always seek advice from the relevant independent professionals before proceeding.

HOW INVEST IN UK WORKS

A clear process

Our structured approach ensures your investment journey is clear, transparent and under your control

INVEST IN UK coordinates introductions to a panel of independent professionals who each specialise in their area, giving you access to expertise you can trust at every stage.



THE FIVE STAGES OF YOUR INVESTMENT JOURNEY

Stage 01

DISCOVERY

We take the time to understand your goals, budget, preferred locations and investment criteria so we can guide you effectively.

Stage 02

OPPORTUNITY

We present carefully selected property opportunities that match your criteria, supported by key information to help you decide.

Stage 03

INDEPENDENT DUE DILIGENCE

You instruct the relevant independent professionals to carry out legal, financial and property due diligence and report back to you.

Stage 04

ACQUISITION AND CONVERSION

You proceed with purchase and conversion through your chosen professionals, in line with your plans and budget.

Stage 05

LETTING AND ONGOING MANAGEMENT

You appoint a letting or managing agent to let the property and manage it to maximise rental performance.

IDENTIFY

Identify the right opportunity in the right location.

CONVERT

Purchase and convert to a high-standard HMO.

LET AND MANAGE

Let to quality tenants and manage for long-term returns.

YOU REMAIN IN CONTROL

You choose the property, appoint the professionals and make all the decisions. INVEST IN UK coordinates introductions and communication only. Client money is never held by INVEST IN UK.

YOUR INVESTMENT JOURNEY

From initial enquiry to a professionally managed investment

Each stage is supported by independent professionals who are responsible for the advice and services they provide. You remain in control throughout.

UNUSED ROOF SPACE PRIOR TO CONVERSION - ILLUSTRATIVE

THE EIGHT STAGES OF YOUR INVESTMENT JOURNEY

01 · ENQUIRY AND UNDERSTANDING
You contact INVEST IN UK and share your goals, budget and investment preferences.

02 · OPPORTUNITY PRESENTATION
We present carefully selected property opportunities that match your criteria.

03 · INDEPENDENT DUE DILIGENCE
You instruct the relevant professionals to carry out legal, financial and property due diligence.

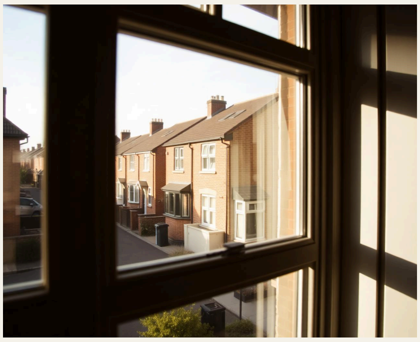
04 · ACQUISITION AND PURCHASE
Your solicitor handles the purchase on your behalf. Funds are paid directly to the parties involved.

05 · CONVERSION AND REFURBISHMENT
Your chosen contractor delivers the works in line with the plan, budget and timescale.

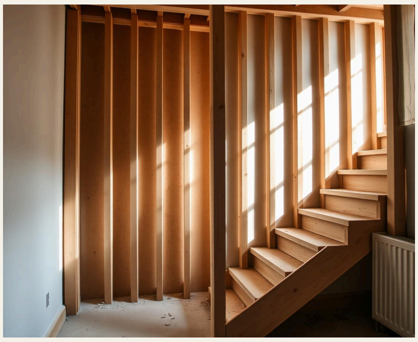
06 · COMPLIANCE AND SETUP
Licensing (where applicable), safety certificates and property readiness are completed by your professionals.

07 · LETTING AND OCCUPATION
Your letting or managing agent markets the property and places quality tenants.

08 · ONGOING MANAGEMENT AND REVIEW
The property is managed day-to-day and performance is monitored to maximise returns.



