THE COMPLETE GUIDE

Dubai · United Arab Emirates

The UAE Golden Visa.

Residence, tax and the honest arithmetic. Every route and threshold as written in the Cabinet Decision, the true cost of the property route, and every unresolved point flagged rather than smoothed over.

AUTHOR

Tom Purdy

Founder & Managing Director, Citizenship360

EDITION

1.0 · August 2026

Figures verified 29 July 2026

CONTENTS

What is in this guide

CHAPTER 1

What the golden visa actually is, and what it is not

The UAE golden visa is a long-term renewable residence permit, issued for five or ten years depending on the category, which allows the holder to live, work, study and invest in the United Arab Emirates without needing an employer or a UAE national to sponsor them. It can be extended to a spouse, to children of any age, to parents, and to domestic staff. It survives long absences from the country that would void an ordinary residence visa. Those features, taken together, make it one of the more useful residence permits available anywhere in the world.

It is also one of the most misunderstood, and the misunderstandings are worth clearing before anything else.

It is not a route to UAE citizenship

There is no provision anywhere in UAE law under which years spent holding a golden visa accrue towards naturalisation. Holding the visa for ten years, or twenty, does not place a person in a queue, because there is no queue.

The UAE does now permit naturalisation of certain foreign nationals. On 30 January 2021 the Cabinet approved an amendment allowing investors, doctors, specialists, scientists, inventors and creative figures, together with their spouses and children, to acquire UAE citizenship while retaining their existing nationality. That was a genuine and significant change from a country that had previously naturalised foreign nationals almost never.

But the mechanism matters more than the categories. Individuals cannot apply. They must be nominated by an Emirate's Ruler's Court, a Crown Prince's Court, an Executive Council or a federal entity, and the Cabinet then decides each case on its own merits. There is no published application form, no published quota, no published timeline, and no published figure for how many people have been naturalised this way since 2021. It is a discretionary honour, not a process.

The overlap in categories between the naturalisation route and the golden visa (investors, doctors, scientists, creatives) is what generates the confusion. Meeting golden visa criteria does not put a person within reach of citizenship in any documented sense. If a reader takes one thing from this guide, it should be that the UAE golden visa should be evaluated entirely as a residence permit, on its own considerable merits, and never as a step towards a passport.

It is not tax residency

This is the most expensive misunderstanding in the market, and Chapter 9 is devoted to it.

In short: UAE tax residency for an individual is defined by Cabinet Decision No. 85 of 2022, which came into effect on 1 March 2023. It turns on where a person actually lives, how many days they are actually present, and where their financial and personal life is actually centred. The golden visa satisfies exactly one limb of one of the three tests, namely the requirement to hold a valid UAE residence permit within the ninety-day test, and that limb is conjunctive with two others.

Holding a golden visa while continuing to live in London, Mumbai or Munich makes a person a UAE resident for immigration purposes and nothing else. It does not end tax residency at home, it does not begin tax residency in the UAE, and it does not entitle anyone to a Tax Residency Certificate.

It is not a product an intermediary can sell you

In July 2025 a wave of reporting in Indian media described a new "nomination-based" golden visa available to Indian nationals for a one-off payment of around AED 100,000, with no property purchase and no company required. The claim originated in a press release from a private consultancy. The UAE's Federal Authority for Identity, Citizenship, Customs and Port Security responded within a day, describing the reports as rumours with no legal basis, and stating that no advisory body, inside or outside the country, is an approved party in the golden visa application process. The consultancy apologised, withdrew the claim, and stopped offering golden visa advisory services.

Chapter 14 sets out that episode in full, because the pattern repeats and readers should be able to recognise it. The underlying principle is simple and permanent: every golden visa is granted against criteria written in a Cabinet Decision, through official government channels, by a UAE government authority. Advisers, including us, help people establish whether they qualify, assemble evidence, and navigate the sequence correctly. Nobody can guarantee an outcome, and any offer of a fixed-price guaranteed visa is a warning sign, not an opportunity.

> ADVISER OBSERVATION
>
> The clients who are happiest with the UAE two years on are the ones who chose it for what it is: a stable base, a straightforward place to run a business, and a residence permit that does not punish you for travelling. The ones who end up disappointed almost always arrived with an expectation nobody in the UAE ever gave them, usually about a passport or about tax. We would rather lose a client at the first meeting by correcting that than have them find out later.
>
> Tom Purdy, Founder and Managing Director, Citizenship360

CHAPTER 2

The legal architecture

The golden visa is not a scheme, an initiative or a programme in the loose sense those words are used in investment migration marketing. It is a residence permit created by federal legislation, and the legislation is public.

The two instruments that matter

Federal Decree-Law No. 29 of 2021 on the Entry and Residence of Foreigners is the parent law. It replaced Federal Law No. 6 of 1973 and provides the framework for every category of UAE entry permit and residence permit. The text is published on the UAE's own legislation register at uaelegislation.gov.ae and mirrored by the General Directorate of Residency and Foreigners Affairs in Dubai.

Cabinet Resolution No. 65 of 2022 issues the Executive Regulations of that decree-law, and its Annex contains the actual golden visa rules. Articles 6 to 24 of the Annex set out every category and every threshold. The UAE legislation register records that it was issued on 12 July 2022, published in Official Gazette No. 731 on 15 July 2022, and took effect on 3 October 2022.

If a reader wants to check any single claim in this guide about who qualifies and on what terms, the Annex to Cabinet Resolution 65 of 2022 is the document to open. It is the authority. Government summary pages, including the UAE's own, occasionally simplify it, and in a small number of places they simplify it in ways that are hard to reconcile with the text. We flag those where they arise.

What the October 2022 reform changed

The golden visa was introduced in 2019 in a narrower form. The 2022 reform, announced by the Ministry of Foreign Affairs on 19 April 2022 when the Cabinet approved the regulations, broadened it considerably:

- The real estate threshold was reduced to AED 2,000,000. The commonly cited earlier figure is AED 5 million, though we were unable to verify that historical number against a primary text from 2019, so treat the "it used to be five million" line as secondary reporting rather than established fact. The current AED 2,000,000 threshold is confirmed primary.
- Off-plan and mortgaged property became eligible. The Ministry's own release confirms investors may qualify by purchasing with a loan from designated local banks, or by buying one or more off-plan units from approved local developers. Before 2022 the property generally had to be completed and unencumbered.
- Family sponsorship widened substantially. Spouse and children became sponsorable regardless of age, and domestic workers sponsorable without a stated numeric limit.
- The absence rule was removed. The Ministry stated plainly that there is no restriction on the maximum duration of stay outside the UAE required to keep a golden residence valid. For an ordinary UAE residence visa, six continuous months abroad voids it. For a golden visa, it does not. Chapter 12 returns to this, because it is arguably the single most commercially valuable feature of the permit.
- A parallel five-year Green Residence was created for skilled employees, freelancers and business investors, discussed in Chapter 6.

The legislation register shows five amendments to Cabinet Resolution 65 of 2022 since issuance, the record having last been updated on 27 November 2025. We were not able to retrieve the individual amendment texts, so where this guide describes a category added after 2022, such as the Dubai nurses' route or the waqf donor route, we have sourced it to the announcing authority rather than claiming to have traced it through the amendment history.

Where authority sits in practice

The federal authority is the Federal Authority for Identity, Citizenship, Customs and Port Security, universally shortened to ICP. It operates the national smart services portal and processes applications for most emirates.

Dubai is different. Residency in Dubai is administered by the General Directorate of Residency and Foreigners Affairs (GDRFA Dubai), supported by accredited Amer service centres. A Dubai applicant works through GDRFA, not ICP.

Abu Dhabi routes certain nominated categories through the Abu Dhabi Residents Office via the TAMM portal, which endorses and forwards nominations rather than issuing the visa itself.

Several categories require a nomination or recommendation from a subject-matter authority before ICP or GDRFA can act at all: the Ministry of Culture and Youth or Dubai Culture and Arts Authority for creatives, the Ministry of Economy for inventors, the General Sports Authority for athletes, the Emirates Scientists Council for scientists, the Ministry of Health for doctors, the Ministry of Community Development for humanitarian categories. This division of labour explains most of the variation in how long applications take, as Chapter 11 sets out.

CHAPTER 3

Every route, in full

What follows is the complete set of golden visa categories with the criteria as they appear in the Annex to Cabinet Resolution 65 of 2022, supplemented by the required-documents detail published on ICP's own golden residency service page.

Three general conditions apply across effectively all categories: the applicant must be able to support themselves and their family without government assistance, must hold comprehensive health insurance valid for the whole period, and must satisfy ICP that these conditions continue to be met.

3.1 Investors in public investments, ten years

Any one of the following:

ROUTE	THRESHOLD	EVIDENCE REQUIRED
Fund or bank deposit	AED 2,000,000	Letter from an approved investment fund confirming the deposit
New company capital	AED 2,000,000	Proof of paid-in capital in a newly established company
Partner share	AED 2,000,000	Proof of shareholding in an existing or new company
Tax-paying business owner	AED 250,000 per year in federal taxes	Letter from the Federal Tax Authority

The capital must be wholly owned by the applicant and not borrowed, and evidence of this is required. Comprehensive health insurance is mandatory.

3.2 Real estate investors, five years

Covered in full in Chapter 4. In summary: ownership of one or more properties with a combined value of at least AED 2,000,000, either completed (a loan from a designated local bank is permitted by the Annex text) or off-plan from a developer approved by the competent local authority.

Note the duration difference. Public investment and company investment routes carry a ten-year permit; the real estate route carries five years, renewable.

This is worth flagging precisely, because the primary text and the practice do not match. Article 1 of the Annex provides for a long-term residence permit "for a period of (10) ten years" as a general term, and no article between 6 and 24 carves out a shorter five-year permit for real estate investors, entrepreneurs or high school achievers. Yet both u.ae and ICP's own published tables state five years for those categories, consistently. The practical answer is five years, because that is what the issuing authorities issue. But the tension between the Annex and the portals is real and we would rather name it than paper over it.

3.3 Entrepreneurs, five years

Any one of:

- Owner or partner in a UAE-registered start-up in the SME category with annual revenue of at least AED 1,000,000, plus approval of the project concept from an accredited business incubator, the Ministry of Economy, ICP or the relevant local authority.
- Founder of a previous venture sold for at least AED 7,000,000 in total, with Ministry of Economy, ICP or local authority approval.

> CONTESTED POINT
>
> ICP's own required-documents list for entrepreneurs asks for "a letter from a certified auditor proving that the project value is no less than AED 500,000". That figure does not appear in the Cabinet Decision Annex, which specifies AED 1,000,000 of annual revenue or a AED 7,000,000 prior exit. The likeliest explanation is that these are different documentary routes into the same category rather than a contradiction, but the two government sources have not been reconciled publicly. Anyone applying on the entrepreneur route should confirm which evidence standard their case will be assessed against before assembling a file.

3.4 Exceptional talent and specialists, ten years, nomination-based

This is the largest and most varied group. Nomination by the relevant authority comes first; the visa application follows.

People of culture and art. Recommendation from the Ministry of Culture and Youth or the relevant local cultural authority. Article 13 sets three graded tiers: *Pioneer* (a global-level award or honorary international recognition), *Prominent* (a local or regional award or nomination), and *Distinguished Professional* (at least five years of professional creative practice, work published or distributed within the last three years, and recognised industry engagement).

Inventors and innovators. A patent that adds real value to the UAE economy, recommended by the Ministry of Economy.

