

Property Pulse: Quarterly snapshot of GCC demand for UK residential properties

Q4 2025

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Spotlight on Scotland

For our third iteration of Nomo's Property Pulse, which looks at the levels of demand from Gulf Cooperation Council¹ (GCC) countries for UK residential properties using search data provided from Rightmove, we're taking a closer look at the market in Scotland. This follows Nomo's expansion of our property finance offering to Scottish properties, a landmark step in our growth as a business.

Scotland's house prices have risen by more than anywhere else in the mainland UK according to the Halifax House Price Index,² with prices growing by 5.4% to an average of £221,711 in January. Savills reported that while uncertainty in the run-up to the UK Budget last year impacted market confidence, Scotland bucked the trend and is expected to lead UK house-price growth in 2026.³

The number of prime net agreed sales at £500,000+ during Q4 2025 in Scotland increased year-on-year by 11%, compared to a 5% drop in regional markets outside London, according to data provider TwentyCi.⁴

Emma Bilan, Head of Property Finance at Nomo, said:

"We're delighted to have launched in Scotland. We've been closely looking at the search data and listening to the Brokers we work with, and it was always going to be high on our list of product enhancements. The Rightmove data shows a real affinity between GCC residents and property search in Glasgow, Edinburgh and right the way across Scotland. Despite only launching a month ago, we already have a number of open cases in the country, and anticipate this will only increase in the coming months."

"Scotland's housing market is buoyed by strong fundamentals, with robust sales activity, steady price growth, and broad-based buyer demand. So, whether buyers are looking for a new build in Inverness or a Georgian townhouse in Edinburgh, our BDMs are ready to help GCC residents tap into this growing market."



1. Nomo is available to residents in Gulf Cooperation Council (GCC) countries – Saudi Arabia, Kuwait, Qatar, Bahrain, Oman and the United Arab Emirates

2. [Scottish house prices rise by largest amount in mainland UK | The Herald](#)

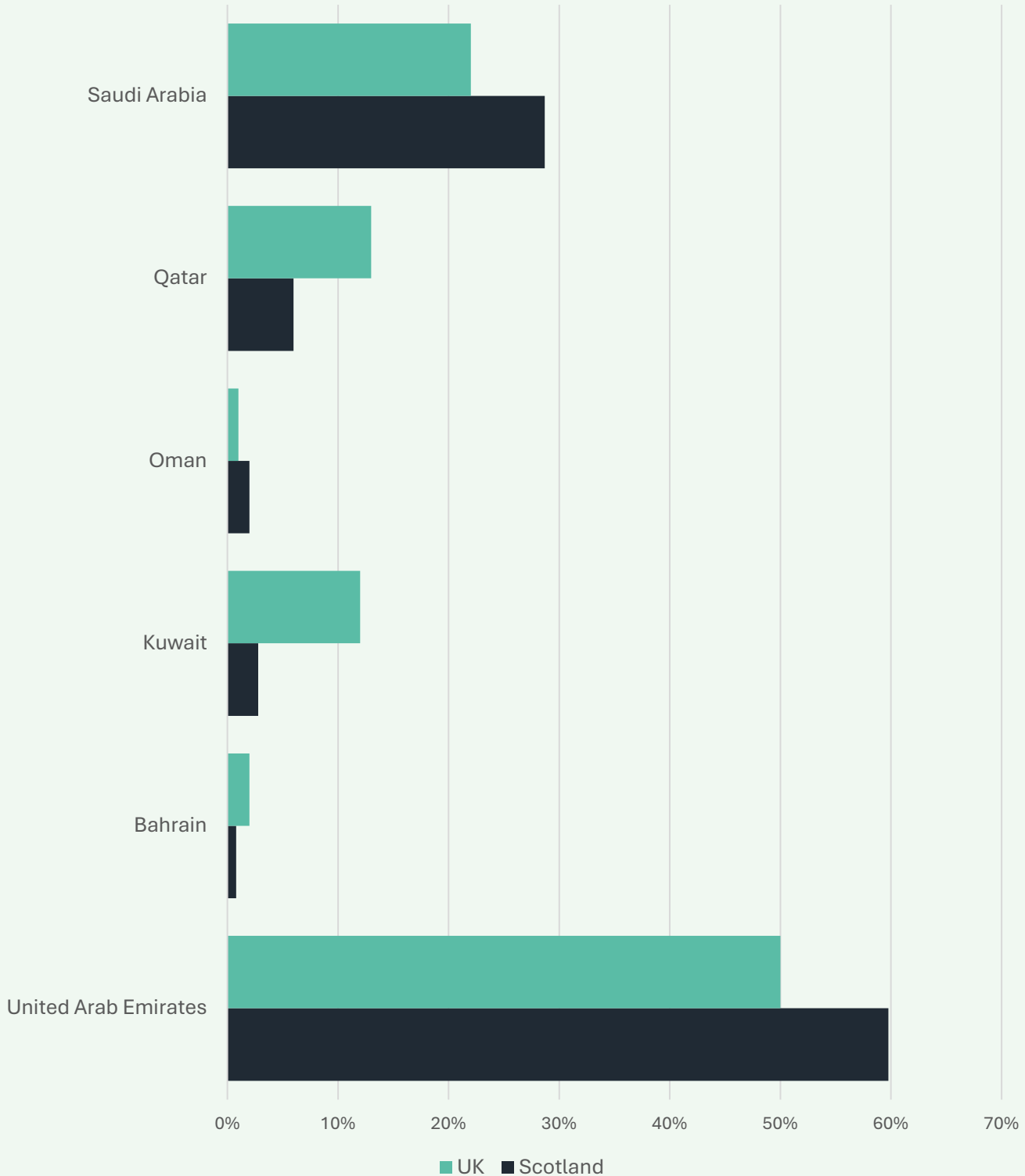
3. [Scotland's Property Market Is Leading the Way in 2026: Here's Why | Martin & Co](#)