QUALITY LOCATIONS

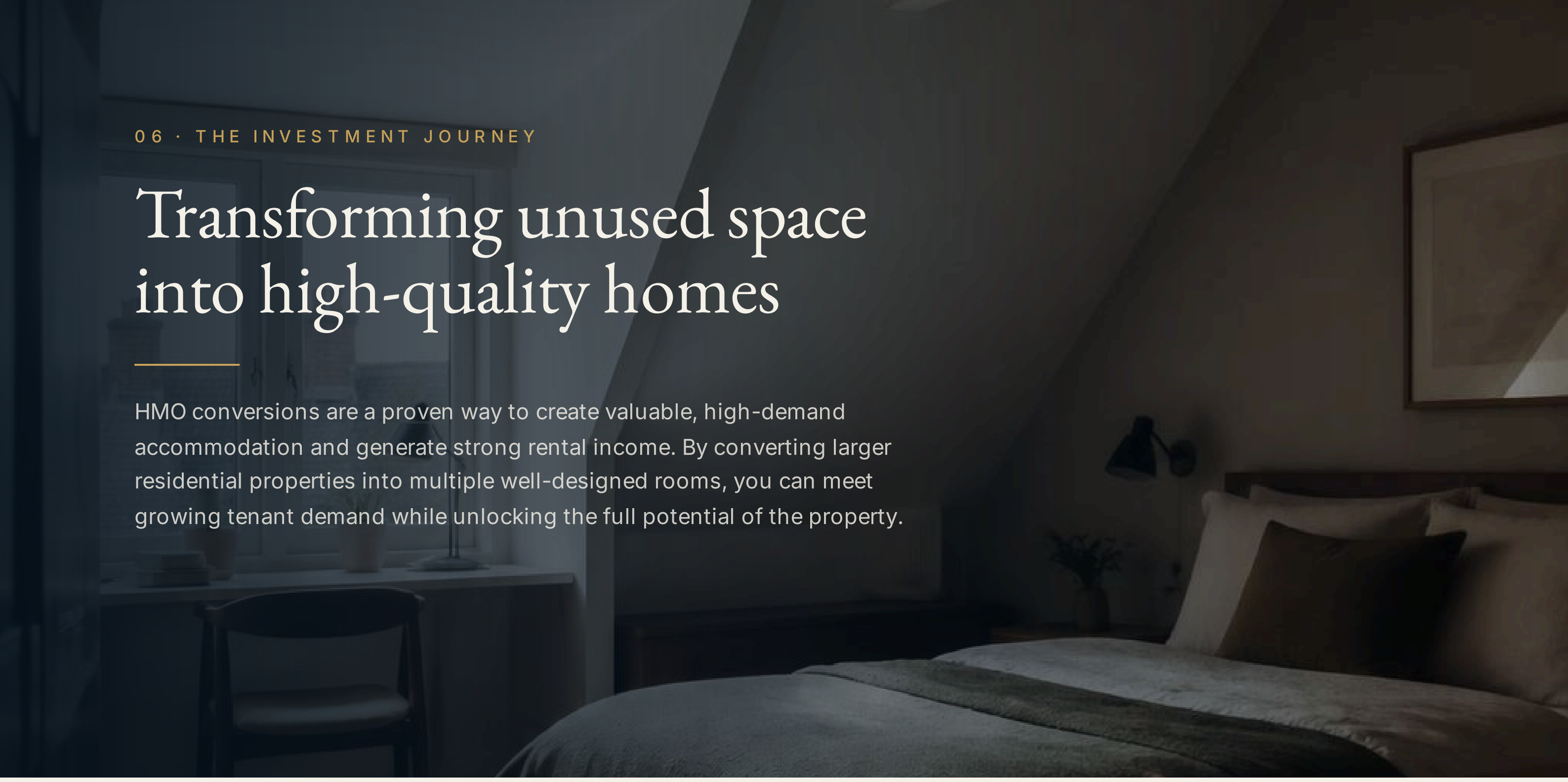


PROFESSIONAL CONVERSION

MANAGED AND LET

THE JOURNEY IS NOT AUTOMATIC

Every property, location and tenant base is different. Success depends on the quality of the property, the professionals you appoint and the decisions you make along the way.



06 · THE INVESTMENT JOURNEY

Transforming unused space into high-quality homes

HMO conversions are a proven way to create valuable, high-demand accommodation and generate strong rental income. By converting larger residential properties into multiple well-designed rooms, you can meet growing tenant demand while unlocking the full potential of the property.

A PROVEN PATHWAY FROM OPPORTUNITY TO INCOME

01
OPPORTUNITY SOURCING
We identify properties with potential, analysing location, demand and conversion suitability.

02
DUE DILIGENCE
You get the right information - we ensure planning, structural and financial checks are made.

03
CONVERSION
Trusted independent contractors carry out the conversion, from design to completion, creating high-quality living spaces.