Athletes. Recommendation from the General Sports Authority or a local sports council. A further tier covers outstanding sporting excellence, leadership roles in international federations, and excellence in sports medicine.

Digital technology talent. Recommendation from the UAE Council for Artificial Intelligence and Digital Transactions.

Scientists. Recommendation from the Emirates Scientists Council. One sub-route requires a Master's or doctorate in engineering, technology, life sciences or natural sciences from a university ranked in the world top 500 (doctorate) or top 250 (Master's), or top 100 in the relevant sub-specialty, obtained within the last ten years, together with a field-weighted citation impact of at least 1.0 and an h-index of at least 10. The h-index requirement is waived for a Scopus h-index of 20 or above, or for research achievement recognised by the Council.

A note on naming: the Annex as published in English refers to the "Emirates Scholars Council", while ICP's service page and the Ministry of Foreign Affairs release both say "Emirates Scientists Council", which is the name used by the body's own official site at science.gov.ae. These are the same institution; the difference is a translation variant.

Doctors and health professionals. An approval letter from the Ministry of Health confirming a licence to practise.

Senior scholars and clerics. Recommendation from the Ministry of Culture and Youth or the relevant local authority.

Industry and Fourth Industrial Revolution specialists. Recommendation from the Ministry of Industry and Advanced Technology.

3.5 The professional and executive route, ten years

This is the route most salaried professionals will look at, and it is set out in Article 17. The requirements are cumulative:

- a valid UAE employment contract;
- classification at the first or second professional level under the MOHRE occupational classification, which is aligned to the International Labour Organization's ISCO standard;
- a minimum of a Bachelor's degree;
- a minimum monthly salary of AED 30,000;
- a professional practising licence where the role requires one.

The qualifying professional fields are set out at Article 15(6)(b) of the Annex, which sits within the scientist and specialised professional provisions rather than within Article 17 itself. The two articles share the same MOHRE first and second level classification concept and the field list is the operative one in practice, but a reader looking up the fields should go to Article 15, not Article 17. The list is broad: science (physics, astronomy, climatology, mathematics, actuarial work and statistics, life, environmental and agricultural sciences, epidemiology); engineering (electrical, computer and communications, industrial, production, mining, environmental, robotics, biotechnology, architecture, city planning); health (doctors, dentists, pharmacists, nurses, audiologists, speech and vision therapists, physiotherapists, nutritionists); education (higher, general and vocational teaching, curriculum development, special needs); business and management (financial and investment advisory, financial analysis, e-commerce, digital marketing); information technology (software and application development, data science, artificial intelligence, information security); and law, sociology and culture (lawyers, judges, economists, sociologists, philosophers, historians, authors, journalists, linguists, visual artists, musicians, directors, actors, broadcasters).

CONTESTED POINT

ICP's documents checklist states that Executive Directors require at least five years of experience and a salary certificate of no less than AED 50,000 per month, against the Annex's general professional threshold of AED 30,000. Our reading is that "Executive Director" is a distinct sub-category with a higher documentary bar rather than a restatement of the general rule, but the two figures have not been reconciled on either government page. If a candidate sits between AED 30,000 and AED 50,000 and holds a director title, the classification question should be settled with the processing authority before filing.

3.6 Outstanding students and graduates

A one-time permit, not renewable on the same basis.

CATEGORY	REQUIREMENT	DURATION
High school students	12th-grade certificate from a public or licensed private school, average of at least 95%, and satisfaction of the Ministry of Education's Academic Strength Index standard	5 years
UAE university graduates	Degree from a Ministry-licensed university classified A or B; GPA of at least 3.5 (A-ranked) or 3.8 (B-ranked); within two years of graduation	10 years
International university graduates	Degree from a university ranked in the global top 100; Bachelor's GPA of at least 3.5; within two years of graduation	10 years

The duration split above is stated consistently on both u.ae and ICP but is not spelled out in the Annex text itself.

3.7 Humanitarian pioneers and frontline heroes, ten years

Recommendation from the Ministry of Community Development. Qualifying groups include members and staff of international or regional organisations with at least five years of service; members and staff of public-interest civil associations with at least five years of service; recipients of humanitarian merit awards; distinguished volunteers; and financial supporters of humanitarian work contributing at least AED 2,000,000. A university degree is required.

The "first line of defence" category under Article 24 recognises nurses, paramedics, laboratory technicians, pharmacy technicians and other accredited cadres who served on the front line of the pandemic response, nominated by the relevant government agency.

3.8 Categories added since 2022

The Annex contains a residual clause allowing the golden residence to be granted to other categories on the recommendation of competent federal and local authorities. Several routes have been created under it.

ROUTE	WHO NOMINATES	KEY TERMS
Dubai Health nurses and midwives	Directive of the Crown Prince of Dubai, 12 May 2025	At least 15 years of service at Dubai Health; around 1,400 of 4,400 nursing staff qualified; ten-year visa
Waqf and endowment donors	GDRFA Dubai with Awqaf Dubai, announced October 2025	Minimum donation of AED 2,000,000 to a certified waqf or approved humanitarian project; university degree; ten-year renewable
Golden Quay, Abu Dhabi	DCT Abu Dhabi, Abu Dhabi Investment Office and Yas Marina, launched 25 December 2024	Owners of yachts of 40 metres or more; also chief executives and major shareholders of yacht builders, agents, service providers and insurers; family included; ten-year visa
Dubai gaming and content creation	Dubai Culture and Arts Authority accreditation	Part of the Dubai Program for Gaming 2033; an accreditation certificate must be obtained before applying

CONTESTED POINT

The Dubai gaming visa and the content creator routes are widely described online with specific conditions, including a minimum age of 25 for the gaming route. We were unable to locate a Dubai Culture, Creators HQ or ICP page setting out those criteria in published form. The routes plainly exist and have been announced by the relevant authorities; the precise published eligibility conditions could not be verified, so anyone relying on them should approach Dubai Culture directly rather than trusting a summary, including this one.

CHAPTER 4

The property route in detail

Most people who contact us about the UAE arrive asking about property, so it is worth setting out precisely what the law requires, and where the practice diverges from the text.

The threshold and what counts towards it

The requirement is ownership of one or more properties with a combined value of not less than AED 2,000,000, wholly owned by the investor. At the peg of AED 3.6725 to the US dollar this is approximately USD 544,600, and at the cross-rates used throughout this guide (see Chapter 7) roughly EUR 479,100 or GBP 409,500.

Three features of the rule are frequently misunderstood.

Aggregation is permitted. The Annex says "one or more Real Estate with a total value of not less than" the threshold. Two apartments at AED 1,100,000 each satisfy the rule. This matters more than it sounds, because for a buyer whose priority is rental yield rather than a home to live in, two smaller units in a higher-yielding area may be a better asset than one larger unit bought purely to clear a number.

Off-plan qualifies, but only from approved developers. The Annex permits off-plan purchase of one or more units totalling at least AED 2,000,000, but only "from local companies approved by the competent local authority". This is a condition in the primary law, not administrative guidance, and it is a genuine constraint: a buyer cannot assume any launch qualifies.

A mortgage is permitted by the Annex. The text expressly allows the property to be financed with a loan, provided the loan is from a local bank designated by the competent local authority.

> CONTESTED POINT
>
> ICP's own required-documents list for the real estate route asks for "a letter from the Real Estate Registration Department proving ownership ... (without loans)". That phrasing appears to contradict the Cabinet Decision Annex, which expressly permits a designated local bank loan, and contradicts the Ministry of Foreign Affairs release of April 2022, which presented mortgage eligibility as one of the headline reforms. This is a live inconsistency between two UAE government sources, not an ambiguity we can resolve from the public record. In practice we would not advise anyone to structure a purchase around a mortgage on the assumption that the Annex governs, without first getting the position confirmed by the processing authority for their emirate. The downside case, a property bought with finance that then fails the documentary test, is expensive and slow to unwind.

What the Dubai Land Department requires

For Dubai purchases, ownership is evidenced through the Dubai Land Department. A completed purchase produces a title deed; an off-plan purchase is registered on the Oqood system and produces an Oqood certificate. A reservation form or a memorandum of understanding is not registration, and a property that is not registered does not yet exist for the purposes of a visa application.

Several DLD-specific process points circulate widely: a requirement for a DLD valuation certificate where the purchase price and assessed value diverge, the treatment of jointly owned property, and a reported change in early 2026 to the treatment of mortgaged property. We could not confirm any of these from a Dubai Land Department page, and we do not repeat them as fact. The reliable approach for a specific transaction is to have the DLD position confirmed for that transaction, because the answer turns on the building, the developer and the payment structure.

The two-year investor visa as a lower rung

Separately from the golden visa, the UAE has long offered a two-year renewable residence visa for property investors, historically at a threshold of AED 750,000. This is a different instrument with a different duration and considerably weaker terms, but it is relevant because it functions as an entry point for buyers below the golden visa threshold, who then upgrade once their holdings reach AED 2,000,000.

> CONTESTED POINT
>
> Multiple sources report that from 1 May 2026 the minimum property value for the two-year investor visa was removed for sole owners, with jointly owned property requiring each holder's share to be at least AED 400,000. The reporting is consistent, and the underlying ICP service for a real estate investor entry permit certainly exists. We could not confirm the change from a Dubai Land Department or ICP page, and we are not prepared to state it as settled. Buyers considering the two-year route specifically should verify the current threshold at the point of purchase rather than relying on any published summary, including this one.

The honest framing of a property purchase

A property bought to obtain a visa is still a property. It carries the price risk, liquidity risk and carrying costs of any real estate investment, and the visa does not insulate the buyer from any of them. Chapter 7 sets out the full cost stack, which adds roughly six to eight per cent to the purchase price before anyone lives in the property, and Chapter 13 sets out what the Dubai market has actually done, including the years when it fell and stayed down.

The correct way to think about it is that the AED 2,000,000 is not a fee. It is an asset allocation decision that happens to carry an immigration benefit. If the buyer would not make that allocation on investment grounds alone, the question worth asking is whether one of the non-property routes fits better, or whether the two-year visa serves the same practical purpose at a much lower level of commitment.

CHAPTER 5

Talent, professional and nomination routes

For a large number of people who assume the UAE is out of reach because they do not have AED 2,000,000 to place, the answer is that the money routes are not the main routes. They are simply the most marketed, because they are the ones intermediaries can build a business around.

How nomination actually works

Nomination is not a special or exceptional pathway. It has existed since 2019 and it is the standard mechanism for every talent category. The subject-matter authority assesses whether the person meets the substantive standard; ICP or GDRFA then processes the residence permit.

The mechanics, through ICP's smart services portal, are:

1. Open ICP Smart Services, select Golden Services, choose "Inside UAE" or "Outside UAE", and select Nomination Request.
2. Review the service card, which sets out requirements, fees, channels and processing times for that specific category.
3. Select the category and sub-category, enter the Unified Number or Identity Number and the emirate, complete personal details, upload documents, review and pay.

The government fee for the nomination service is small: AED 28 in e-services fees, AED 22 in ICP fees and AED 100 in smart services fees, a total of AED 150. Two procedural rules catch people out. An application is rejected automatically if the required data is not completed within 30 days of the file being returned to the applicant, and again after three cycles of return for missing documents. Assembling the file properly before starting is worth more than speed.

The Ministry of Culture also runs a dedicated recommendation service for creatives, linked directly from the UAE government portal, which is the correct front door for that category rather than the general ICP flow.

