



Owning Property in Saudi Arabia as a Non-Saudi

What we know about the steps, from eligibility to title deed, for individuals, residents and companies buying inside the designated zones.

CONTENTS

- 01 The rules and the zones
- 02 Who can own, and where
- 03 Steps for individuals
- 04 Steps for companies and funds
- 05 Costs, off-plan and financing
- 06 Five checks before you pay

Checked against official and published sources on 1 October 2026. The rules are new and some procedures are still being clarified by the authorities. General information only, not legal, tax or financial advice. No property is offered or advertised in this guide.

A new law, a defined map

Since January 2026, non-Saudis (individuals living abroad, residents, companies and funds) can own real estate in Saudi Arabia under one law. Ownership is tied to a published map of **geographic zones**, and every purchase runs through a single government portal.

Jul 2025 Law of Real Estate Ownership by Non-Saudis published (Royal Decree M/14)	22 Jan 2026 Law enters into force	23 Jun 2026 Cabinet approves the Implementing Regulations and the Geographic Zones Document	3 Jul 2026 Regulations published in the Umm Al-Qura Gazette
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QUESTION 1 Who are you? Individual abroad, resident, Muslim or not, company, fund, non-profit. Each has its own route.	QUESTION 2 Where is it? Inside a designated zone, inside a zone in Makkah or Madinah, or outside the zones altogether.	QUESTION 3 What is it for? A home, an investment, business premises or staff housing. Some rights depend on the use.
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WHERE THE ZONES ARE

CITY / AREA	WHO MAY OWN	NAMED AREAS INCLUDE
Riyadh	All eligible non-Saudis	KAFD, King Salman Park, Sports Boulevard, Diriyah Gate, New Murabba, Qiddiya, and transit-oriented development areas
Jeddah	All eligible non-Saudis	Central Jeddah and numbered development areas across the governorate
Makkah	Muslim individuals • Saudi companies	Jabal Omar, Abraj Makkah, Burj Ajyad, King Salman Gate, Thakher Makkah, Al Manar, Tilal Village, Masar Makkah, and numbered zones
Madinah	Muslim individuals • Saudi companies	Downtown Madinah, Darat Al Hijrah, Knowledge Economic City, Al Mahwa, Gharra, and numbered zones
AlUla	All eligible non-Saudis	Numbered areas
Giga-projects & SEZs	All eligible non-Saudis	NEOM, The Red Sea, AMAALA; special economic zones incl. King Abdullah Economic City, Jazan, Ras Al Khair

The zone boundaries are what count, not the city name. Always confirm a specific plot on the official map at saudiproperties.rega.gov.sa. REGA has said the map may be expanded, with changes announced only once approved. Area names per REGA's June 2026 clarification; Masar Makkah per Umm Al-Qura's disclosure of 24 June 2026.

Find your row first

The same property can be open to one buyer and closed to another. This table summarises the rules as published; individual cases can turn on details, so treat “Conditional” as a conversation, not a yes.

Buyer	Zones in Riyadh, Jeddah & elsewhere	Zones in Makkah & Madinah	Outside the zones
Individual living abroad Any nationality	Yes After digital identity, Saudi bank account and Saudi mobile number	Muslims only Same three prerequisites	No
Resident individual Valid Iqama	Yes	Muslims only	One home One residential property for own use, outside Makkah & Madinah. Per household: a spouse or child under 25 cannot hold a separate one
Foreign company Incorporated outside KSA	Yes After registering with MISA and disclosing direct and indirect owners	No Route is a Saudi-incorporated company	No
Saudi company with foreign shareholders Unlisted	Yes	Conditional Inside the zones, for its business or staff housing, with approval	Conditional For its business or staff housing, with prior MISA approval
Listed companies, funds & SPVs	Under Capital Market rules May hold real estate, including in Makkah and Madinah, within Capital Market Authority rules, which set conditions such as use or foreign-shareholding limits. Assessed case by case.		
Non-profit entities Foreign	Yes After registering with the National Center for the Non-Profit Sector	Ask us	No
Diplomatic missions & international organisations	Official premises For official use, with Ministry of Foreign Affairs approval and on a reciprocity basis.		