04
LETTING
You benefit from reliable tenants with the support of trusted letting or management agents.

05
RENTAL INCOME & GROWTH
You benefit from steady rental income and long-term capital growth.

Real homes. Real income. Real opportunity.

EXCELLENT LOCATIONS
Properties in high-demand rental areas.

SUITABLE FOR UAE INVESTORS
Transparent, well-structured and remotely supported.

INCREASED INCOME POTENTIAL
More rooms. Greater returns per property.

FLEXIBLE OPTIONS
From small HMOs to larger multi-room conversions.

PROFESSIONAL SUPPORT
We connect you with trusted independent professionals at every stage.

STRONG LONG-TERM POTENTIAL
Build income today. Create value for tomorrow.

COMPLIANCE BUILDS VALUE AND PROTECTS INVESTORS
Meeting room size, safety and amenity standards is essential for tenant safety, licence approval and long-term performance. We work with trusted independent professionals who deliver these requirements.

READY TO EXPLORE HMO OPPORTUNITIES ACROSS THE UK?
Let's talk.

FINANCE AND FUNDING

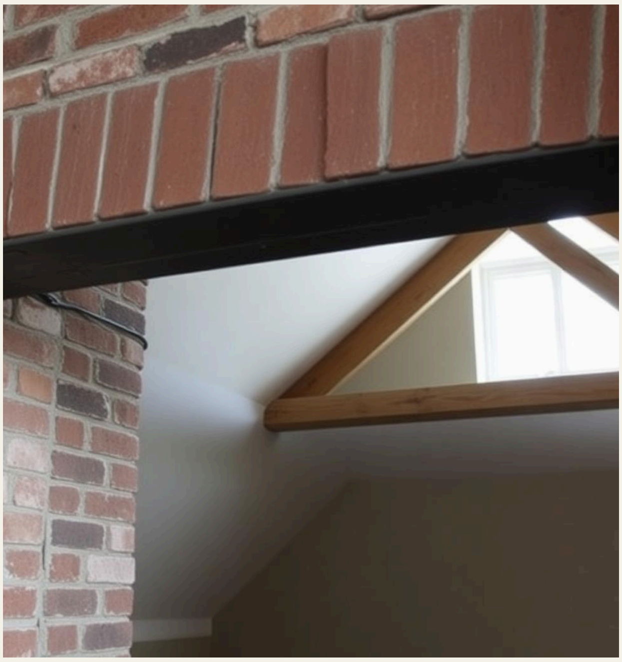
Where finance is required, an independent broker and lender assess each transaction

UK property may be purchased using cash, finance or a combination of both, depending on the purchaser, property and proposed strategy.

Where finance is required, INVEST IN UK can introduce an independent finance broker who can discuss available options and assess the purchaser's circumstances.

You are under no obligation to use an introduced broker and may appoint your own finance professional at any time.

> INVEST IN UK does not provide mortgage advice, recommend a particular financial product or make lending decisions.



STEEL BEAM OVER A NEW STRUCTURAL OPENING - CONDITION INFORMS VALUATION - ILLUSTRATIVE

HOW THE FINANCE PROCESS WORKS

01

PURCHASER REQUIREMENTS

Your circumstances, intended purchase and available capital are discussed with your chosen finance broker.

02

BROKER ASSESSMENT

The independent broker considers potential funding options and discusses them directly with you.

03

LENDER ASSESSMENT

The lender considers the purchaser, property, valuation and proposed transaction under its own lending criteria.

04

LEGAL COMPLETION

Where finance is approved, your solicitor deals with the relevant legal documentation and completion process.

WHAT MAY AFFECT FINANCE

THE PURCHASER

Income, assets, liabilities, residency and individual circumstances.

THE PROPERTY

Purchase price, condition, location, proposed use and valuation.

THE STRATEGY

Existing property use and any proposed refurbishment or HMO conversion.

THE LENDER

Available products, criteria, interest rates, valuation and underwriting requirements.

All lending is subject to status, satisfactory valuation and the lender's full underwriting and due diligence requirements.

Availability, lending terms, interest rates and loan amounts are not guaranteed.

TYPICAL HMO PROJECT

How a potential HMO conversion may be assessed and presented

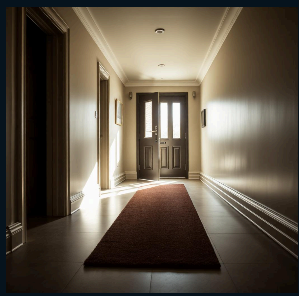
A typical regional HMO strategy may begin with an existing residential terraced property in an area with established rental demand.