Which authority you need

CATEGORY	NOMINATING AUTHORITY
Culture and the arts	Ministry of Culture and Youth, or Dubai Culture and Arts Authority
Inventors	Ministry of Economy
Athletes	General Sports Authority or local sports councils
Scientists	Emirates Scientists Council
Doctors and health professionals	Ministry of Health
Digital technology and AI	UAE Council for Artificial Intelligence and Digital Transactions
Industry and advanced technology	Ministry of Industry and Advanced Technology
Humanitarian pioneers	Ministry of Community Development
Superyacht owners and maritime executives (Abu Dhabi)	Abu Dhabi Investment Office and Yas Marina
Waqf donors (Dubai)	Awqaf Dubai, with GDRFA

The professional route in practice

The AED 30,000 monthly salary route deserves emphasis because it is the least discussed and, for the right person, the most straightforward. A qualified professional in one of the listed fields, employed in the UAE at that salary level with a Bachelor's degree and first or second level MOHRE classification, qualifies for a ten-year permit without investing anything at all.

For someone weighing a UAE relocation, this reframes the sequence. Rather than buying a property to obtain a visa and then looking for work, the more common and much cheaper sequence is to secure the role, obtain the golden visa through employment, and then decide about property as a separate investment question once resident and able to assess the market at close range.

> ADVISER OBSERVATION
>
> The property route gets ninety per cent of the attention and accounts for a small fraction of the sensible cases we see. If someone is a specialist earning above the threshold, or has a genuine record in their field, we will usually start with the talent or professional route because it costs a fraction of the money and gives ten years instead of five. The property is a separate conversation about whether Dubai real estate belongs in their portfolio, and it deserves to be answered on its own terms rather than bundled into an immigration decision.
>
> Tom Purdy, Founder and Managing Director, Citizenship360

CHAPTER 6

Choosing between the alternatives

Two comparisons matter. The first is between UAE residence options, because many people who ask about the golden visa would be better served by something else. The second is between the UAE and the European programmes it competes with.

Matrix 1: UAE residence options compared

	GOLDEN VISA (PROPERTY)	GOLDEN VISA (PROFESSIONAL)	GREEN RESIDENCE	RETIREMENT VISA	TWO-YEAR INVESTOR VISA
Duration	5 years, renewable	10 years, renewable	5 years, renewable	5 years, renewable	2 years, renewable
Financial requirement	AED 2,000,000 in property	AED 30,000 per month salary	Skilled employee AED 15,000 per month; freelancer AED 360,000 annual income over two years	Age 55+, 15 years' work experience, and either AED 1m property plus AED 1m savings, or AED 180,000 annual income (AED 240,000 in Dubai)	Property purchase; threshold reported as changed in May 2026, verify currently
Sponsor required	No, self-sponsored	No, self-sponsored	No, self-sponsored	No	No
Absence tolerance	No stated maximum	No stated maximum	Ordinary rules apply	Ordinary rules apply	Ordinary rules apply
Family	Spouse, children of any age, parents, domestic staff	Same	Standard sponsorship rules	Spouse and children	Standard sponsorship rules
Employment permitted	Yes	Yes, with the qualifying employer	Yes	No salaried employment; investment, rental and shareholding permitted	Yes
Best suited to	Investors already allocating to Dubai property	Salaried specialists and senior executives	Mid-career professionals and freelancers	Retirees with income or assets	Buyers below the golden visa threshold, or testing the market

The green residence deserves more attention than it gets. A skilled employee at AED 15,000 per month, or a freelancer with AED 360,000 of annual income over the preceding two years, obtains a self-sponsored five-year permit with no investment at all. If a green residence holder loses their employment, the position is considerably more forgiving than a standard employment visa.

Matrix 2: the UAE against the European programmes

	UAE	PORTUGAL	GREECE	MALTA	CYPRUS
Minimum investment	AED 2,000,000 property, or non-financial talent and professional routes	EUR 500,000 fund route; direct real estate closed in 2023	EUR 250,000 to EUR 800,000 depending on location and property type	Residence programme: contribution plus qualifying property purchase or lease	EUR 300,000 plus VAT in new residential property
Residence granted	5 or 10 years, renewable	2-year permit, renewable, leading to permanent residence	5 years, renewable while the investment is held	Permanent residence from the outset	Permanent residence from the outset
Physical presence	None required to keep the permit	Approximately 7 days per year	None required	None required	One visit every two years
Path to citizenship	None. Naturalisation is a separate, nomination-only, discretionary process	10 years for most non-EU nationals, 7 years for EU and CPLP nationals, following the law that took effect 19 May 2026	Approximately 7 years by the standard route	Verify current position directly with the Maltese authorities	Approximately 7 to 8 years of physical residence
Headline tax position	No personal income tax, no capital gains tax, no inheritance tax; 9% corporate tax above AED 375,000	Standard Portuguese income tax; the former non-habitual resident regime is closed to new entrants	Standard Greek tax, with a separate non-domiciled flat-tax regime at EUR 100,000 per year	Standard Maltese tax rules	Non-domiciled regime exempting dividends and interest for qualifying persons

THE PORTUGAL CHANGE, STATED PLAINLY

Portugal's naturalisation timeline changed materially in 2026. The organic law was signed on 3 May 2026 and entered into force on 19 May 2026, extending the general qualifying period for naturalisation from five years to ten years for most non-EU applicants, and setting seven years for EU and CPLP nationals. Applications filed on or before 18 May 2026 remain under the previous regime. The law also changes the point from which residence is counted, running from issuance of the residence permit.

The golden visa investment programme itself was not changed by this law. But the pitch that carried Portugal for a decade, five years to an EU passport, no longer describes reality, and any comparison that still implies it is out of date. We say this as a firm with most of its historic business in Portugal. It matters more to be right than to be comfortable.

That said, the change does not make Portugal a poor choice. Portugal offers something the UAE structurally cannot: a route to EU citizenship and to free movement within the Union. Ten years is a long time, but the destination is different in kind. The honest framing is that the two programmes have never really been substitutes, and the 2026 change makes that clearer rather than less clear. Someone who wants an EU passport should weigh Portugal, Greece or Malta on their own terms. Someone who wants a low-tax operating base, a fast set-up and freedom to travel without losing status should look at the UAE. Someone who wants both should expect to run two processes, and should talk to us about how they interact before committing to either.

CHAPTER 7

The true cost of the property route

All figures in this chapter are in UAE dirhams. The dirham has been pegged to the US dollar at AED 3.6725 to USD 1.00 since 22 November 1997, maintained by the Central Bank of the UAE. For orientation only, this guide uses cross-rates as at 29 July 2026 of approximately EUR 0.8798 and GBP 0.7519 to the US dollar. Those cross-rates move daily and should not be used for transaction planning.

Government charges are stated exactly where we confirmed them from the issuing authority. Everything else is labelled as a market norm, because it is not a regulated tariff and it is not a fee we charge.

Acquisition costs on an AED 2,000,000 purchase

ITEM	AMOUNT	BASIS
Dubai Land Department transfer fee	4% of value, AED 80,000	Regulated. Split 2% buyer and 2% seller in law; market convention is that the buyer bears the whole amount
DLD administrative fee	Approximately AED 580 for a completed property; AED 40 for an off-plan registration	Market-reported
Trustee office registration	Approximately AED 4,200 including VAT for properties at or above AED 500,000	Market-reported
Title deed issuance	Approximately AED 250	Market-reported
Agency commission	Market norm of 2% plus VAT, approximately AED 42,000	Market convention, negotiable, not regulated
Developer no-objection certificate	Approximately AED 500 to AED 5,000 plus VAT, varies by developer	Market-reported, usually borne by the seller
Mortgage registration, if financed	0.25% of the loan plus an administrative fee of approximately AED 290	The 0.25% is regulated

For a cash purchase the stack comes to roughly AED 127,000, about 6.3% of the purchase price, and the widely used rule of thumb of seven to eight per cent all-in once contingencies are included is a reasonable planning assumption.

Note that only the DLD 4% transfer fee and the 0.25% mortgage registration fee are regulated components we could confirm. The other line items are consistently reported across the market but we could not verify them against a currently dated Dubai Land Department fee circular, so treat them as budgeting figures to be confirmed at transaction time.

Annual carrying costs

Service charges are the item most underestimated by overseas buyers. The Dubai Land Department publishes an official Service Charge Index through the Mollak system, searchable by building and project, and this is the correct reference for any specific purchase. Market-reported ranges run from roughly AED 10 to AED 20 per square foot per year in budget and mid-market apartment communities, and from roughly AED 20 to AED 35 or more per square foot in premium waterfront and downtown towers. Villa communities are often lower per square foot but carry additional master-community charges.

The variation between buildings is large enough that a specific figure quoted in a guide is close to useless. Look up the actual building on the Service Charge Index before exchanging, because on a large apartment the difference between a well-run and a poorly-run tower can exceed AED 20,000 a year, which is a material haircut on a yield of six or seven per cent.

Housing fee. Dubai levies a municipality housing fee of 5% of the assessed annual rental value, charged monthly through the DEWA utility bill. Owner-occupiers are assessed on a notional rental value. Abu Dhabi applies a comparable 5% charge collected through the ADDC bill following Tawtheeq registration.

> CONTESTED POINT
>
> The Sharjah position is unclear. Sources variously report 2%, 4% and 5%, and we could not confirm a current figure from a Sharjah Municipality source. Anyone purchasing in Sharjah should get the current rate from the municipality rather than from any published summary. Similarly, the exact date on which Abu Dhabi's fee moved from its original 3% to 5% could not be confirmed from a primary Abu Dhabi source, though the current 5% figure is consistent across every source we checked.

Utilities and cooling. DEWA requires a refundable security deposit, market-reported at AED 2,000 for an apartment and AED 4,000 for a villa, plus an activation fee reported at AED 100 or AED 300 depending on meter size, plus VAT. District cooling in most towers is billed separately by the provider, with its own connection and consumption charges that vary by building. We do not quote a figure for chiller costs because there is no generic answer, and this is a real cost that surprises people.

Property management, if the property is let, is a market norm of roughly 8% to 10% of rental income.

Exit costs

On sale, the 4% DLD transfer fee applies again. By convention the incoming buyer pays it, but in a soft market sellers frequently absorb some or all of it to complete a transaction, which is a real cost that should be modelled rather than assumed away. The seller typically pays agency commission at the market norm of around 2% and the developer's no-objection certificate fee, and must clear outstanding service charges before the certificate is issued and the transfer registered.

Government fees for the visa itself

These are separate from the property, and much smaller.

ITEM	AMOUNT	STATUS
Medical fitness test, Category A (employees, companies and workers)	AED 260 plus service centre fee	Confirmed with Emirates Health Services
Medical fitness test, Category B (beauty parlours, salons, fitness clubs, spas and health care facilities)	AED 310 plus service centre fee	Confirmed with Emirates Health Services
Medical fitness test, Category C (private drivers, nannies, housekeepers, nursery supervisors, housemaids and equivalents)	AED 360 plus service centre fee	Confirmed with Emirates Health Services
Golden visa nomination service	AED 150 total (AED 28 e-services, AED 22 ICP, AED 100 smart services)	Reported from ICP's own portal display
Emirates ID, entry permit, status change	Various	Widely quoted online but we could not confirm them against a current ICP or GDRFA fee schedule, and at least one commonly circulated "package" figure directly contradicts the confirmed medical fee above. Use the GDRFA or ICP fee calculator for a current figure

The overall point is that the government's own charges for a golden visa run into the low thousands of dirhams. The cost of the route is the qualifying investment, not the paperwork. Anyone quoting a large all-in figure is quoting mostly their own fee, and is entitled to do so, but the components should be visible. For our own work, the fee depends entirely on the route, the family structure and the complexity, so please get in touch for a personalised quote.