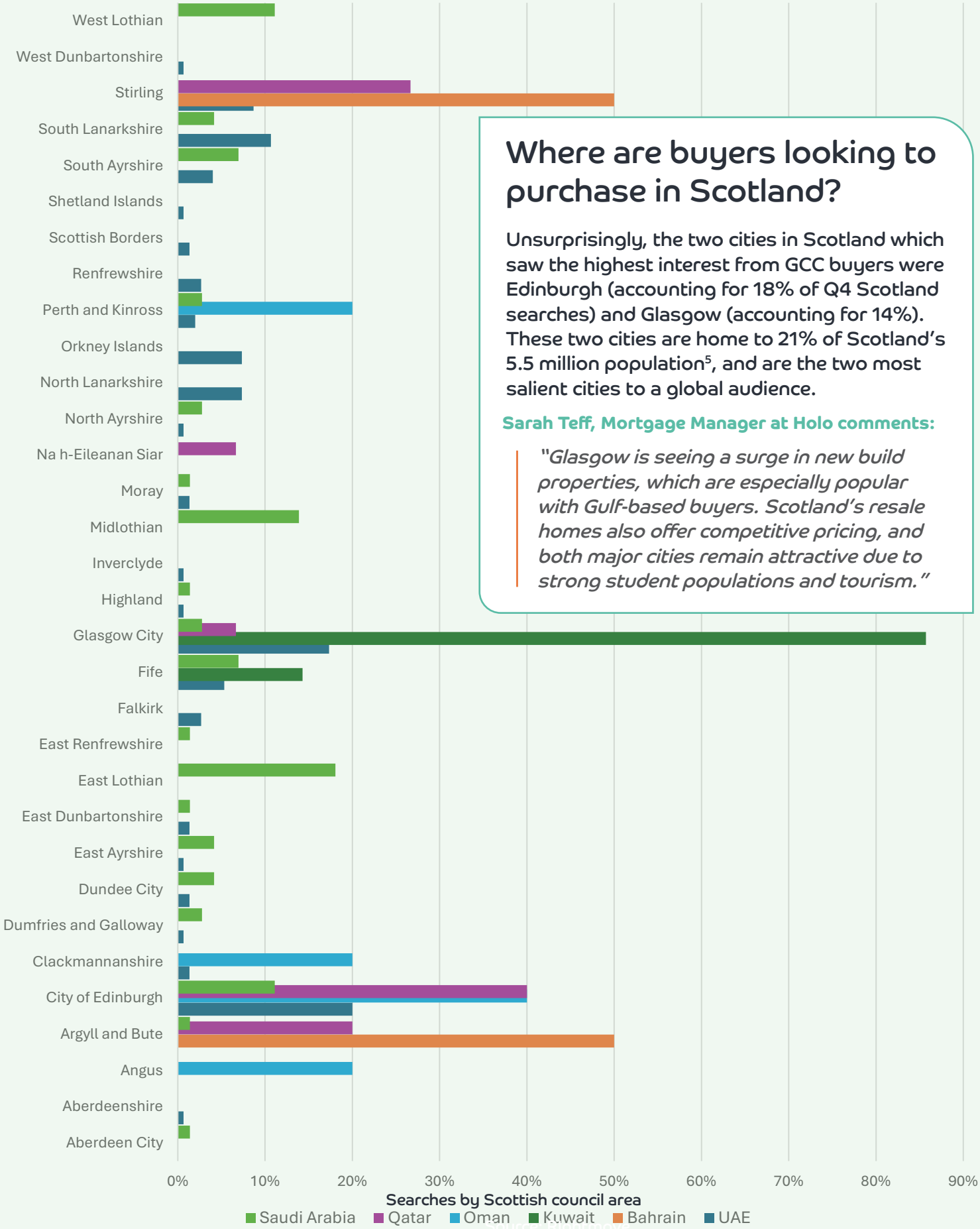
4. [Savills UK | Prime Scotland House Prices – Q4 2025](#)

