

## **Helpful information and tips on moving to the UAE**

The UAE is one of the safest countries in the world, with beautiful weather for at least 8 months of the year (the other 4 can reach stupidly hot temperatures); although the winter nights can get a bit chilly and you may need a jumper, it can also rain HEAVILY at times during winter.

The population is made up of 84% expats from all corners of the globe and Dubai is a thriving, metropolitan city and, contrary to popular belief, most Emiratis speak fluent English, have a great sense of humour and a great respect for women. You can get pork & alcohol and women don't have to be totally covered at all times (although some respect for your hosts doesn't go amiss).

If you are considering moving out here, learn a little about Islam. You will find it useful, and be aware that everything takes longer during Ramadan and certain restrictions apply.

### **Visa**

This is supplied by your employer. You will need to have a blood test and a chest x-ray, which are relatively a hassle free process and will take an hour or so of your day.

If you are a British or EU passport holder you can stay in the UAE for an initial 30 days on a visit visa, you can also exit and re-enter before completing your residency visa. Once your 30 days is up, it is possible to extend your visit visa for another 30 days. There are 2 ways to do this:

- **By going to the Department of Naturalization and Residency in the emirate that you flew in to.** For a fee (about £100) they stamp your passport and you are able to stay for another 30 days. This is relatively hassle free, (especially if you are a woman - they have a woman's only waiting room, which is air-conditioned and comfortable and the queues are short) as the staff are helpful, friendly and fluent in English. If you are going to the Dubai one, most taxi drivers will not know where this is, so it is best to ask them to take you to the Bur Dubai prison on Sheikh Zayed Road, which is right next door. Once these 30 days are up, you will have to leave the country and re-enter to gain another 30 days. This can only be done once.
- **By crossing the border and re-entering the UAE.** You can go to any international border crossing to do this; most people choose to go to Oman as it is the closest. You can quite literally drive through or fly in and turn around and come back, the cost is about £10, but you obviously have to feature in flight costs (some airlines do offer 'visa run' deals) or petrol money and time spent in traffic when considering which option to choose, although it could be a good excuse for a weekend away! The border crossing is a little more difficult, as there is no obvious signage telling you where to go and what to do and, although extremely helpful, not all staff are fluent in English. There are companies based in Dubai who will collect you and take you (to Oman) on a small bus to obtain your new visa (£25, 4hrs).

Once your visa is in process you will not need to worry about doing visa runs as your application has been started by your company.

Should you overstay your visit visa, you will be required to pay a fine of around £15 - £30 for each day that you have gone over. You do get a short grace period of around 9 days, but don't rely on this as policies change very quickly, often without notice!

Once you have your Visa you will need to convert your drivers license into a UAE license as you will no longer be able to drive on your international one.

You may also apply for your alcohol license once you obtain your visa. This is done through your company and you are given an allowance each month dependant on salary. An alcohol licence gives you the ability to buy alcohol at MMI and African & Eastern, to legally drink in bars, to transport alcohol and to store it in your home.

### **Banking**

To open an account you require a visa and a salary certificate from your employer. Some banks may be lenient with regards to this if your visa is in process, but you will need a letter from your company verifying you work for them and stating your monthly salary.

To obtain credit you will be required to have your visa already in place, this will allow you to buy and register a vehicle or property.

### **Property and Accommodation**

In most cases you will be required to have your residency visa which will enable you to rent accommodation. Some landlords and agencies however, will accept a letter from your company confirming that they are going through the process of applying for your visa, and subletting is quite common.

In some cases, companies will provide accommodation or an allowance, so ensure that you negotiate enough of a housing allowance to cover your rent (in a house share it can cost up to £1000 per month for a double room, a 1 bedroom apartment £1700 and a 2 bedroom apartment up to £2300 per month. A 4 bedroom villa is around £6000 per month).

The below link may be worth having a look at to see what kind of rent you would be looking at in different areas:

<http://gulfnews.com/business/property/dubai-rents-drop-in-2016-rera-index-1.1647903>

Rental contracts are usually for a year and they call for advanced payment of at least 3, and in some cases 6 or 12 months rent, although since the recession, some landlords are choosing to accept monthly cheques. Furnished accommodation costs around 25 per cent more than unfurnished, short-term lets are charged at a higher rate than longer ones, and it is illegal for unmarried couples to cohabit, and (although these laws are rarely adhered to), there have been clamp downs on non-family members sharing accommodation in the past, with people being evicted immediately and having to pay large fines.