CHAPTER 8

What the UAE does and does not tax

The UAE's tax position is genuinely attractive, and it is also more nuanced than the marketing suggests. Precision here protects people, because the gap between "the UAE has no income tax" and "I will pay no income tax" is where the expensive mistakes live.

The personal position

There is no federal personal income tax. The precise legal position is worth stating correctly: this is an absence of a charging statute rather than an exemption. The UAE legislated deliberately and explicitly for VAT in 2017 and for corporate tax in 2022. It has never legislated a personal income tax, so there is nothing to be exempt from. Certain emirate-level decrees from the 1960s and 1970s theoretically contemplate income taxation, but they have only ever been applied to foreign banks and hydrocarbon concessions.

There is no capital gains tax on individuals. A natural person disposing of shares, securities or property held outside a licensed business is outside the corporate tax net. Cabinet Decision No. 49 of 2023 excludes personal investment income not requiring a commercial licence.

There is no federal inheritance, estate or gift tax, and no wealth tax. As with income tax, this rests on the absence of a charging statute.

Succession is a separate matter from tax, and conflating the two is a common and serious error. Federal Decree-Law No. 41 of 2022 allows non-Muslim foreign nationals to elect their home country's inheritance law through a registered will, via the DIFC Wills Service Centre or the Abu Dhabi Judicial Department's non-Muslim wills registry. Without a valid registered will, the UAE assets of a non-Muslim expatriate can default to Sharia-based distribution regardless of nationality. This is not a tax problem, it is a probate problem, and it is entirely avoidable with a properly registered will. Anyone acquiring UAE property should treat the will as part of the transaction rather than an afterthought.

What is taxed

VAT at 5%, under Federal Decree-Law No. 8 of 2017, in force since 1 January 2018. It applies to most goods and services. Bare land, local passenger transport and some financial services are exempt; the first supply of a new residential building is zero-rated, and subsequent residential leases and resales are generally exempt. Businesses must register above AED 375,000 of annual taxable supplies and may register voluntarily above AED 187,500.

Excise tax, under Federal Decree-Law No. 7 of 2017: 100% on tobacco products, energy drinks and vaping products, 50% on carbonated drinks, and a tiered volumetric charge on sweetened drinks by sugar content.

Municipality housing fees, covered in Chapter 7: 5% of assessed annual rental value in Dubai and Abu Dhabi.

Property transfer fee of 4% in Dubai, covered in Chapter 7.

Corporate tax

Federal Decree-Law No. 47 of 2022 introduced UAE corporate tax for financial years beginning on or after 1 June 2023, at 0% on taxable income up to AED 375,000 and 9% above it.

For individuals, the scope is narrower than people assume. Under Cabinet Decision No. 49 of 2023, a natural person is subject to corporate tax only on business or professional income where turnover exceeds AED 1,000,000 in a calendar year. Employment income, personal investment income and personally held real estate investment income are outside it.

Small Business Relief under Ministerial Decision No. 73 of 2023 allows a resident person with revenue not exceeding AED 3,000,000 in a tax period to elect to be treated as having no taxable income. This is important and time-limited: the relief is available for tax periods ending on or before 31 December 2026. Businesses relying on it need to plan for standard treatment from tax periods beginning in 2027. Qualifying Free Zone Persons and members of multinational groups are not eligible.

The free zone regime. A Qualifying Free Zone Person pays 0% on Qualifying Income and 9% on other taxable income, provided it maintains adequate substance in the UAE, derives qualifying income, keeps audited financial statements, and has not elected into the standard regime. Qualifying and excluded activities were originally set out in Cabinet Decision No. 100 of 2023 and Ministerial Decision No. 265 of 2023; Ministerial Decision No. 265 has since been replaced by Ministerial Decision No. 229 of 2025, applied retroactively to periods from 1 June 2023, which is now the governing instrument. Qualifying activities include manufacturing and processing, trading in qualifying commodities, holding shares and securities for investment, ship ownership and operation, reinsurance, fund management, wealth and investment management, headquarter services to related parties, and treasury and financing services to related parties. Excluded activities include most transactions with natural persons, most regulated banking, insurance, finance and leasing, exploitation of intellectual property, and ownership or exploitation of immovable property other than qualifying commercial property transactions with other free zone persons. A de minimis rule allows non-qualifying revenue up to the lower of 5% of total revenue or AED 5,000,000.

Domestic Minimum Top-up Tax. From financial years beginning on or after 1 January 2025, constituent entities of multinational groups with consolidated global revenue of EUR 750 million or more in at least two of the four preceding years are subject to a 15% domestic minimum top-up tax, bringing the effective UAE rate on in-scope profits to 15%. This is a Pillar Two measure designed to ensure the top-up is collected in the UAE rather than elsewhere. The UAE has chosen not to implement its own Income Inclusion Rule at this stage. For the overwhelming majority of private clients this is irrelevant; for a family office attached to a large group it is not.

What this means for a golden visa holder

The visa itself has no tax consequence whatsoever. If the holder incorporates a UAE business, that business faces ordinary corporate tax rules: 0% to AED 375,000, 9% above, Small Business Relief until the end of 2026 if turnover is under AED 3,000,000, and 0% on qualifying income only if properly structured as a Qualifying Free Zone Person with real substance. Purely personal holdings, whether shares, funds or personally owned UAE property, generally sit outside corporate tax altogether.

The word doing the heavy lifting in the free zone regime is *substance*. A free zone entity with no employees, no premises and no decision-making in the UAE is exposed both to the UAE's own qualifying conditions and to challenge from the tax authority of wherever the decisions are actually being taken. Structures that exist only on paper have a poor record.

CHAPTER 9

Tax residency: the chapter that matters most

If a reader skips everything else, this is the chapter to read. The single most common and most costly misunderstanding about the UAE golden visa is that it makes the holder a UAE tax resident. It does not.

The UAE's own definition

Cabinet Decision No. 85 of 2022, issued 2 September 2022 and effective 1 March 2023, defines who is a UAE tax resident. Article 4 deals with natural persons. It is worth quoting exactly, and the quotation below is taken word for word from the English text published for the Federal Tax Authority. That English version is expressly marked as an unofficial translation; the authoritative text is the Arabic.

> FROM THE LEGISLATION
>
> "A natural person shall be considered a Tax Resident in the State where any of the following conditions are met:
>
> 1. If his usual or primary place of residence and the centre of his financial and personal interests are in the State, or he meets the conditions and criteria determined by a decision from the Minister.
>
> 2. If he has been physically present in the State for a period of (183) one hundred and eighty-three days or more, within the relevant (12) twelve consecutive months.
>
> 3. If he has been physically present in the State for a period of (90) ninety days or more, within the relevant (12) twelve consecutive months, and he is a UAE national, holds a valid Residence Permit in the State or holds the nationality of any member state of the Gulf Cooperation Council, and meets any of the following:
>
> a. He has a Permanent Place of Residence in the State.
>
> b. He carries on an employment or Business in the State."

Read the third test carefully, because it is where the golden visa appears and where it is routinely misread. It is conjunctive. It requires all three of the following, not any one of them:

1. At least 90 days of physical presence in a rolling twelve-month period; and
2. UAE or GCC nationality, or a valid UAE residence permit; and
3. Either a permanent place of residence in the UAE, or the carrying on of employment or business in the UAE.

The golden visa satisfies condition two. That is the entirety of its contribution. A person who holds a golden visa, spends 90 days in the UAE, has no home available to them there and carries on no employment or business there, does not meet this test.

Ministerial Decision No. 27 of 2023, effective on the same date, clarifies the terms. A "permanent place of residence" is a place in the UAE available to the person at all times; it does not have to be owned, only continuously available. "Usual or primary place of residence" means where the person normally or habitually resides. "Centre of financial and personal interests" means where the person's work, personal and economic relationships and other connections are strongest. And for day counting, all days or parts of days physically present in the UAE count.

That last point cuts both ways. Part-day counting makes the 90-day and 183-day thresholds easier to reach than people expect, which helps someone trying to establish residency and hurts someone trying to avoid it elsewhere.

The Tax Residency Certificate

A person meeting one of the tests may apply to the Federal Tax Authority for a Tax Residency Certificate through the EmaraTax portal. Evidence typically includes the Emirates ID and residence visa, a tenancy contract, title deed or utility bill establishing a permanent place of residence, an entry and exit report from the immigration authority evidencing the day count, and a salary certificate or trade licence evidencing employment or business.

Fees are widely reported as AED 50 to submit, with issuance at AED 500 for applicants holding a corporate tax registration number, AED 1,000 for individuals without one, AED 1,750 for legal persons without one, and AED 250 per additional hard copy. We were unable to render the FTA's own fee schedule directly, so treat those amounts as reliable but worth confirming at the point of application, since government fee schedules are revised periodically.

The certificate is valid for one calendar year from issuance and does not renew automatically. A fresh application with fresh evidence is required annually, which is a useful discipline: it forces an annual honest assessment of whether the underlying facts still support the claim.

Saying it plainly

The golden visa is an immigration instrument issued under Federal Decree-Law No. 29 of 2021. Tax residency is determined under Cabinet Decision No. 85 of 2022. They are different laws serving different purposes, and holding one does not deliver the other.

What the visa achieves: the right to reside in and re-enter the UAE for its validity period without sponsorship constraints, and satisfaction of the residence permit limb of the 90-day test.

What it does not achieve: it does not put anyone in the country for the required number of days, it does not create a permanent place of residence, it does not move the centre of a person's financial and personal interests, and it does not generate an entitlement to a Tax Residency Certificate.

A golden visa holder who keeps the visa alive but spends most of the year elsewhere, with their home, family and economic life in another country, is very unlikely to be a UAE tax resident under the UAE's own rules, and separately, as the next chapter sets out, is very unlikely to have shed tax residency at home.

> ADVISER OBSERVATION
>
> We see the same conversation several times a month. Someone has held the visa for a year or two, has been in Dubai perhaps six weeks a year, and asks us to help them get a Tax Residency Certificate because they have been told the visa entitles them to one. It does not, and the Federal Tax Authority will ask for an entry and exit report that settles the question in about a minute. The uncomfortable version of this conversation is much cheaper to have before the relocation than after, because by then people have often already told a home tax authority something they cannot support.
>
> Daniel Waterman, Head of Cross-Border Financial Planning, Citizenship360

CHAPTER 10

Leaving another tax net

Becoming a UAE tax resident is only half the question. The other half, which is usually harder, is ceasing to be a tax resident wherever the person is now. This chapter is descriptive, not advisory. It sets out how the main home jurisdictions treat departure, so readers can see the shape of the problem. It is not a substitute for advice from a qualified professional in the relevant country, and Citizenship360 is not a law firm or a tax practice.

United Kingdom

The Statutory Residence Test. In force since 6 April 2013, applied separately to each tax year in a fixed sequence. First the automatic overseas tests, which conclusively establish non-residence: broadly, fewer than 16 days in the UK if resident in any of the previous three tax years, fewer than 46 days if not resident in any of them, or one of the full-time work abroad tests. Then the automatic UK tests, which conclusively establish residence: 183 or more days in the UK, or the UK home test. If neither resolves the position, the sufficient ties test weighs UK days against connecting ties (family, accommodation, work, the 90-day tie, and the country tie) on a sliding scale. Days are counted by midnights present.