Which GCC countries are most interested in Scotland?

In Q4 2025, the majority of Scotland searches from GCC residents came from the UAE, accounting for 60% of searches. This reflects the UAE's dominance of searches for properties, accounting for 50% of all UK property searches from the region.

The next highest percentage of searches came from Saudi Arabia at 29%, whereas Saudi accounted for only 22% of nationwide searches.





Where are buyers looking to purchase in Scotland?

Unsurprisingly, the two cities in Scotland which saw the highest interest from GCC buyers were Edinburgh (accounting for 18% of Q4 Scotland searches) and Glasgow (accounting for 14%). These two cities are home to 21% of Scotland’s 5.5 million population⁵, and are the two most salient cities to a global audience.

Sarah Teff, Mortgage Manager at Holo comments:

"Glasgow is seeing a surge in new build properties, which are especially popular with Gulf-based buyers. Scotland’s resale homes also offer competitive pricing, and both major cities remain attractive due to strong student populations and tourism."

Source: Rightmove

The third most searched for area was South Lanarkshire at 8%, also part of Scotland's 'Central Belt' which dominates the country's economic activity. Glasgow and Edinburgh alone account for 56% of Scotland's high-value, high-productivity jobs according to the Centre for Cities.⁶

The impact of this on the surrounding areas is significant, with the presence of high-value, highly productive jobs pushing wages up and generating prosperity for surrounding places.”

Properties in Stirling are also very popular. Overall, 7% of GCC searches for Scottish property in Q4 2025 were for this city – 10% in October and 15% in December – but just 1% in November, greatly reducing its overall percentage. Another Central Belt city, Stirling University has approximately 3,400 students⁷ living in the area, which may account for the levels of GCC interest.



