

UAE residence visas

For investors, entrepreneurs, freelancers,
and employees of Emirati companies



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Key points about UAE residence visas

A residence visa equals a residence permit in the UAE.

The visa can be obtained on different grounds: for purchasing a property, opening a company, getting employed or obtaining a freelancer's licence in the Emirates. Residence visas are also issued to family members of foreigners who legally reside in the UAE.

The visa can be obtained by purchasing real estate, including deals with a mortgage. One can buy finished properties or the ones under construction.

The residence visa is issued within 2–3 months. The visa validity period is one to ten years, depending on the obtaining grounds. It is subject to renewal for the same period.

It is optional to live in the UAE to maintain a residence visa. Some visa types, like the one issued for property purchase, allow the holder to visit the UAE only once or twice a year while keeping residency.

UAE citizenship can be obtained by naturalisation after 30 years of living in the UAE or earlier for exceptional merit. An applicant must give up any other citizenship.

2–3 months

Obtaining period

1–10 years

Visa validity period

Benefits of the UAE residence visas

1 **Tax optimisation**

There are no income, property or dividend taxes in the Emirates. Until June 2023, there is no corporate tax. After June 2023, the rate will be 9%.

2 **UAE bank accounts for international payments**

A residence visa holder can open a bank account in the Emirates in dirhams, dollars or euros. The account can be used for the secure storage of funds or international payments.

3 **Access to public medicine in the UAE**

Investors and their family members can be treated in UAE clinics.

4 **School education for children**

Minor children of residence visa holders can study at schools in the UAE. International schools in the Emirates teach according to US, British and EU standards.

5 **UAE citizenship**

After 30 years of living in the UAE, the investor and their family can apply for citizenship. Citizenship can be obtained earlier for exceptional merit. UAE citizens can enter 175 countries without visas or get visas on arrival. The first citizenship must be given up.



8 facts about the UAE

7 emirates

The number of emirates in the UAE.
The state was established in 1971 when it gained independence from the British protectorate

Arab Switzerland

The UAE structure resembles Switzerland with its strong local governance. Each emirate is an independent monarchy, but they are united in a federation

Dubai and Abu Dhabi

The largest cities and emirates in the UAE. Abu Dhabi is the capital of the Emirates. The Crown Prince of Abu Dhabi is the head of the state

Water from distillers

Drinking water is obtained from seawater by evaporation or membrane filters

9 out of 10 are foreigners

Emirati nationals make up one-tenth of the country's population



UAE logo

In addition to the flag and national emblem, the UAE has an official logo called "7 lines", symbolising the 7 emirates

Dirham – the national currency

The official name of the national currency is the "dirham of the United Arab Emirates". The international designation is AED

\$1 = AED 3.67

The dirham has been pegged to the US dollar since February 2002

UAE residence visa by property purchase

AED 750,000+

Investment amount

2 or 10 years

Visa validity period



Terms of obtaining the UAE residence visa by purchasing real estate

An investor can get a residence visa valid for 2 or 10 years. The main requirement is to buy a property in a freehold zone, where foreigners can purchase real estate in full ownership.

	2-year visa	10-year visa
Investments	AED 750,000+ (\$204,000+)	AED 2,000,000+ (\$545,000+)
Visa validity period	2 years	10 years
Real estate requirements	Finished property	Finished property Property under construction that is ready for at least 50%
Mortgage at an accredited bank	Down payment of at least AED 750,000 (\$204,000)	Down payment of at least AED 2,000,000 (\$545,000)
Additional conditions	Pass a medical examination at an accredited clinic in the UAE and get medical insurance for all family members	Pass a medical examination at an accredited clinic in the UAE and get medical insurance for all family members

A residence visa isn't issued automatically. First, the investor buys a property and then applies for a visa.

Who can get a UAE residence visa by property purchase

2-year visa

Investor

With a legal income
Over 18
No criminal records
No dangerous diseases like HIV and tuberculosis

Spouse

Under the same terms as the investor

Children under 18

10-year visa

Investor

With a legal income
Over 18
No criminal records
No dangerous diseases like HIV and tuberculosis

Spouse

Under the same terms as the investor

Children

Unmarried sons under 25
Unmarried daughters of any age
Disabled children of any age, if dependent on the investor

Domestic workers

Over 18
No dangerous diseases
Not pregnant

Investor's expenses

To obtain a UAE residence visa, the investor pays for legal support, buys a property, and pays a registration fee. After that, the investor passes a medical examination in the UAE, purchases health insurance for all family members and pays a fee for the issuance of the documents.