The non-domiciled regime ended on 6 April 2025. The remittance basis for UK resident non-domiciled individuals was abolished. In its place, a four-year foreign income and gains regime applies. A "qualifying new resident", meaning someone who becomes UK tax resident after ten consecutive tax years of non-UK residence, can claim full relief on foreign income and gains arising in each of up to four consecutive tax years, and may remit those funds to the UK without an additional charge. The claim is made year by year, and in each year it is claimed the individual forfeits the personal allowance and the capital gains annual exempt amount.

The ten-year gate matters enormously for anyone thinking of the UAE as a two or three year interlude. Moving to Dubai for a few years and returning does not open the four-year regime. It requires a full decade outside the UK tax net.

Inheritance tax became residence-based on 6 April 2025. An individual is a UK "long-term resident", and therefore within the scope of UK inheritance tax on worldwide assets, once UK tax resident for at least ten of the previous twenty tax years. This replaced the old deemed domicile rule of fifteen of the previous twenty. Critically, the status does not end on departure: a departing long-term resident remains within the UK inheritance tax net for a tail of between three and ten years, scaled to how long they were resident before leaving. Transitional protections exist for certain individuals and trusts as at 30 October 2024, and they are complex enough that they require named professional advice rather than a summary.

Temporary non-residence. Where an individual was UK resident for at least four of the seven tax years before departure, becomes non-resident, and then resumes UK residence within five complete tax years, certain gains and some income realised during the absence are taxed in the year of return. To fall outside these rules a leaver must remain non-resident for more than five complete tax years.

The treaty. The 2016 UK-UAE Double Taxation Convention was signed on 12 April 2016, entered into force on 25 December 2016 and has effect from 2017, as modified by the OECD Multilateral Instrument from 2020. It remains in force.

India

Indian nationals are the largest expatriate community in the UAE, and two provisions apply to them specifically.

The 120-day rule. For an Indian citizen or person of Indian origin whose total income other than foreign-source income exceeds INR 15 lakh in the financial year, the ordinary 60-day limb of the residence test is reduced to 120 days. High-income non-residents therefore become Indian tax resident on a considerably shorter visit than they may expect.

The deemed resident rule. An Indian citizen whose total income other than foreign-source income exceeds INR 15 lakh, and who is not liable to tax in any other country by reason of domicile, residence or any similar criterion, is deemed to be resident in India regardless of day count, with the narrower "resident but not ordinarily resident" tax base.

Read that second rule alongside Chapter 8. The UAE's absence of a personal income tax means that a UAE-resident Indian citizen is, in the ordinary case, not liable to tax in the UAE. The very feature that attracts people is the feature that engages the deemed resident provision. It is not a reason to avoid the UAE, but it is a reason for Indian citizens in particular to take Indian tax advice before rather than after relocating, and to understand that the India-UAE double taxation agreement of 1992 and its tie-breaker rules (permanent home, centre of vital interests, habitual abode, nationality, in that order) may become the operative test.

United States

For US citizens and green card holders, relocation changes very little. The United States taxes citizens and resident aliens on worldwide income regardless of residence, so the annual Form 1040 obligation continues unchanged.

The Foreign Earned Income Exclusion allows a qualifying citizen abroad, passing either the bona fide residence test or the physical presence test of 330 full days outside the US in a twelve-month period, to exclude earned income up to USD 132,900 for the 2026 tax year, plus a housing exclusion. That is genuinely useful because it excludes income outright.

The foreign tax credit, by contrast, is close to worthless in the UAE. A credit is only as large as the foreign tax actually paid, and the UAE imposes no personal income tax, so there is nothing to credit. Earned income above the exclusion, and all passive and investment income, to which the exclusion does not apply at all, remains fully taxable in the United States with no offset. A US citizen moving to Dubai should expect their US tax bill on investment income to be unchanged.

An expatriation regime applies to citizens who renounce and to long-term green card holders who abandon residency, where net worth, tax liability or compliance thresholds are met. That is a specialist area and outside the scope of this guide.

Reporting: zero tax is not secrecy

The UAE participates fully in the OECD Common Reporting Standard and in FATCA. UAE financial institutions collect account holders' tax residency information and report to the Ministry of Finance, which exchanges it automatically with the tax authorities of the account holder's declared tax residence under the multilateral agreement, and with the US Internal Revenue Service under a separate intergovernmental agreement. What is reported includes account balances and gross amounts of interest, dividends and proceeds from sales of financial assets.

The framework is also being extended. Two separate instruments are involved and they are frequently conflated: the amended Common Reporting Standard, commonly called CRS 2.0, which brings electronic money products and central bank digital currencies into scope, and the Crypto-Asset Reporting Framework, a distinct multilateral agreement covering crypto-assets specifically. The UAE Ministry of Finance signed the relevant addendum and agreement in August 2025, with implementation from 2027 and first exchanges of information expected in 2028.

The practical point is simple. A golden visa holder who opens a UAE bank account and accurately declares that they remain tax resident in the United Kingdom or India will have that account balance and income reported to the relevant authority. The UAE's zero rate removes tax. It does not remove reporting, and it never has.

CHAPTER 11

The process, step by step

Which channel applies

WHERE YOU ARE APPLYING	CHANNEL
Dubai	GDRFA Dubai, directly or through an accredited Amer service centre
Abu Dhabi	ICP, with certain nominated categories endorsed by the Abu Dhabi Residents Office through the TAMM portal
All other emirates	ICP smart services, directly or through an ICP-approved typing centre

The sequence

1. Eligibility check. ICP operates an online eligibility tool, linked from the UAE government portal, which is the sensible first step before any money or documents move.

2. Nomination, where the category requires it. See Chapter 5. This step is entirely outside ICP's control and is the main determinant of overall timing for talent categories.

3. Entry permit. An applicant outside the UAE who is eligible receives a six-month multiple-entry entry visa, renewable for a further six months, to complete formalities. This is set out expressly in Article 3(3) of the Annex. A full year to complete the process is generous, and it is one of the more thoughtful features of the design.

4. Status change, for applicants already inside the UAE on another visa, processed through GDRFA in Dubai or ICP elsewhere.

5. Medical fitness test. Booked through UAE PASS and conducted at an approved medical centre, comprising a chest X-ray and physician evaluation. Emirates Health Services confirms the result is issued within 24 hours. Applicants must be 18 or over. Fees are AED 260 for Category A (employees, companies and workers), AED 310 for Category B (beauty, fitness and health care facility workers) or AED 360 for Category C (private drivers, nannies, housekeepers and equivalents), plus the service centre's own charge.

6. Emirates ID biometrics. Enrolment and card issuance.

7. Residence confirmation. The UAE no longer places a physical visa sticker in the passport. The Emirates ID is the operative proof of residency status. This surprises people who expect a stamp and should not be a cause for concern.

How long it actually takes

We are going to be more careful here than most published sources, because most published timelines are not sourced to anything.

The only processing time we can confirm from the issuing authority is the medical fitness result, at 24 hours. Everything else circulating online, including the commonly quoted 48 hours for a GDRFA status amendment and three to five working days for residence confirmation, could not be verified against a published service standard from GDRFA or ICP. They may well be accurate as typical experience. They are not published commitments, and we will not present them as such.

What we can say from the structure of the process is which stages carry timing risk:

- Nomination-dependent categories wait on a third-party ministry or council. This is the largest single variable and it is not within the applicant's or the immigration authority's control.
- Real estate routes wait on the Land Department's ownership and valuation documentation, and off-plan cases wait on Oqood registration being complete. A purchase that has been agreed but not registered does not yet support an application.
- Document authentication of foreign degree certificates, professional licences and auditor letters routinely takes longer than applicants expect, particularly where legalisation through an embassy is required.
- The entrepreneur route depends on an incubator approval or a certified auditor's letter, both of which run on the third party's timetable.

A realistic planning assumption is that a straightforward professional or property case, with documents in order, completes within weeks rather than months, and that a nomination-based talent case should be planned in months. Anyone giving a confident single number for "the" processing time is describing their best case.

Where applications actually fail

In our experience the common failure modes are not exotic. Files are returned for missing or non-legalised documents and then hit the automatic rejection rules described in Chapter 5, either the 30-day completion deadline or the third return cycle. Property applications are filed against a reservation rather than a registered interest. Applicants apply against a category they nearly fit rather than the one they clearly fit. And salary or classification evidence does not match the category's requirements, particularly around MOHRE occupational level, which applicants often have not checked and cannot easily change after the fact.

CHAPTER 12

Holding it, renewing it, losing it

The absence rule, and why it is the most valuable feature

An ordinary UAE residence visa is cancelled after six continuous months outside the country. This single rule shapes the lives of a great many UAE residents, who plan travel around it.

The golden visa is not subject to it. The UAE government portal states that one of the visa's core benefits is the ability to stay outside the UAE for more than the usual six-month period. The Ministry of Foreign Affairs release of April 2022 is more categorical: there is no restriction on the maximum duration of stay outside the UAE required to keep the golden residence valid.

For an internationally mobile family this is worth more than any tax feature, because it removes the need to structure a year around a rule. The only hard requirement is that the visa itself must remain valid and not expire or be cancelled while the holder is abroad, which is a matter of diary management rather than law.

Note the interaction with Chapter 9. The freedom to be absent is exactly what makes it possible to hold a golden visa without being a UAE tax resident. Those two facts sit together, and people who want both the absence freedom and a Tax Residency Certificate are asking for things that pull in opposite directions.

Conditions for keeping it

Article 4 of the Annex sets out the continuing conditions:

1. The holder must be able to support themselves and their family without government assistance.
2. Valid comprehensive health insurance must be maintained for the holder and all family members throughout the validity period.
3. ICP may take measures to verify that these conditions continue to be met.

Renewal

Article 5 provides that the permit is renewed with ICP and competent authority approval, "in accordance with the same standards and conditions under which it is granted", on payment of the prescribed fees.

This wording is important and often glossed over. Renewal is not a formality. The holder must still meet the original qualifying criteria at the point of renewal: still own the qualifying property, still hold the qualifying role and salary, still hold the investment. A property investor who sold in year four and did not replace the holding does not have a right to renew in year five.

CONTESTED POINT

What happens between grant and renewal if the qualifying asset goes is not published. Widely circulated claims, none of which we could confirm from ICP, GDRFA or a Cabinet source, include a two-year lock-in on the AED 2,000,000 deposit after which it may be withdrawn without affecting the visa; the position that selling the qualifying property does not immediately cancel the visa but makes renewal impossible without a replacement of equal or greater value; and a federal requirement effective 1 January 2025 for continuously renewed health insurance. The only condition we can confirm from the primary text is the general Article 4 requirement of self-sufficiency and valid health insurance throughout. Anyone contemplating selling the qualifying asset mid-term should get the position confirmed by the issuing authority or a licensed UAE lawyer for their specific case, because the public record does not answer the question and the consequences of getting it wrong fall on the whole family.

Family and staff

The Annex is unusually generous here, and the wording is in Article 3(1): residence permits may be issued to family members of a golden residence holder, "including the spouse and children, regardless of age and parents, for a renewable period of (10) ten years".

- Spouse and children of any age. No age cap at all, in contrast to the ordinary residence system where children are sponsorable to 25, with no limit for unmarried daughters.
- Parents are included in the same provision, for a renewable ten-year period.
- Domestic workers. Article 3(2) permits recruitment of domestic service workers "in accordance with his financial solvency", with no numeric cap in the legal text. The Ministry of Foreign Affairs release goes further, stating holders may sponsor domestic staff "without limiting their number". In practice MOHRE applies scrutiny around accommodation and solvency, and above a handful of workers an explanation is generally expected.
- On the death of the primary holder, family members may remain in the UAE for the remainder of their own permit's validity, under Article 3(4).