Subject to independent assessment, planning, licensing and property suitability, the property may be reconfigured and refurbished to create professionally presented shared accommodation.

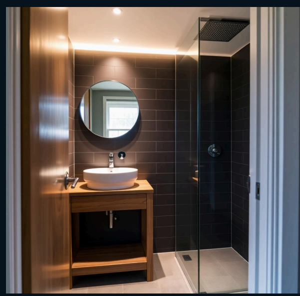
The final design, room count, specification and project economics depend entirely on the individual property.

The purchaser contracts directly with the relevant seller and independent professional providers.

EXISTING PROPERTY IN ORIGINAL CONDITION PRIOR TO ASSESSMENT - ILLUSTRATIVE



COMMUNAL FACILITIES



EN-SUITE FACILITIES

PROJECT OVERVIEW

PROPERTY TYPE	REGION	STRATEGY	TARGET ACCOMMODATION	PURCHASER
Existing residential terraced property	Selected North West England location	Potential HMO conversion	Quality individual bedrooms with appropriate communal facilities and, where practical, private en-suite facilities	Contracts directly with the relevant seller and independent professional providers

TYPICAL PROJECT STAGES

01
ACQUISITION
The purchaser appoints a solicitor and completes the acquisition following appropriate due diligence.

02
DESIGN AND ASSESSMENT
Independent professionals consider layout, planning, licensing, building requirements and project feasibility.

03
CONVERSION
An independent contractor appointed directly by the purchaser undertakes the agreed works.

04
COMPLIANCE AND READINESS
Relevant inspections, safety measures, licensing requirements and property preparation are completed by the appropriate providers.

05
LETTING
An independent letting or managing agent appointed by the purchaser markets and operates the completed property.

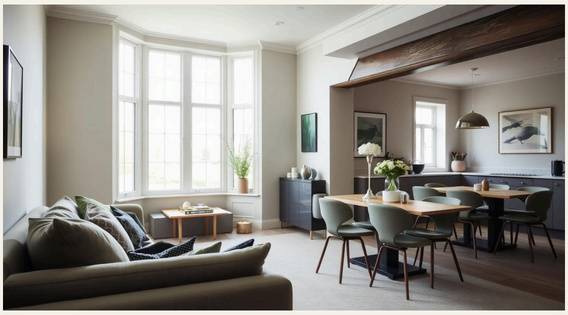
THE PROPERTY DETERMINES THE STRATEGY

A conversion should only proceed where the location, property, layout, regulations, costs and likely rental demand support the proposed use.

- No two properties are the same.
- Independent advice and due diligence are essential.
- Projected outcomes are not guaranteed.

HOW A PROJECT APPRAISAL IS BUILT

Clear figures, clear assumptions



COMPLETED COMMUNAL LIVING AND DINING SPACE - ROOM COUNT DRIVES THE APPRAISAL - ILLUSTRATIVE

A clear distinction between what is known and what is projected

A project appraisal brings together key assumptions and estimates to help evaluate potential performance. Each figure has a source and a purpose.

KEY FIGURES AND HOW THEY ARE CLASSIFIED

PURCHASE PRICE AND FEES	The agreed property price and known acquisition costs.	KNOWN	Supported by the sale agreement and associated quotes.
REFURBISHMENT COST	Expected cost of agreed conversion and refurbishment works.	ESTIMATED	Based on contractor quotations or detailed cost estimates.
TOTAL CAPITAL EXPENDITURE	Purchase-related expenditure plus the stated project costs.	CALCULATED	Derived from the figures above.
ESTIMATED COMPLETED VALUE - GDV	An indication of potential completed value, subject to independent valuation.	ESTIMATED	Based on market evidence and professional opinion.
PROJECTED GROSS ANNUAL RENT	Potential annual rental income based on stated room-rent and occupancy assumptions.	PROJECTED	Based on achievable rents and realistic occupancy assumptions.
PROJECTED GROSS YIELD ON ESTIMATED GDV	Projected gross annual rent ÷ estimated completed value × 100.	CALCULATED	A calculated indicator of potential return based on the above.