Let’s observe an investor’s costs for obtaining a 10-year residence visa.

	Investor	Married couple	Married couple with two children under 18
Purchase of real estate	AED 2,000,000+ (\$545,000+)	AED 2,000,000+ (\$545,000+)	AED 2,000,000+ (\$545,000+)
Registration fee <i>The rate depends on the emirate. In Dubai, the tax rate is 4% and usually paid in half by the buyer and the seller</i>	AED 160,000+ (\$21,800+)	AED 160,000+ (\$21,800+)	AED 160,000+ (\$21,800+)
Translation of documents, certification by a notary, consular legalisation	\$1,000	\$2,000	\$4,000
Medical insurance	\$500	\$1,000	\$2,000
Visa issuance fees <i>Medical examination, an application processing fee, and issuance of the visa and national ID card</i>	AED 4,037+ (\$1,100+)	AED 8,440+ (\$2,300+)	AED 17,250+ (\$4,700+)
Total	\$569,400+	\$572,100+	\$577,500+

Individual cost calculation

UAE residence visa

The calculation includes all related costs, a payment schedule and prices for support services

AED 750,000+ (\$204,000+)

Get the calculation by email

We will send you a cost calculation for you and your family within one hour



Investing in real estate in the UAE



Natalia Oganessian

Real Estate Chief Operations Officer,
RICS certified professional

An investor must purchase a property in full ownership to get a residence visa. There are two forms of real estate ownership in the UAE: full ownership and leasehold ownership of up to 99 years.

Full property ownership, also known as freehold, is unlimited in time and includes ownership of the land under the building. Leasehold ownership doesn't include the land. Investors buy real estate in full ownership in freehold zones, special development areas.

Dubai is the most popular emirate for relocation and purchasing real estate. Properties are in high demand there; the best ones are sold out in a few days. In 2022, there were 90,811 residential transactions, a record amount.

According to the Dubai Land Department, residential property prices grew rapidly in 2022: in November, there was an increase of about 30% year-on-year. Rental prices also grew in 2022: by about 27% for apartments and 25% for villas.

Dubai real estate for getting a residence visa



\$518,000+

Townhouse in a new residential project in Monte Carlo style

211+ m² 4–5 beds 4–5 bathrooms



\$791,000+

Designer apartments in a residential complex with direct access to the beach

62+ m² 1–5 beds 1–5 bathrooms



\$602,000+

Premium apartments in a new residential complex

105+ m² 4–5 beds 4–5 bathrooms



\$200,000+

Apartments in a luxury complex in the Jumeirah Lake Towers area

72+ m² 1–3 beds 1–3 bathrooms

Other properties in the UAE

Step-by-step procedure for obtaining the UAE residence visa by purchasing real estate

1

Preliminary Due Diligence

1 day

A certified Compliance Anti Money Laundering Officer studies the investor's documents and assesses potential risks. It helps prepare for government Due Diligence and detect issues in advance.

The procedure is confidential; only a copy of the investor's passport is needed. If there are issues that could cause the rejection of the visa application, we will offer a solution or other programs.

The preliminary Due Diligence reduces the rejection risk for our clients to 1%.

[Learn more about Due Diligence](#) →

2

Preparation of documents

5 to 7 weeks

Immigrant Invest lawyers compile a list of documents for application, and the investor provides the originals. Lawyers arrange translation and notarisation of documents.

After that, the consular legalisation of documents is needed.

3

Property purchase

5 to 6 weeks, at the same time with the preparation of documents

You can choose and buy a property remotely. Specialists of the Immigrant Invest Real Estate Department will select a property according to your tasks and wishes, arrange a property examination online or onsite in the UAE, and check the real estate title and the contract terms. Then lawyers help register the property and obtain an ownership certificate for the residence visa application.