What the visa does and does not confer

It confers long-term residence without an employer or national sponsor, the right to live, work, study and invest in the UAE, the absence and family provisions above, and the practical standing that comes with a ten-year permit when dealing with banks, schools and landlords.

It does not confer an automatic right to take up any employment without the ordinary labour formalities. The golden visa is a residence status, not a work permit for a specific job. A holder taking employment with a UAE company still needs the standard MOHRE approvals for that role; a holder running their own business operates under their own trade licence.

It does not confer 100% company ownership as a visa benefit. This is worth correcting because it appears in a great deal of marketing. The ability of foreign nationals to own 100% of most onshore UAE companies comes from a general amendment to the Commercial Companies Law that removed the mandatory 51% Emirati shareholding requirement for most sectors, effective 1 December 2020. It predates the golden visa reform and is available to foreign investors generally, regardless of visa type. It is a good thing about the UAE. It is not a thing the golden visa gives you.

It does not confer any pathway to citizenship, for the reasons set out in Chapter 1.

CHAPTER 13

The evidence

This chapter sets out what can actually be established about the programme and the market, and is explicit about the difference between official data and private estimates. In several places the honest answer is that the number everyone quotes cannot be traced.

How many golden visas have been issued

There is no single, consistent, officially published annual series for UAE golden visas. This is itself the most useful fact in the chapter, because it means every confident national total in circulation is a journalist's or an advisory firm's aggregation rather than a government dataset.

What can be sourced:

FIGURE	PERIOD	SOURCE
151,666 golden visas issued in Dubai	2019 to 2022, cumulative	GDRFA Dubai, November 2022
47,150 in Dubai	2021	GDRFA figures as reported in trade press
79,617 in Dubai	2022	GDRFA figures as reported in trade press
158,000 in Dubai	2023	GDRFA figures as reported in trade press
Approximately 66,000 in Dubai	First half of 2026	GDRFA media briefing, July 2026

CONTESTED POINT

These figures do not reconcile. The 2021, 2022 and 2023 annual figures sum to 284,767 for Dubai alone, which exceeds GDRFA's own published cumulative total of 151,666 for 2019 to 2022. Nationally quoted totals of "more than 158,000 between 2019 and 2024" and "more than 350,000 between 2020 and 2025" conflict with each other and with the Dubai figures. We could not trace either national total to a Ministry of Economy publication. We are not going to pick one and present it as the answer. What can fairly be said is that the programme operates at a scale of tens of thousands of grants a year in Dubai alone, and that the first half of 2026 ran at roughly 66,000, which annualises below the 2023 peak. Anyone quoting a precise national cumulative figure is quoting an estimate.

Population and context

The UAE population reached 11.3 million at the end of 2024, up 5.7% over the year, per the Federal Competitiveness and Statistics Centre. Expatriates make up roughly 88% of the population. Indian nationals are the largest single group.

Abu Dhabi's emirate population reached 4,135,985 in 2024, up 7.5% year on year and 51% over the decade, per the Statistics Centre Abu Dhabi. Dubai's resident population is reported by the Dubai Statistics Center at approximately 4.04 million as at late 2025, with a considerably larger daytime population once commuters from other emirates are counted.

We note that we were unable to load either the Federal Competitiveness and Statistics Centre's population portal or the Dubai Statistics Center's population bulletin directly, so these figures rest on reporting of those bodies' publications rather than on the publications themselves.

Wealth migration

The UAE has been the world's leading destination for millionaire migration on the most widely cited private measure. Henley & Partners and New World Wealth estimated a net inflow of approximately +6,700 high-net-worth individuals in 2024, the largest of any country for the third consecutive year, and approximately +9,800 in 2025, a record. For contrast, the same series put the United Kingdom at approximately -16,500 in 2025, the worst in the report's history, and China at approximately -7,800.

Two caveats belong with those numbers. First, they are private-sector modelled estimates, not official migration statistics, and the publisher itself commissions academic work each year on how difficult millionaire migration is to measure. Second, Henley changed methodology in its June 2026 edition, moving to a competitiveness scoring framework, and did not publish a comparable 2026 net inflow figure. The UAE scored 85.3 out of 100 on the new framework, among the highest, and the firm reported a 41% increase in enquiries from UAE-based individuals between the fourth quarter of 2025 and the first quarter of 2026. Anyone quoting a specific 2026 UAE net inflow number is quoting something that was not published.

The Dubai property market

Official Dubai Land Department data:

PERIOD	TRANSACTIONS	VALUE
2024 full year	226,000	AED 761 billion, up 20% on 2023
First half of 2025	125,538	Approximately AED 431 billion
First quarter of 2026	60,303 real estate transactions	AED 252 billion total, up 31% year on year

The first half of 2026 was reported at approximately AED 420 billion across roughly 112,850 transactions, described as the second-highest half-year on record, below the record set in the first half of 2025. We flag that the various published H1 2026 totals do not fully reconcile, most likely because different outlets use different scopes (all procedures, sales only, or sales plus mortgages and gifts), and we could not locate a consolidated DLD release for the half year.

The cycle, honestly. Dubai residential prices peaked around 2014 and then fell for several consecutive years. Widely cited figures show a decline of around 11% in the price index in 2015 alone, with cumulative falls from the 2014 peak commonly put at 25% to 35% by 2019, followed by a further pandemic-related dip in 2020. Those specific percentages come from established property data publishers rather than from the Land Department's own index, so treat the magnitude as approximate. The direction is not in doubt and is well documented in contemporaneous reporting: the market fell materially and stayed down for several years.

The market then recovered strongly from 2021, and the recovery has been substantial. Reported index growth ran at approximately 12.9% for the full year 2025. But the most recent data points suggest deceleration and, in places, reversal:

- The residential sales price index was reported at -1.76% month on month in April 2026, while still up 6.09% year on year.
- Annual rental growth decelerated from 6.2% in December 2025 to 1.5% in April 2026.
- Some submarkets, including Downtown Dubai and Al Barsha, were recording outright rental declines over the 2026 period, while others such as Dubai Marina and Dubai Hills Estate continued to grow.
- Bloomberg reported on 23 April 2026 that Dubai home prices had posted their first declines after the post-pandemic boom.

Supply. Estimates of 2026 handovers range from roughly 34,700 to 83,000 units depending on the source, and 2027 estimates range from roughly 70,500 to 146,400. That spread is not a research failure on our part; it reflects the genuine gap between developer-announced schedules and historical delivery rates, which have run at roughly 41% to 48% of scheduled handovers. We show the range rather than collapsing it into one number, because any single figure would be false precision.

> CONTESTED POINT
>
> Whether Dubai property is currently at or near a cyclical peak is a genuine question on which informed people disagree, and we are not going to pretend otherwise. The bull case rests on continued population growth, record transaction volumes, sustained wealth inflows and the D33 economic agenda. The bear case rests on decelerating rental growth, the first monthly price declines in April 2026, a very large nominal supply pipeline, and the precedent of 2014 to 2020. A buyer should be comfortable with both cases before committing AED 2,000,000, and should not treat a visa benefit as compensation for market risk.

Yields

Widely reported gross rental yields put the Dubai-wide average at approximately 6% to 8%, with apartments above villas, more affordable areas such as International City, Dubai Silicon Oasis, Jumeirah Village Circle, Dubai South and Arjan reported in the 8% to 9.5% range, and prime central addresses such as Downtown Dubai, Dubai Marina and Business Bay lower, at roughly 4% to 7%.

These are market estimates aggregated from listings and transactions by private data providers, not official statistics. The Land Department publishes a Residential Property Price Index and a Rental Index, but the Rental Index exists to administer legal rent caps rather than to calculate investment yields. Any yield figure, including these, should be treated as a starting point for analysis on a specific building rather than a number to underwrite against, and should be reduced by service charges, the 5% housing fee, void periods and management costs before it means anything.

The economy

UAE real GDP grew 5.6% in 2025, with non-oil GDP growing 6.1%, per the Central Bank of the UAE's annual report published in April 2026. Inflation was 1.3% in 2025. Foreign direct investment inflows reached USD 45.6 billion in 2024, up nearly 49% on 2023, taking the UAE from 13th to 10th globally and accounting for 55.6% of all Middle East FDI, per UNCTAD. Dubai's own GDP grew 4.7% over the first nine months of 2025, reaching approximately AED 355 billion, per Dubai's Public Debt Management Office.

Passport rankings, and why they are not relevant here

The UAE passport ranks second globally on the Henley Passport Index 2026, with visa-free or visa-on-arrival access to 188 destinations, the largest improvement of any passport in the index's history.

This is a genuine achievement and it is entirely irrelevant to a golden visa holder. The ranking attaches to UAE nationality. A golden visa is not nationality and does not confer the passport or its access. We include the figure only because it appears so often in golden visa marketing that its absence would look like an omission, and because the conflation is worth correcting explicitly.

CHAPTER 14

Scams, misinformation and how to protect yourself

The UAE golden visa attracts misinformation for a structural reason: it is genuinely desirable, the eligibility rules are detailed enough that most people have not read them, and there is a large population of aspirant applicants for whom the difference between a real route and an invented one is not obvious. That combination is what fraud looks for.

The July 2025 episode, in full

What was claimed. On 7 July 2025, a Dubai-based consultancy issued a press release describing a "nomination-based" golden visa said to be available to Indian nationals, and reported in some coverage as extending to Bangladesh in a first phase. The claim was that a successful applicant could obtain UAE golden visa residency for life by paying a one-off fee of around AED 100,000, reported in Indian media as roughly INR 23 lakh, without buying property or setting up a company, and reportedly without needing to travel to the UAE. The release referenced a referral arrangement with a unit of a large international visa services group. Indian national media carried the story widely, and some UAE-based platforms repeated it, without quoting any UAE government source.

What the authorities said. ICP rebutted it publicly on 8 July 2025, stating that the UAE "denies rumours circulating in some local and foreign media and websites about the UAE granting a lifetime Golden Visa for a number of nationalities". The statement continued that "all UAE Golden Visa applications are managed exclusively through official government channels within the country, and no internal or external advisory body is considered an approved party in the application process", and that the categories of golden residence and their conditions "are determined in accordance with the UAE laws, legislation and official ministerial decisions".

Reporting the following day carried further ICP wording: the claims "have no legal basis and were made without referring to the competent authorities in the UAE", and there is "no internal or external consultancy entity that has the authority to process the golden visa". ICP warned that legal action would be taken against parties, websites and entities publishing such rumours to obtain funds unlawfully from people "by exploiting their dreams and aspirations for a better life".

What happened next. The consultancy issued a statement the same day taking full responsibility and apologising unreservedly, describing the arrangement as an exploratory collaboration and stating: "no guaranteed visa, fixed-price programme, or lifetime UAE residency product currently exists". It announced it was discontinuing private golden visa advisory services. The visa services group stated its role had been strictly limited to informing interested individuals about the consultancy's services under a non-exclusive referral agreement.

A separate rumour the same week. On 7 July 2025 ICP also denied a distinct and unconnected claim that cryptocurrency investors were being offered an exclusive golden visa route. Two different fabrications in a single week is a reasonable indication of how much invention this programme attracts.

How to check any claim in five minutes

The pattern repeats with variations, so the defence needs to be a habit rather than knowledge of any particular scam.