PROJECTED DOES NOT MEAN GUARANTEED

An appraisal is a decision-making tool based on the information and assumptions available at the time. Actual costs, valuations, rental income and investment performance may differ. Property values and rental income can fall as well as rise.

CONSIDER BEFORE YOU DECIDE

THE BASIS OF EACH NUMBER

Understand where each figure comes from and who has provided it.

WHAT CAN CHANGE

Purchase costs, refurbishment costs, valuation, rents, occupancy, finance and market conditions can all differ from the original appraisal.

WHO IS RESPONSIBLE

Solicitors, brokers, valuers, contractors and managing agents remain responsible for their respective professional services.

WHAT IS NOT GUARANTEED

Projected rental income, property values, yields and refinancing outcomes are not guaranteed.

Illustrative project framework | No specific property represented

UNDERSTANDING RISK

Property values and rental income can fall as well as rise

All property investment carries risk. Estimates, projections and refinancing outcomes are not guaranteed, and no assessment in this guide considers whether an investment is suitable for you.

The risks below are drawn from the matters set out elsewhere in this guide. They should be considered with independent professional advice before any commitment is made.

BATHROOM STRIPPED BACK DURING WORKS - CONDITION DRIVES COST - ILLUSTRATIVE

KEY AREAS TO CONSIDER

MARKET RISK

Property values and rental income can fall as well as rise. National averages do not predict the performance, rental income or future value of an individual property.

DEMAND RISK

Local rental demand may not support the proposed number or type of rooms. Demand remains highly location-specific.

PLANNING AND LICENSING RISK

Planning or licensing restrictions may materially affect the proposed use. HMO rules and licensing requirements vary by location and are subject to change.

COST AND EXECUTION RISK

Conversion costs may make a project commercially unattractive. Actual costs, valuations, rental income and performance may differ from the original appraisal.

FINANCE RISK

All lending is subject to status, satisfactory valuation and the lender's full underwriting requirements. Availability, terms, interest rates and loan amounts are not guaranteed.

REFINANCING RISK

Refinancing is not guaranteed. It depends on future valuation, rental performance, lender criteria and your circumstances at the time.

IMPORTANT INFORMATION

INVEST IN UK does not provide investment, mortgage, legal, tax or management advice.

INVEST IN UK does not hold client money and does not undertake regulated activities.

Professionals you appoint remain responsible for the advice and services they provide.

Past performance and projected outcomes are not guaranteed.

INDEPENDENT PROFESSIONAL ADVICE

The right professionals, appointed by you, protect your investment

A successful property investment involves a range of specialist disciplines. You appoint and instruct each professional directly.

INVEST IN UK can introduce trusted professionals and coordinate communication between the parties, but the professional you appoint remains responsible for the advice and services they provide.

ORIGINAL TILED ENTRANCE HALL IN A PROPERTY UNDER INDEPENDENT SURVEY - ILLUSTRATIVE

KEY PROFESSIONALS YOU MAY APPOINT

SOLICITOR	Handles the legal aspects of your property acquisition including due diligence, contracts and completion.
MORTGAGE BROKER	Assesses your circumstances and introduces suitable finance options from lenders.
VALUER / SURVEYOR	Provides valuations and surveys so you understand the property's condition and market value.
CONTRACTOR	Carries out the conversion and refurbishment works to the agreed specification.
HMO / LICENSING SPECIALIST	Advises on planning requirements, HMO licensing and compliance with regulations.
LETTING / MANAGING AGENT	Markets the property, manages tenants and day-to-day operations on your behalf.
TAX ADVISER	Provides guidance on your tax position and reporting obligations.

YOUR INVESTMENT, YOUR DECISIONS

You choose the professionals who act for you and you make the final decisions.

SPECIALIST EXPERTISE

Each professional is qualified in their field and understands their responsibilities.

OBJECTIVE AND INDEPENDENT

Professionals act in your best interests and provide their advice separately.

RISK MANAGEMENT

Proper due diligence and advice help reduce risk and protect your investment.