The main European areas are The Springs, The Meadows, The Lakes, The Arabian Ranches, The Greens, The Marina, Jumeirah Beach Residence, Jumeirah Lakes Towers, Al Furjan (from where it is relatively easy to commute to Abu Dhabi), and Downtown Dubai. There are however, Europeans living all over Dubai so don't isolate yourself to just one area. The best way to chose where to live is to live as close to your place of work as possible.

### **Cost of Living**

Depending on your situation the cost of living varies hugely.

Food wise, take-aways are generally cheap and obviously hassle free, and portions are large. There are many international supermarket chains over here, the most popular being Spinneys, Carrefour, Geant. LuLu and Waitrose, where you can buy everything you need, even most home comforts!

Petrol is cheap and taxis are usually readily available (except for Friday nights!) and very cheap. Should you be looking to rent a car, definitely shop around, as some places are a lot cheaper than others, and a long term lease is definitely the way to go. That being said, if you are looking to stay for a longer period of time, it's probably cheaper to buy a car than to rent one, and there are some very good secondhand deals to be had.

School fees are expensive and can rise to £5,000 per child per term (there are 3 school terms) [http://www.expatwoman.com/dubai/monthly\\_faqs\\_school\\_fees\\_6135.aspx](http://www.expatwoman.com/dubai/monthly_faqs_school_fees_6135.aspx), depending on the school.

A full time maid is between £200-400 per month + sponsorship + mobile + annual return flight ticket to home country + medical + deposit to Government.

## **Tax**

Personal income is not subject to taxation in the United Arab Emirates (however, note that the citizens of some countries - most notably the US - are liable to taxation on their worldwide income). There are many 'hidden' taxes over here - most Emirates charge a municipal tax on the annual rental for residential properties, road tolls are in place on the main roads, and entertainment (as in food and drink in hotels and restaurants) is also taxed.

There is talk of a low rate of income tax being introduced in the near future, and 3-5% VAT will be coming in to play in 2017.

## **Traffic and the Roads**

Horrendous – there is no other word to describe the standard of driving out here! Cars are a lot cheaper than the UK and it costs about £10 to fill up the tank, but the driving is definitely something to be experienced!

If you want to drive immediately, get a lease car, but obtain an International Driving Permit from your home country. It is only possible to obtain a UAE driving licence once you have a visa.

Taxi's don't always know their way around, give them a pinpoint or a landmark as you could be driving around in circles. Taxi's charge a minimum of AED12 (this goes up after 11pm) and very often don't have change, so it's always worth carrying some smaller notes on you.

Roads are at their most dangerous when it rains and during Ramadan (especially close to sunset).

## **Checklist**

- Do you have enough passport photos for all the licences and visas you will be applying for (I would suggest at least 20, and keep them in your wallet at all times, just in case!)
- Have you got an international drivers licence? The process takes about 10 minutes, you can apply for one at most main Post Offices and they cost about £5 (you will need passport photos for this too)
- It is a good idea to get the original copies of your education certificates attested, although not always necessary it is useful to have them
- Marriage and birth certificates of children also need to be attested to obtain sponsorship and visas

- If you are relocating, arrange for cargo or excess baggage in advance as paying at the airport can be extremely expensive
- Ensure you have at least 6 months left on your passport
- Upon arrival, try and get yourself a local SIM card as soon as possible as making and receiving calls from a UK mobile is incredibly expensive. There are two networks - **Etisalat** and **Du**

### **Useful Links and Reading Material**

- [www.expatforum.com](http://www.expatforum.com)
- [www.justlanded.com](http://www.justlanded.com)
- [www.expatexchange.com](http://www.expatexchange.com)
- [www.britishexpat.com](http://www.britishexpat.com)
- [www.alloexpat.com](http://www.alloexpat.com)
- [www.expatsblog.com](http://www.expatsblog.com)
- [www.expatfocus.com](http://www.expatfocus.com)
- [www.dubizzle.com](http://www.dubizzle.com) (similar to Gumtree)
- [www.timeoutdubai.com](http://www.timeoutdubai.com)
- [www.arabianbusiness.com](http://www.arabianbusiness.com)
- [www.expatwoman.com](http://www.expatwoman.com)
- [www.dubaimums.com](http://www.dubaimums.com)