1. Find the category in the law. Every legitimate golden visa route corresponds to a category in the Annex to Cabinet Resolution 65 of 2022, or to a route announced by a named UAE authority under its residual clause. If nobody can point to which category applies, there is no route.
2. Check the fee logic. Government fees for a golden visa run into the low thousands of dirhams. A large payment is either a qualifying investment, which goes into an asset or a deposit the applicant owns, or it is somebody's fee. There is no third thing, and no payment to an intermediary produces a visa.
3. Treat "guaranteed" as disqualifying. No adviser, in the UAE or outside it, can guarantee a grant. Anyone who does is either misinformed or dishonest, and the practical consequences for the applicant are the same either way.
4. Treat "lifetime" as disqualifying. There is no lifetime UAE residence permit. The maximum is ten years, renewable.
5. Verify directly. ICP publishes the criteria and operates an eligibility checker at icp.gov.ae, and runs a call centre on 600 522 222. GDRFA Dubai does the same for Dubai. A five-minute check against a government source settles almost every claim.

A legitimate adviser's role is to establish honestly whether a person qualifies, to identify the strongest route where several are possible, to assemble evidence that meets the documentary standard first time, to sequence the process correctly across authorities, and to say clearly when the answer is no. That is a real service and it is worth paying for. It is not the same as selling a visa, and any firm that blurs the distinction is telling you something about itself.

CHAPTER 15

Is this right for you

A self-assessment

Answer honestly. Scoring follows.

PURPOSE

1. Can you state, in one sentence, what you want the UAE to do for you that your current arrangement does not? (Yes: 2 points. Roughly: 1. No: 0.)
2. Is any part of your reasoning based on eventually obtaining a UAE passport? (No: 2. Partly: 0. Yes: minus 2, and please reread Chapter 1.)
3. Are you expecting the visa itself to change your tax position without changing where you actually live? (No: 2. Unsure: 0. Yes: minus 2, and please reread Chapter 9.)

PRESENCE

1. Realistically, how many days a year will you spend in the UAE? (Over 183: 3 points. 90 to 183: 2. 30 to 90: 1. Under 30: 0.)
2. Will you have a home in the UAE available to you at all times, whether owned or rented? (Yes: 2. No: 0.)
3. Are you willing to move the centre of your working life, or at least a substantial part of it, to the UAE? (Yes: 2. Partly: 1. No: 0.)

ROUTE

1. Do you qualify on a talent, professional or entrepreneur route without investing? (Yes: 3. Possibly: 2. No: 0.)
2. If you are considering property, would you make the same AED 2,000,000 allocation to Dubai real estate if there were no visa attached? (Yes: 2. Unsure: 0. No: minus 1.)
3. Have you read Chapter 13 and formed your own view on where the Dubai market is in its cycle? (Yes: 1. No: 0.)

HOME JURISDICTION

1. Have you established what it takes to cease tax residency where you are now, and how long it takes? (Yes: 3. Started: 1. No: 0.)
2. If you are a UK, Indian or US taxpayer, have you read Chapter 10 and identified which provisions apply to you? (Yes: 2. No: 0.)
3. Are you prepared to take professional advice in your home jurisdiction before you move, not after? (Yes: 2. No: minus 2.)

SCORING

- 20 to 26. You are approaching this the right way and the practical question is which route, not whether. The next step is a route comparison against your actual circumstances.
- 12 to 19. The UAE is plausibly right for you, but at least one significant question is unresolved, most often the home-jurisdiction exit or the honest presence estimate. Resolve it before committing capital.
- 5 to 11. There is a real gap between what you are expecting and what the visa does. That is entirely normal at this stage and it is much cheaper to close now. A conversation would be more use to you than more reading.
- Below 5, or any negative answer to questions 2, 3 or 12. Do not proceed yet. The specific expectation flagged by that answer is one we see cause real financial loss.

Worked scenario A: a British family relocating

Sarah and James, both 44, two children aged 11 and 8. James runs a consultancy billing around GBP 600,000 a year through a UK company. They have a London house worth GBP 1.8 million with no mortgage, GBP 900,000 in ISAs and general investment accounts, and UK pensions. They are seriously considering Dubai and intend to actually live there.

Route. James's consultancy income is not employment income, so the AED 30,000 salary route does not apply directly. The practical options are to establish a UAE company and qualify as an investor or entrepreneur, or to buy property at AED 2,000,000. Given that they need somewhere to live anyway, and that a family of four will rent or buy regardless, the property route does double duty. The key decision is whether to buy or rent, and that is an investment decision, not an immigration one. If they rent, the company route becomes the visa route.

Property costs, if they buy at AED 2,000,000. Approximately AED 80,000 in DLD transfer fee, around AED 42,000 in agency commission plus VAT if a buying agent is used, and roughly AED 5,000 in trustee, title and administrative fees, so about AED 127,000 of acquisition cost on top of the price. Annual carrying: service charges depending entirely on the building, the 5% housing fee on assessed rental value, and utilities. A realistic all-in annual carrying cost on a AED 2,000,000 apartment runs to a meaningful five-figure dirham sum, and the exact figure should come from the Service Charge Index for the specific tower before they commit.

Schools. Two children in a mid-to-upper tier Dubai school is one of the largest line items in the budget, and Dubai school fees at the top end reach six figures in dirhams per child per year. The KHDA has confirmed a fee freeze for the 2026-27 academic year, having set the Education Cost Index at 2.35% for 2025-26. This is the number most families underestimate.

Health insurance is mandatory. A family policy at a mid-market network level is a recurring annual cost that varies widely by age and network, and international or US-network cover costs materially more.

The UK exit, which is the hard part. They must satisfy the Statutory Residence Test for non-residence, which for a family with a UK home and UK ties in the year of departure means paying close attention to day counts and to the full-time work abroad test. Three provisions then shape their planning:

- Temporary non-residence. If they return to the UK within five complete tax years, gains realised while abroad are taxed in the year of return. If the plan includes selling investments free of UK capital gains tax, the plan requires staying away for more than five complete tax years, not two or three.
- Inheritance tax. Having been UK resident for well over ten of the previous twenty years, they will be long-term residents on departure and will remain within the scope of UK inheritance tax on worldwide assets for a tail of up to ten years. Leaving does not solve inheritance tax quickly, and any planning that assumes it does is wrong.
- The four-year FIG regime. Irrelevant to them on departure, but relevant to any thought of returning: it requires ten consecutive tax years of non-UK residence first.

UAE tax residency. If they genuinely relocate, spend more than 183 days in the UAE, and have a home continuously available, they meet the UAE test comfortably and can obtain a Tax Residency Certificate, renewed annually. James's consultancy, if run through a UAE entity, faces corporate tax at 9% above AED 375,000, or 0% on qualifying income if properly structured as a Qualifying Free Zone Person with real substance, and Small Business Relief is not available to a business at his revenue level in any case.

The honest summary. For a family that genuinely moves, the arithmetic is strong, driven mainly by the absence of income tax on consultancy profits above the corporate tax layer and the absence of capital gains tax on their portfolio once they are properly non-UK resident. The costs that erode it are schools, housing and health insurance, which are all higher than the UK equivalent for many families. The risks are the UK inheritance tax tail, which persists for up to a decade, and the five-year rule, which makes this a long commitment rather than an experiment.

Worked scenario B: an Indian founder who does not relocate

Rohan, 38, an Indian citizen, founder of a business in Bengaluru generating substantial Indian-source income. He buys a Dubai apartment at AED 2,200,000, obtains a five-year golden visa, and plans to spend around eight weeks a year in the UAE while his family, home and business remain in India.

What he gets. A valid five-year UAE residence permit, self-sponsored, that will not lapse despite his limited presence. The ability to sponsor his family. A UAE base, a UAE bank account, and a property asset. These are real benefits and for many people they are enough on their own.

WHAT HE DOES NOT GET, AND THIS IS THE POINT OF THE SCENARIO.

He is not a UAE tax resident. Eight weeks is around 56 days. He fails the 183-day test outright. He fails the 90-day test on the day count alone, before even reaching the questions of permanent place of residence and business activity. He cannot obtain a Tax Residency Certificate, because the Federal Tax Authority will ask for an entry and exit report and it will not support the application.

He remains an Indian tax resident, and specifically the deemed resident rule is engaged. As an Indian citizen with Indian-source income well above INR 15 lakh, the question becomes whether he is liable to tax in another country by reason of domicile or residence. Because the UAE has no personal income tax, in the ordinary case he is not. That is precisely the situation the deemed resident provision was written to address. The 120-day rule is also live for him given his income level.

His UAE bank account is reported. Under the Common Reporting Standard, his UAE institution collects his tax residency self-certification and the Ministry of Finance exchanges the data with the Indian authorities. If he declares Indian tax residency, the reporting is consistent with his position. If he declares UAE tax residency that the facts do not support, he has created a documented problem rather than solved one.

His property is an investment with normal risk. At AED 2,200,000 he has paid roughly AED 140,000 in acquisition costs, faces annual service charges and the 5% housing fee, and holds an asset in a market that had record volumes in 2025 and recorded its first monthly price declines in April 2026. It may do well. It is not a fee paid for a visa, and if he thinks of it that way he will make poor decisions about when to sell.

What would actually change his position. Nothing short of moving. To become a UAE tax resident he would need presence of at least 90 days combined with a permanent place of residence and UAE employment or business, or 183 days on the simple test, together with the substantive relocation of his centre of financial and personal interests to make the position sustainable under the India-UAE treaty tie-breaker. Holding a golden visa while living in India is a mobility and asset decision, not a tax decision, and it is a perfectly reasonable thing to do provided he knows that is what he is doing.

Where this leaves you

The UAE golden visa is a strong residence permit attached to a stable, well-run, genuinely low-tax jurisdiction with an excellent airport and no requirement to be there. Those are real advantages and they are why the UAE has led global wealth migration on every measure that has been published.

It is not a passport, it is not a tax status, and it is not a product. Every serious problem we see arises from one of those three confusions, and every one of them is avoidable by reading the law, which is public, and by taking advice in the country being left as well as the country being joined.

If you would like to work through which route fits your circumstances, what it would cost, and what it would require of you in the country you are leaving, please get in touch for a personalised quote.

REFERENCE

Glossary

ADRO. Abu Dhabi Residents Office. Endorses and forwards nominations for certain Abu Dhabi categories through the TAMM portal.

AED. UAE dirham. Pegged to the US dollar at 3.6725 since 1997.

Amer centre. Accredited service centre in Dubai handling residency transactions on behalf of GDRFA.

Annex to Cabinet Resolution 65 of 2022. The executive regulation containing the golden visa categories and criteria at Articles 6 to 24.

Cabinet Decision No. 85 of 2022. Defines UAE tax residency for individuals and juridical persons. Effective 1 March 2023.

Centre of financial and personal interests. Where a person's work, personal and economic relationships are strongest. One limb of the first UAE tax residency test.

CRS. Common Reporting Standard. The OECD framework for automatic exchange of financial account information between tax authorities.

DEWA. Dubai Electricity and Water Authority. Also collects the municipality housing fee.

DLD. Dubai Land Department. Registers property ownership and levies the 4% transfer fee.

DMTT. Domestic Minimum Top-up Tax. 15% on constituent entities of multinational groups above EUR 750 million of consolidated revenue, from 2025.

Ejari. The Dubai tenancy contract registration system.

Emirates ID. The national identity card. Since 2022 it is the operative proof of UAE residency; passports are no longer stamped with a residence visa.

EmaraTax. The Federal Tax Authority's online portal, used for tax registration and Tax Residency Certificate applications.