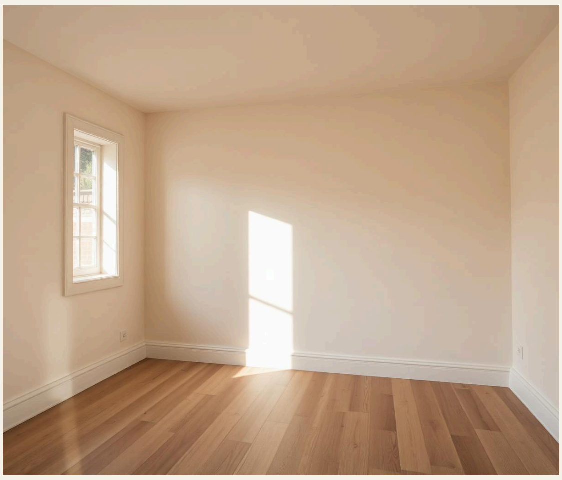
YOUR INVESTMENT. YOUR RESPONSIBILITY.

Independent professional advice is an essential part of a well-structured property investment strategy. Take time to seek the right advice, ask questions and understand the implications of every decision you make.

FREQUENTLY ASKED QUESTIONS

Clear answers to common questions UAE investors ask

These questions reflect common areas of interest. Each investment is unique and you should always take independent professional advice on your own circumstances before making any decisions.



PREPARED ROOM AWAITING FINAL DECORATION - SPECIFICATION AGREED BEFORE WORKS BEGIN - ILLUSTRATIVE

DOES INVEST IN UK PROVIDE INVESTMENT ADVICE?

No. INVEST IN UK is a property marketing and professional introduction service. We do not provide investment, mortgage, legal, tax or management advice. You should appoint independent professionals for this.

DOES INVEST IN UK HOLD CLIENT MONEY?

No. INVEST IN UK does not hold or handle client funds. All payments are made directly between you and your chosen professionals (solicitors, lenders, contractors, agents etc).

CAN I USE MY OWN BROKER, SOLICITOR OR CONTRACTOR?

Yes. You are free to appoint any qualified professional of your choice. We can introduce trusted partners if requested, but the decision is always yours.

IS FINANCE AVAILABLE FOR HMO PURCHASES?

Finance may be available subject to your circumstances and the lender's criteria. We can introduce independent finance brokers who can assess your position and discuss options with you.

IS REFINANCING GUARANTEED AFTER CONVERSION?

No. Refinancing is not guaranteed. It depends on future valuation, rental performance, lender criteria and your circumstances at the time.

WHAT IS AN HMO?

An HMO (House in Multiple Occupation) is a property rented to three or more unrelated individuals who share facilities such as the kitchen or bathroom. Local licensing may be required.

WHO IS RESPONSIBLE FOR LICENSING AND COMPLIANCE?

You, as the property owner, remain responsible. Your solicitor, HMO licensing specialist and managing agent can advise and assist.

WHO MANAGES THE PROPERTY?

You can appoint a letting or managing agent. They will handle marketing, tenants, rent collection and day-to-day management on your behalf.

IS MY INVESTMENT SECURE?

All property investment carries risk. Values can fall as well as rise and rental income is never guaranteed. Independent advice and due diligence are essential.

CAN NON-UK RESIDENTS INVEST IN UK PROPERTY?

Yes. Many overseas investors own UK property. You will need a UK bank account and appropriate professional advice on your individual circumstances.

KEY TAKEAWAY

A successful investment starts with the right information and the right professionals. Ask questions, seek independent advice and make confident decisions.

CONFIDENCE THROUGH CLARITY

The more you understand the process, the more confident your investment decisions will be.

MEET THE TEAM

A specialist UK property team with UK and UAE expertise

THE INVEST IN UK TEAM - SUPPLIED TEAM PHOTOGRAPH

Our team supports UAE-based investors through carefully selected UK property opportunities, coordinated communication and introductions to independent specialists

Every investor receives a dedicated point of contact, supported by the wider INVEST IN UK team throughout the process.

Specialist services - legal, finance, tax, valuation, construction and management - are provided by independent businesses you appoint directly.

01
IAN PASK
Co-Founder - UK Property & Finance

02
IMRAN CHOUDHARY
Co-Founder - Investor Relations & UAE Market

03
FOZIA CHOUDHARY
Business Development Manager

04
ALENA PASK
Investment Property Consultant

HOW THE TEAM WORKS

DEDICATED POINT OF CONTACT
One named contact who knows your objectives and timeframe.

EXPERIENCED LEADERSHIP
Senior oversight from both Co-Founders on every opportunity presented.

COORDINATED COMMUNICATION
One central point of communication throughout the journey.

UK AND UAE KNOWLEDGE
Market understanding across both jurisdictions and time zones.