4

Medical examination in the UAE

1 to 5 days

The investor and their family members over 18 do fluorography and take blood tests for dangerous infections at an accredited clinic in the UAE. The clinic issues a health certificate for the visa application.

5

Submitting biometrics and applying for a visa

1 day

The investor and their family members submit the biometric data at a typing centre in the UAE and apply for a visa to the Federal Authority for Identity, Citizenship, Customs and Port Security or the General Directorate of Residency and Foreigners Affairs. Immigrant Invest lawyers accompany the investor in the UAE from applying to obtaining the visa.

6

Due Diligence

5 to 30 days

Applicants undergo Due Diligence to prove they are no threat to national security and public order.

The check usually takes 5–7 days, but questions may arise, and additional documents may be requested during the process. In this case, the processing period may extend up to 30 days. Immigrant Invest lawyers reply to additional requests.

7

Getting a residence visa

1 day

After the investor's application has been approved, the applicants receive Emirates IDs, and residence visas are pasted into their passports.

UAE residence visa by opening a company

2+ weeks

Obtaining period

3 years

Visa validity period



Key points about UAE residence visas by opening a company

Entrepreneurs can get UAE residence visas in different ways. For example, investing in a local company or getting approval from a business incubator. We will look into a fast and relatively inexpensive path – company registration.

Opening a company in the UAE is available to any foreigner.

A company can be registered in a free zone or outside it. Registration in a free zone might be more beneficial for international companies because a foreigner can own 100% of the company's shares, the profits are tax-free for 15 years, and no fees are charged on import and export.

To open a company, one must get a licence first. Governmental permission is required to perform some activities like medical services, banking or oil business. A company also needs to rent or buy an office.

To get residential visas for the company's owner and staff, a special document is required – an Establishment Card or a Company Immigration Card. A card is issued by the migration office of the emirate where the company is registered. The fee is up to AED 5,000 (\$1,360). The card is valid for a year, subject to renewal.

The visa validity period for the business owner is three years. It can be renewed an unlimited number of times.

Who can get a UAE residence visa by opening a company

Family members get residence visas after the main applicant who acts as a sponsor for the relatives.

Entrepreneur

- Over 18
- No criminal records
- No dangerous diseases like HIV and tuberculosis

Spouse

- Over 18
- No criminal records and dangerous diseases

Children under 18

Sons aged 18 to 21

- No criminal records and dangerous diseases
- Students of universities in the UAE or abroad
- Visa is issued for a year, subject to an extension*

Daughters over 18

- Unmarried
- No criminal records and dangerous diseases

Steps to register a company in the UAE

To open a company outside free zones, one must:

1. Choose a scope of activity and a form of legal entity.
2. Register a company name.
3. Apply for pre-approval and prepare a memorandum of association, if applicable.
4. Select an office.
5. Obtain all the required licenses and permits.
6. Register the company in the emirate's Chamber of Commerce and Industry.

The procedure of registering a business in a free zone is similar. In addition to the described steps, an entrepreneur selects a free zone. There are about 40 free zones in the UAE, and many of them are field-specific.

After registering a company, an entrepreneur must collect documents, pass a medical examination at an accredited clinic in the UAE and apply for a residence visa.

UAE residence visa for freelancers and remote workers

Up to 3 years

Visa validity period

AED 7,500+

Licence cost in Dubai



UAE residence visas for freelancers

Foreigners can get a residence visa as licensed freelancers or remote workers.

	Licensed freelancer	Remote worker
Visa validity period	3 years	1 year
Requirements	Licence in a free zone of a corresponding activity	Employment contract for at least a year Monthly salary of \$5,000+ Bank statement for 3 months and salary certificate for the last month
Basic expenses for getting a residence visa	AED 5,000 (\$2,042) – visa fee AED 7,500+ (\$2,042) – freelancer’s licence AED 2,000 (\$545) – Establishment Card	AED 2,451 (\$667) – visa fee \$500 – health insurance

The 5-year Green Visa for freelancers was announced in 2022. To get such a visa, an applicant must provide a diploma of higher education and prove income of at least AED 360,000 (about \$98,000) from freelance activities for the last two years. However, one cannot apply for this visa; the launch date has yet to be revealed.