FIG regime. The UK's four-year foreign income and gains regime, which replaced the remittance basis from 6 April 2025.

Free zone. A designated economic zone with its own registration authority. Relevant to corporate tax through the Qualifying Free Zone Person regime.

GDRFA. General Directorate of Residency and Foreigners Affairs. The Dubai residency authority.

Green residence. A five-year self-sponsored UAE residence permit for skilled employees, freelancers and business investors, introduced in 2022.

ICP. Federal Authority for Identity, Citizenship, Customs and Port Security. The federal immigration authority.

Long-term resident. UK inheritance tax status arising after ten of the previous twenty tax years of UK residence, from 6 April 2025.

Mollak. The Dubai system through which service charges are regulated and published.

MOHRE. Ministry of Human Resources and Emiratisation. Sets the occupational classification used in the professional golden visa route.

Nomination. The process by which a subject-matter authority recommends a candidate for a talent-based golden visa category before the immigration application is made.

Oqood. The Dubai system for registering off-plan property purchases.

Permanent place of residence. A place in the UAE available to a person at all times. Does not need to be owned.

QFZP. Qualifying Free Zone Person. A free zone entity meeting the conditions for 0% corporate tax on qualifying income.

Small Business Relief. UAE corporate tax relief for revenue under AED 3,000,000, available for tax periods ending on or before 31 December 2026.

SRT. The UK Statutory Residence Test.

Tawtheeq. The Abu Dhabi tenancy contract registration system.

Temporary non-residence. UK anti-avoidance rules taxing certain gains realised during an absence of five complete tax years or less.

TRC. Tax Residency Certificate. Issued by the UAE Federal Tax Authority, valid one calendar year.

Waqf. An Islamic charitable endowment. Qualifying donors may be nominated for a golden visa in Dubai.

REFERENCE

Frequently asked questions

Does the golden visa lead to UAE citizenship? No. There is no residence-based route to UAE naturalisation. A separate discretionary, nomination-only mechanism exists for exceptional individuals, but it is not something an applicant can enter or apply for.

Does the golden visa make me a UAE tax resident? No. It satisfies one limb of one of the three tests in Cabinet Decision No. 85 of 2022. Actual physical presence and genuine connection to the UAE determine the rest.

Can I get a Tax Residency Certificate just by holding the visa? No. The Federal Tax Authority requires evidence that a residency test is met, including an entry and exit report showing your day count.

How long can I stay outside the UAE without losing the visa? There is no stated maximum. This is a core feature of the golden visa and a clear advantage over an ordinary residence visa, which is cancelled after six continuous months abroad.

How much property do I need to buy? At least AED 2,000,000 in total value. Multiple properties can be aggregated. Off-plan qualifies if purchased from an approved developer.

Can I use a mortgage? The Cabinet Decision Annex permits a loan from a designated local bank. ICP's own document checklist asks for proof of ownership "without loans". These two government sources have not been reconciled, so confirm the position with the processing authority before structuring a financed purchase.

Do I have to buy property at all? No, and for many people property is the wrong route. Talent, professional, entrepreneur, investor and student routes all exist. A qualified professional earning AED 30,000 a month with a Bachelor's degree and the right occupational classification qualifies for a ten-year visa with no investment.

How long is the visa? Ten years for public investment, talent, professional, humanitarian and most graduate categories. Five years for real estate investors, entrepreneurs and high school achievers. All renewable, except the student categories which are one-time.

Can I bring my family? Yes. Spouse, children of any age, and parents, for a renewable ten-year period. Domestic staff may be sponsored subject to financial solvency, with no numeric cap stated in the legal text.

What happens when the visa expires? It can be renewed, but on the same standards and conditions under which it was granted. You must still meet the original qualifying criteria at renewal.

What if I sell the property before renewal? You will not meet the criteria at renewal without a replacement holding of at least AED 2,000,000. What happens in the interim is not clearly published, so get the position confirmed for your specific circumstances.

Do I need to live in the UAE? Not to keep the visa. Yes, if you want the tax position that people usually associate with it.

Is there a lifetime golden visa? No. The maximum is ten years, renewable. Any offer of a lifetime visa is false.

Can an agency guarantee my golden visa? No. ICP has stated publicly that no advisory body, internal or external, is an approved party in the application process.

What does the government charge? The government's own fees run into the low thousands of dirhams. The medical fitness test is AED 260 for Category A, AED 310 for Category B or AED 360 for Category C. The nomination service is AED 150. The cost of the route is the qualifying investment, not the paperwork.

What are the annual costs of owning Dubai property? Service charges, which vary enormously by building and should be checked on the Land Department's Service Charge Index, plus a 5% municipality housing fee on assessed rental value, plus utilities and district cooling.

Is Dubai property a good investment right now? That is a genuine question on which informed people disagree. Volumes are at record levels and prices have risen strongly since 2021, but the first monthly price declines were recorded in April 2026, rental growth decelerated sharply through early 2026, and the supply pipeline is large. Dubai prices also fell materially between 2014 and 2020. Form your own view, and do not treat the visa as compensation for market risk.

I am a US citizen. Does moving to Dubai reduce my US tax? Only partially. The Foreign Earned Income Exclusion covers earned income up to USD 132,900 for 2026. Investment income remains fully taxable in the US, and because the UAE levies no personal income tax there is no foreign tax credit to offset it.

I am an Indian citizen. What should I be aware of? The 120-day rule and the deemed resident rule, both of which can apply to Indian citizens with Indian-source income above INR 15 lakh. The deemed resident rule is engaged specifically because the UAE does not tax personal income. Take Indian tax advice before you move.

Will my UAE bank account be reported to my home country? Yes, if you are tax resident there. The UAE participates fully in the Common Reporting Standard and in FATCA, and extended the framework to crypto-assets and e-money in 2025.

How long does the process take? The only officially confirmed timing is the medical fitness result at 24 hours. Straightforward property and professional cases typically complete in weeks; nomination-based talent cases should be planned in months. Anyone quoting a single confident number is describing a best case.

REFERENCE

Sources

All sources accessed 29 July 2026.

LEGISLATION AND GOVERNMENT

- Federal Decree-Law No. 29 of 2021 on Entry and Residence of Foreigners, uaelegislation.gov.ae
- Cabinet Resolution No. 65 of 2022 and its Annex (Executive Regulations), uaelegislation.gov.ae
- UAE Ministry of Foreign Affairs release on the Cabinet's approval of the entry and residence regulations, 19 April 2022, mofa.gov.ae
- ICP golden residency and green residency service pages, icp.gov.ae
- u.ae golden visa, retirement visa and general residence pages
- GDRFA Dubai, gdrfad.gov.ae
- Emirates Health Services, medical fitness for residency visa service page, ehs.gov.ae
- Abu Dhabi Media Office, Golden Quay initiative, 25 December 2024

TAX

- Cabinet Decision No. 85 of 2022 on determination of tax residency, tax.gov.ae
- Ministerial Decision No. 27 of 2023, mof.gov.ae
- Federal Decree-Law No. 47 of 2022 on corporate tax; Cabinet Decision No. 49 of 2023; Ministerial Decision No. 73 of 2023 on Small Business Relief; Cabinet Decision No. 100 of 2023, Ministerial Decision No. 265 of 2023 and its replacement Ministerial Decision No. 229 of 2025 on qualifying and excluded activities
- UAE Ministry of Finance, Top-up Tax page and Automatic Exchange of Information page, mof.gov.ae
- Federal Decree-Law No. 8 of 2017 (VAT) and No. 7 of 2017 (Excise), tax.gov.ae
- Federal Decree-Law No. 41 of 2022, Civil Personal Status Law
- HMRC RDR3 Statutory Residence Test guidance; four-year foreign income and gains regime guidance; 2016 UK-UAE Double Taxation Convention, gov.uk
- Internal Revenue Service, US citizens and resident aliens abroad; Foreign Earned Income Exclusion, irs.gov
- Income Tax Department of India, UAE comprehensive agreements, incometaxindia.gov.in

STATISTICS AND MARKET DATA

- Dubai Land Department transaction releases for 2024 and Q1 2026; Service Charge Index; Residential Property Price Index; Rental Index, dubailand.gov.ae
- GDRFA Dubai golden visa issuance releases
- Federal Competitiveness and Statistics Centre; Dubai Statistics Center; Statistics Centre Abu Dhabi
- Central Bank of the UAE annual report 2025
- Dubai Public Debt Management Office GDP releases
- UNCTAD World Investment Report 2025
- Knowledge and Human Development Authority, Education Cost Index, khda.gov.ae
- Henley & Partners, Private Wealth Migration Reports 2024, 2025 and 2026, and Henley Passport Index 2026 (private-sector research)

REPORTING USED FOR DATING AND CORROBORATION ONLY

- The National, Khaleej Times and Gulf News coverage of the ICP statements of 7 to 9 July 2025 and of the 2021 naturalisation amendment

REFERENCE

Edition and change log

EDITION 1.0 · AUGUST 2026

VERSION	DATE	CHANGE
1.0	August 2026	First edition. Written against Cabinet Resolution 65 of 2022 as recorded on the UAE legislation register at 27 November 2025, ICP service pages current at 27 July 2026, and u.ae pages current at 24 March 2026. Tax content reflects UAE corporate tax and DMTT as at July 2026, and UK rules as at the 2025 to 2026 tax year.

NEXT SCHEDULED REFRESH: FEBRUARY 2027.

Points we will revisit at the next edition, because they were unresolved at the time of writing: the reconciliation of ICP's "without loans" documentation requirement with the Cabinet Decision Annex; the entrepreneur and executive threshold discrepancies; the status of the two-year property investor visa minimum reported as removed in May 2026; the published criteria for the Dubai gaming and content creator routes; the expiry of Small Business Relief at the end of 2026; and the direction of the Dubai residential market following the first monthly price declines recorded in April 2026.

About Citizenship360

Citizenship360 advises internationally minded families, entrepreneurs and investors on residency, citizenship and cross-border planning. We are based in Dubai, at Marina Plaza Tower, Dubai Marina, which means the UAE is not a jurisdiction we read about. It is where we live and work.

We do not sell visas. We establish whether a client qualifies, identify the strongest route where several exist, assemble evidence to the documentary standard required, sequence the process correctly across the authorities involved, and coordinate with tax and legal advisers in the country a client is leaving as well as the one they are joining. Where the honest answer is that a programme is not right for someone, we say so.

Our fees depend on the route, the family and the complexity, so we quote individually rather than publishing a price list. For a personalised quote, or to talk through which route fits your circumstances, please get in touch.

Citizenship360 Marina Plaza Tower, Office 1201, 12th Floor, Marsa Dubai, Dubai Marina, Dubai, United Arab Emirates +971 4 571 2600 citizenship-360.com

This guide is general information, not legal, tax or investment advice, and does not create an adviser relationship. Immigration and tax rules change, and the position of any individual depends on facts this guide cannot know. Take advice on your own circumstances before acting.

NEXT STEP

Talk it through before you commit

The routes differ enormously in cost, duration and what they ask of you, and the right one usually is not the one people arrive asking about. We will tell you honestly whether the UAE fits, and what it would require of you in the country you are leaving.

Our fees depend on the route, the family and the complexity, so we quote individually. Get in touch for a personalised quote.

CITIZENSHIP360

Marina Plaza Tower, Office 1201, 12th Floor
Marsa Dubai, Dubai Marina, Dubai, United Arab Emirates
+971 4 571 2600
citizenship-360.com