> Our approach is straightforward: present opportunities clearly, communicate openly and give you the information and professional introductions you need to make your own informed decisions.

LEADERSHIP

Experienced leadership behind every opportunity

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.

UK property - transaction structuring - acquisitions - supplier partnerships.

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.

Investor relationships - UAE market development - international business growth - UAE business network.

FOUNDED ON A SHARED VIEW

INVEST IN UK was created to give UAE-based purchasers a clearer route into the UK property market - with clarity around the opportunity, the numbers, the process and the independent professionals involved.

THE TEAM

Supporting investors day to day

FOZIA CHOUDHARY

Business Development Manager

Fozia brings 19 years of B2C and B2B sales experience across varied markets, and is passionate about delivering client needs.

BUSINESS DEVELOPMENT · CLIENT NEEDS · B2C AND B2B SALES · EXPERIENCE 19 YEARS

ALENA PASK

Investment Property Consultant

With over 20 years' UAE and UK property experience, Alena specialises in investment property and international client relationships. Fluent in Russian, her expertise spans property sales, investment consultancy, management and sales leadership across both markets.

INVESTMENT PROPERTY · INTERNATIONAL CLIENT RELATIONSHIPS · PROPERTY SALES · INVESTMENT CONSULTANCY · EXPERIENCE 20+ YEARS

ONE TEAM, INDEPENDENT SPECIALISTS

The people shown here are members of the INVEST IN UK team. Solicitors, finance specialists, tax advisers, valuers, contractors and property managers are independent businesses introduced to you and appointed by you directly. They remain responsible for their respective professional services.

YOUR PROFESSIONAL NETWORK

One point of coordination, many independent specialists

INVEST IN UK coordinates introductions and communication between the parties. Each specialist is appointed by you directly and remains responsible for the advice and services they provide.

Client money is never held by INVEST IN UK. All payments are made directly between you and your chosen professionals.

PROFESSIONAL MEETING ROOM - EACH DISCIPLINE REPORTS TO YOU - ILLUSTRATIVE

APPOINTED BY YOU

You choose and instruct each professional directly.

RESPONSIBLE FOR THEIR WORK

Each provider remains responsible for their own professional services.

COORDINATED COMMUNICATION

INVEST IN UK keeps information flowing between the parties throughout.

YOUR PRIVATE INVESTOR WORKBOOK

Clarify your objectives before your Discovery Call

A private worksheet to help you clarify your own objectives before speaking with us. Your answers are for your own use and are not a commitment of any kind.

INVEST IN UK
TURNKEY UK PROPERTY INVESTMENT

EMPTY PERIOD RECEPTION ROOM - PREPARATION DETERMINES THE OUTCOME - ILLUSTRATIVE

01 · YOUR OBJECTIVES

What are you seeking from UK property?

02 · YOUR BUDGET

Available capital and whether finance may be required.

03 · PREFERRED LOCATIONS

Regions or towns you would like to consider.

04 · STRATEGY

Conventional tenancy, HMO conversion, or undecided.