Yes permitted**Conditional** permitted with conditions**No** not permitted**Ask us** not clearly addressed in published material

RIGHTS YOU CAN HOLD

Not only freehold

The law covers full ownership and lesser rights in property, such as usufruct, long-term leasehold and similar rights. Every right must be registered in the Real Estate Registry to be valid. Owning property does not, by itself, grant residency.

Living abroad: the file comes first

The regulations require three things *before* a non-resident can buy. None of them can be arranged in the week you find a home.



START HERE: before you commit to any property.

1	Confirm you are eligible Check your row on page 3, then check the exact property is inside a designated zone. In Makkah and Madinah, individuals must be Muslim. ☐ Zone confirmed on the map	WHERE saudiproperties.rega.gov.sa
2	Obtain a Saudi digital identity Issued by the Ministry of Interior. From abroad you apply through a Saudi embassy or consulate and give biometrics in person. ☐ Appointment booked ☐ Identity issued	WHERE Saudi embassy or consulate • MOFA Property Ownership Service PLAN FOR Weeks, not days
3	Get a Saudi mobile number, then activate Nafath The number is linked to your digital identity and lets you activate Nafath, the national login that REGA's services and Wafi use. Often the slowest item, so start early. ☐ Number linked ☐ Nafath active	WHY No Nafath, no eligibility certificate and no purchase
4	Open a Saudi bank account in your name Every payment must move through channels approved by the Saudi Central Bank (SAMA). Cash and third-party transfers are not accepted. ☐ Account open	ASK Your chosen bank what it needs once your identity is issued
5	Choose, verify and contract Work only with a REGA-licensed broker. Check the title deed, any service charges and, for off-plan, the Wafi licence (page 6). Agree in writing who pays each fee. ☐ Fees agreed in writing	CHECK Broker licence on REGA's broker inquiry service
6	Get your eligibility certificate, then buy and register Through Nafath, obtain REGA's eligibility certificate. The purchase is then paid from your Saudi account and registered electronically through REGA's portal and the Real Estate Registry. Off-plan goes through Wafi (page 6). ☐ Title registered in my name	THEN Keep your digital identity and bank account active for future sale or rental

ALREADY LIVING IN SAUDI ARABIA?

Residents skip most of the file

Your Iqama is your Saudi identity, and you likely already hold a local bank account and number. Keep your Absher / Nafath access active. You may buy inside the zones (Makkah and Madinah: Muslims only), and you may also buy **one home for your own use outside the zones**, excluding Makkah and Madinah. Steps 5 and 6 then apply as above.

Companies own through registration

For corporate buyers the prerequisite is transparency: who owns the entity, who controls it, and who signs for it in Saudi Arabia.

ROUTE A

Foreign company (incorporated abroad)

- Register with the Ministry of Investment (MISA).
- Disclose direct and indirect owners.
- Appoint an authorised representative who holds a Saudi identity.
- Open a Saudi bank account in the company's name.
- Buy inside the zones (not Makkah or Madinah) through REGA's portal.

ROUTE B

Saudi company with foreign shareholders

- May own inside the zones.
- Outside the zones (not Makkah or Madinah): for its business or staff housing, with prior MISA approval.
- Makkah and Madinah: inside the zones, for its business or staff accommodation, with approval.
- Pay and register through REGA's portal.

ROUTE C

Listed companies, funds & SPVs

May acquire real estate, including in Makkah and Madinah, within Capital Market Authority rules, which can set conditions such as headquarters use or limits on foreign shareholding. Structure with legal counsel before committing.

ROUTE D

Foreign non-profits & missions

Non-profits register with the National Center for the Development of the Non-Profit Sector; disclose controlling parties and open a Saudi account. Diplomatic missions and international organisations may own official premises with Ministry of Foreign Affairs approval, on reciprocity.

The 15-day rule

Registered foreign entities must notify the authorities within **15 days** of a transfer of 5% or more of their ownership, a change of control, or an arrangement that limits their independence. Build this into your shareholder and compliance calendar.

PENALTIES

Getting it wrong is expensive

Violations attract graduated penalties, from a warning up to fines of 5% of the property right's value, capped at SAR 10 million. Submitting false or misleading information can lead to the property being sold at public auction. Decisions can be appealed to the administrative courts within 60 days.