Who can get a UAE residence visa for freelancers

Family members get residence visas after the main applicant who acts as a sponsor for the relatives.

Freelancer

- Over 18
- No criminal records
- No dangerous diseases like HIV and tuberculosis

Spouse

- Over 18
- No criminal records and dangerous diseases

Children under 18

Sons aged 18 to 21

- No criminal records and dangerous diseases
- Students of universities in the UAE or abroad
- Visa is issued for a year, subject to an extension*

Daughters over 18

- Unmarried
- No criminal records and dangerous diseases

Steps to get a residence visa for a licensed freelancer

The main steps for obtaining a UAE residence visa with a Dubai free zone licence are the following:

1. Register on the GoFreelance website, fill in your profile and receive a login and a password for entering axs.force.com. Apply for a licence via the official [axs](https://axs.ae) website.
2. Pay a licence fee online or upon visiting the free zone.
3. Receive a licence by email within 10–15 days.
4. Apply for an Establishment Card via [axs](https://axs.ae) and pay a fee of AED 2,000.
5. Apply for a residence visa to the Dubai Development Authority.
6. Pass a medical examination at an accredited clinic in the UAE: take blood tests and do fluorography. Get a health certificate confirming that the applicant doesn't have tuberculosis or HIV.
7. Get an Emirates ID: submit biometrics and take a photo at a typing centre. The Emirates ID card will be ready to pick up within 5–7 working days.

UAE residence visa for employees of local companies

AED 6,000+
Visa obtaining
expenses

2 years
Visa validity period



Key points about the UAE residence visa for employment

An employment residence visa can be obtained by a company registered in the UAE. The Establishment Card, copies of the company owners' passports and valid visas and copies of the employee's passport and diploma are required.

Visa-obtaining expenses depend on the free zone where the company is registered. For example, a work visa in UAQ FTZ costs AED 2,200 (\$602) per employee, while the fee is AED 4,950 (\$1,355) in Dubai Creative City.

Besides the visa fee, a company deposits an employee. The deposit amount depends on the free zone and can be flat or equal to the employee's monthly salary and a plane ticket to the UAE. A flat deposit usually is AED 3,000 (\$822).

Health insurance for an employee of a company registered in Dubai costs at least AED 500 (\$140).

The visa validity period is two years.

Who can get a UAE residence visa for employment

Family members get residence visas after the main applicant who acts as a sponsor for the relatives.

Employee

Over 18
Employment contract
with an Emirati company
Proof of qualification, i.e. a diploma
No criminal records
No dangerous diseases like HIV
and tuberculosis

Spouse

Over 18
No criminal records
and dangerous diseases

Children under 18

Sons aged 18 to 21

No criminal records
and dangerous diseases
Students of universities in the UAE
or abroad
*Visa is issued for a year, subject
to an extension*

Daughters over 18

Unmarried
No criminal records
and dangerous diseases

Steps to get a UAE residence visa for an employee

The employer is responsible for most of the steps. Namely, the company does the following:

1. Receive quotas by applying to MOHRE, indicating the number of new employees, their positions and gender. Quotas are assigned within several days: the process usually takes up to 10 days.
2. Get permission from MOHRE for each new employee by providing the required documents and concluding an employment contract. Thus, the company gets work permits for employees: the permit is usually issued within 5 days.
3. Deposit for an employee.
4. Obtain an entry permit for an employee in the migration service. It usually takes about 10 days.

After that, the employee comes to the UAE, passes a medical examination, applies for a residence visa and gets an Emirates ID for 2 years.

UAE residence visa with Immigrant Invest

- ✓ We accompany our clients from the first consultation to obtaining a residence visa.
- ✓ We provide extra services such as selecting real estate and opening a bank account
- ✓ We help renew your residence visa.



Svetlana Gorchakova

Head of the Sales Department
at Immigrant Invest

Will answer your questions
in person or online

Learn more about the UAE and its residence visas:

[7 ways to get the UAE residence visa](#)

[Business in the UAE: how to open a company in Dubai and get a residence visa](#)

[UAE tax guide: rates and exemptions for individuals and companies](#)

[How to open a bank account in the UAE](#)

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