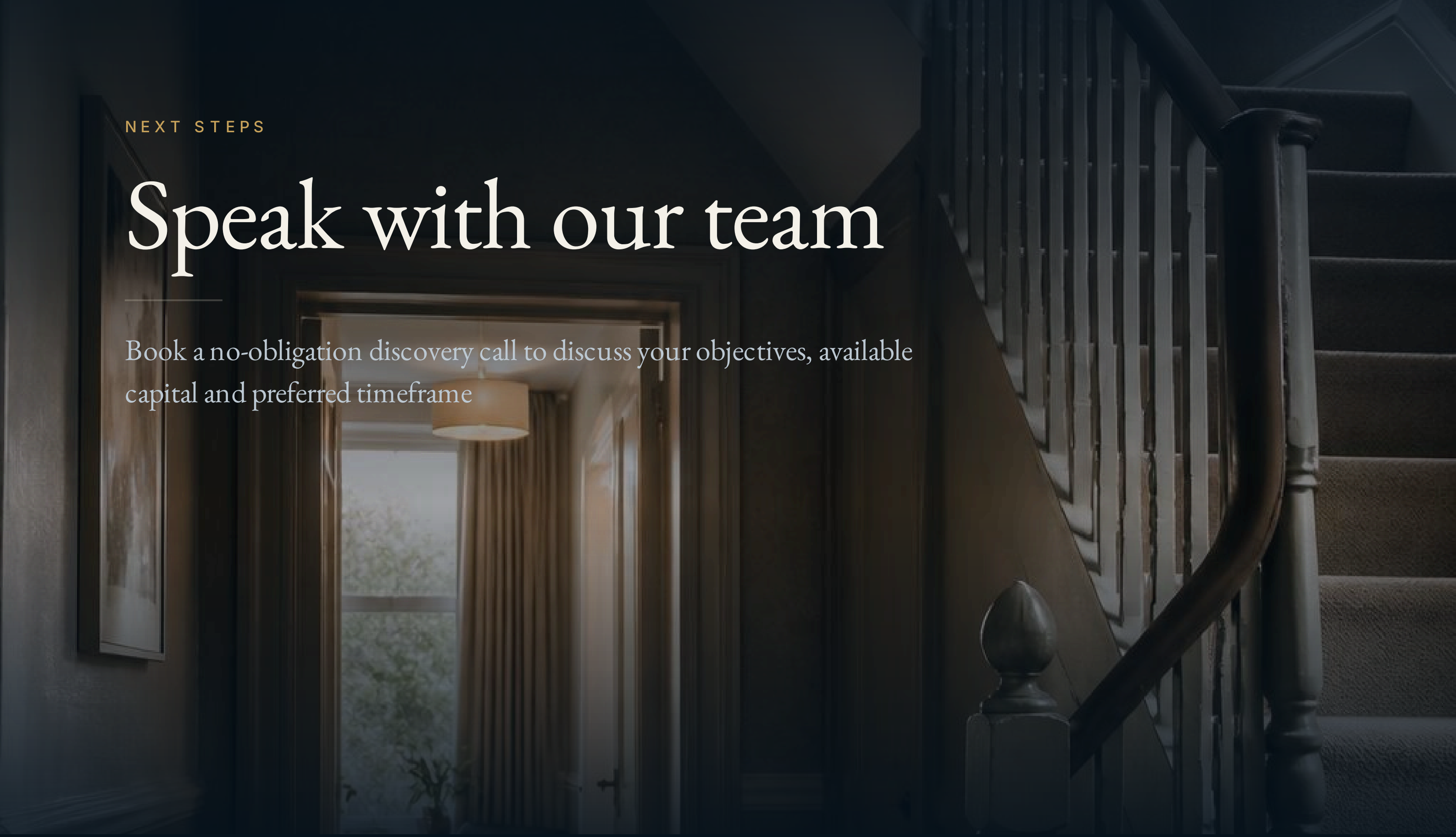
05 · PROFESSIONALS

Any solicitor, broker or contractor you already use.

06 · QUESTIONS FOR YOUR DISCOVERY CALL

Anything you would like explained in more detail.

This workbook provides general prompts only. It does not constitute investment, financial, mortgage, legal or tax advice and does not assess whether an investment is suitable for you.



NEXT STEPS

Speak with our team

Book a no-obligation discovery call to discuss your objectives, available capital and preferred timeframe

Use the private workbook to clarify your objectives and prepare for your discovery call. Our team discusses your requirements, presents selected opportunities, provides the available property information and coordinates introductions and communication with the independent specialists required for the transaction.

Those providers are appointed by you directly and remain responsible for their respective professional services.

01
PREPARE
Complete the private investor workbook.

02
DISCOVERY CALL
Speak with our team about your goals, budget and preferences.

03
OPPORTUNITIES
Review selected opportunities with supporting information.

INVEST IN UK
TURNKEY UK PROPERTY INVESTMENT

YOUR INVESTMENT. YOUR CONTROL.

INVEST IN UK coordinates information, introductions and communication. You choose and appoint each independent professional directly.

Client money is never held by INVEST IN UK.

This guide provides general information only. It does not constitute investment, financial, mortgage, legal or tax advice and does not assess whether an investment is suitable for you. Property values and rental income can fall as well as rise. Estimates, projections and refinancing outcomes are not guaranteed. Where specialist advice or services are required, you should appoint appropriately qualified independent professionals.

INVEST IN UK
TURNKEY UK PROPERTY INVESTMENT

THE UAE INVESTOR GUIDE

Turnkey UK property investment

Understand the market. Follow the process. Make your own informed decisions.

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INVEST IN UK
TURNKEY UK PROPERTY INVESTMENT