Four costs to ask about

5%

Real Estate Transaction Tax

Charged by ZATCA on the sale. Legally owed by the seller; who actually bears it is set in the contract.

☐ Payer agreed in writing

2%

Non-Saudi disposal fee

On transactions by non-Saudis in Riyadh, Jeddah, Makkah and Madinah. The law caps this fee at 5%; confirm the rate for other locations and which side bears it.

☐ Payer agreed in writing

2.5%

Brokerage fee

The statutory default under the Brokerage Law, unless a different fee is agreed in writing. VAT applies to the fee.

☐ Fee and payer agreed

Yearly

Service charges

Paid to the owners' association for as long as you own. Ask for the current budget and what it covers.

☐ Annual amount known

BUYING OFF-PLAN

If it isn't built yet, check three things

A Wafi licence

Off-plan sales are licensed by REGA through Wafi. No licence, no sale.

An escrow account

Payments go into the project's escrow account at a licensed bank, never to a broker or developer.

The 5% cap

During pre-marketing, a reservation is capped at 5% of the unit's value and held in escrow.

THE OFF-PLAN PATH FOR NON-SAUDIS

Every link runs through Nafath



Your unified digital identity lets you register a Saudi mobile number and activate Nafath. Through Nafath you obtain REGA's eligibility certificate, then buy the Wafi-licensed unit on Wafi, paying into the project's escrow account from your Saudi bank account. Miss one link and the chain stops.

Financing

Residents may be able to borrow from Saudi banks, subject to each bank's criteria. For buyers living abroad, bank financing is rare, so plan on paying in cash.

Residency

Buying property does not grant residency. Premium Residency's real-estate route requires a completed, mortgage-free home valued at SAR 4 million or more. Off-plan does not qualify.

Five checks before you pay

01 Check the licence

Search the broker by licence number on REGA's Real Estate Broker Inquiry service. Every legitimate broker has a Fal licence.

02 Scan the advert

Since 1 May 2026, every property advertisement must show the broker's licence and its own advertising licence number or QR code. No number, no conversation.

03 Follow the money

SAMA-approved channels only, into escrow or the registered account. Never a personal account, however friendly the person asking.

04 See it in the system

Zone on the official map. Wafi licence for off-plan. Registration through REGA's portal. If it exists only on paper, it does not exist.

05 Walk away from promises

Guaranteed returns. Guaranteed residency. "Open to all foreigners" in Makkah. Any one of them should end the conversation.

Zones map & purchase	Saudi Properties portal (REGA)	saudiproperties.rega.gov.sa
Digital identity	MOFA Property Ownership Service	verify.mofa.gov.sa
Check a broker	REGA Real Estate Broker Inquiry	rega.gov.sa → e-services
Residency rules	Premium Residency Center	pr.gov.sa
Report or ask	REGA unified number	199011

Ready to start your file?

Book a free eligibility call. We look at where you hold citizenship, where you live, and what your file needs, then walk it with you to registration.

Rakan Ghoth • Managing Partner, Point RE

rakan.ghoth@pointresa.com • +966 56 564 6116 • calendly.com/rakan-ghoth/30min



Disclaimer

This guide is not law and should not be relied on as legal advice. It reflects Point RE's understanding of the regulations and processes in force at the time of publication (1 October 2026). The Law of Real Estate Ownership by Non-Saudis and its Implementing Regulations are new, and the authorities continue to clarify procedures. The geographic zones may change, and new zones may be added. Always confirm current requirements with the Real Estate General Authority (REGA) and your own legal adviser before making any decision or payment.

Sources: Law of Real Estate Ownership by Non-Saudis, Royal Decree M/14 (2025), in force 22 Jan 2026; Implementing Regulations, Council of Ministers (23 Jun 2026), Umm Al-Qura Gazette (3 Jul 2026); Geographic Zones Document (23 Jun 2026); REGA Q&A on the updated law; ZATCA RETT guidance; Real Estate Brokerage Law; REGA Off-Plan Sale and Lease Regulations; REGA Real Estate Advertising Regulation (1 May 2026); Premium Residency Center. Checked 1 October 2026.