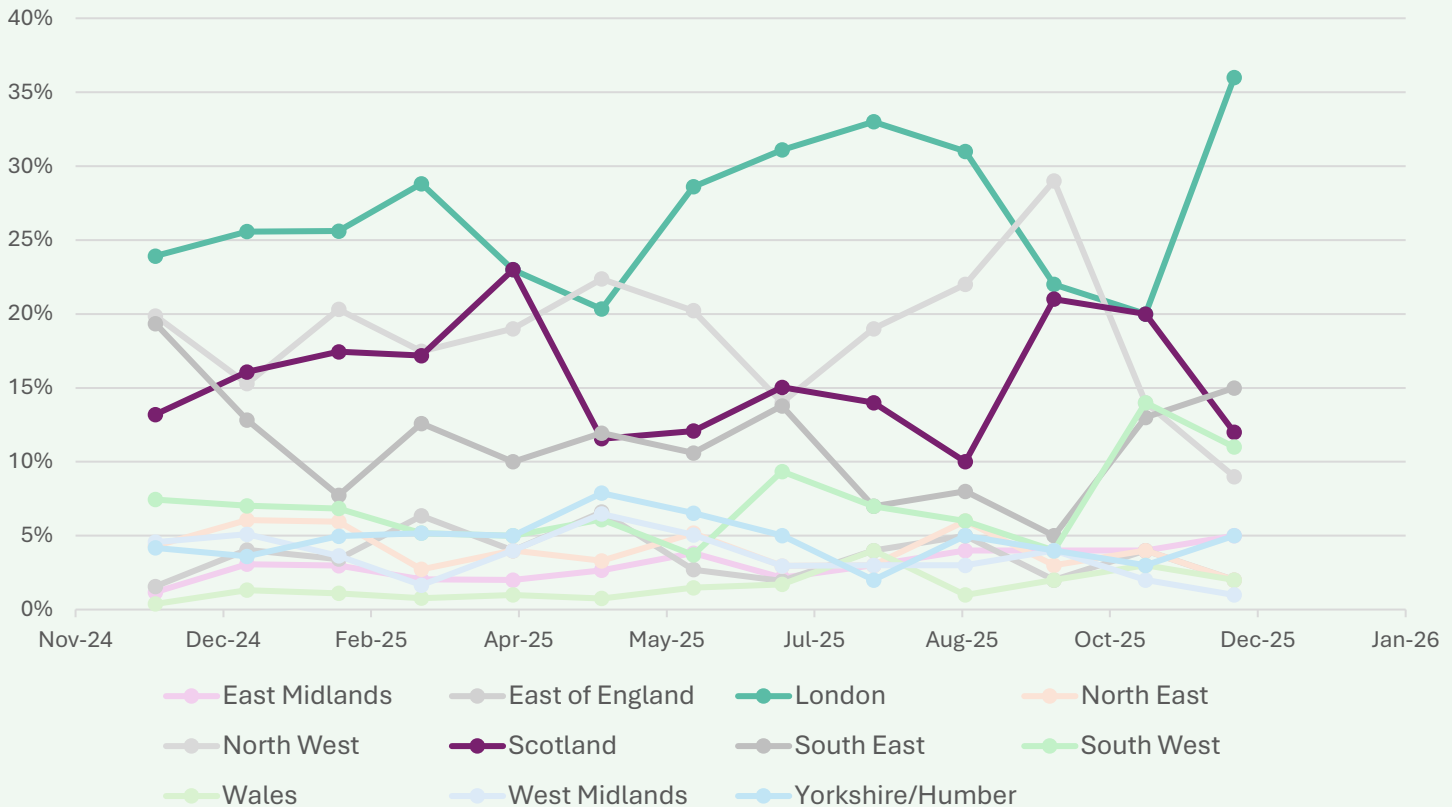
5. [Mid-2024 population estimates - National Records of Scotland \(NRS\)](#)

6. [Scotland RRG – Edinburgh and Glasgow](#)

7. [Stirling Population \(2025\) - Total Population](#)

How has GCC interest in Scotland evolved?

Since we started collecting data in December 2024, Scotland has consistently been in the top three regional search destinations in the UK. While London consistently tops the table, Scotland came joint top with London in April 2025, both receiving 23% of GCC searches. In Q4 2025, Scotland received 18% of all searches.



James Ferguson, Private Wealth Director, Titan Wealth International comments:

"We've seen increased enquiries from GCC clients for second homes in Scotland as well as Buy to let investments. But, there's also a significant number of buyers who are looking to repatriate to and have a base in the UK. There has been steady growth in the Edinburgh housing market, in particular, which offers security and also has plenty room for prices to continue to increase."

If you'd like to get in touch with the Nomo team to discuss a property purchase or refinancing an existing property, visit our website for more information: [Nomo Bank | UK Sharia-compliant digital banking](#)

Disclaimer: T&Cs apply. Your property may be at risk if you do not keep up the payments on your Nomo Property Finance. Nomo provides property finance for purchases and refinancing properties in England and Wales to residents in Bahrain, Kuwait, Qatar, the UAE and the Kingdom of Saudi Arabia. Nomo accounts are not currently available to UK residents.

The data detailed in this snapshot represents property searches and does not reflect actual purchasing trends.