RESIDENCY GUIDE · JUNE 2026

The Golden Visa Investment Guide 2026

Ten-year UAE residency through property investment. The complete, accurate guide to the AED 2 million pathway, family coverage and tax.

Eligibility, the exact process, the tax case and how to structure the purchase correctly. Every figure sourced and linked for verification.

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THE RESIDENCY

What the Golden Visa Actually Is

The UAE Golden Visa is a 10-year renewable residency available to foreign nationals meeting specific criteria. Introduced in 2019 and expanded in 2022, it marks a lasting shift in UAE policy toward long-term residency. The property pathway is the most accessible route: a minimum AED 2 million purchase, off-plan included, registered with the Dubai Land Department.

10yr

Duration

Renewable on expiry, with no limit on the number of renewals.

AED 2M

Threshold

Minimum property value; can be one property or several combined.

Family

Coverage

Spouse, children and domestic staff included under the same visa.

0%

Tax rate

Full access to the UAE zero-tax environment as a legal resident.

> *The property pays you yield. The residency pays you in tax savings. The combination is unlike anything available in Europe or the UK.*
>
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THE PATHWAY

The AED 2M Property Pathway

The property pathway is straightforward in structure but specific in its requirements. Here is the exact process, step by step.

01 **Purchase qualifying property at AED 2M or more**

Residential, in your personal name. Off-plan is accepted if the contracted value is AED 2M or more and the Oqood is registered. Multiple properties can be combined to reach the threshold.

02 **Obtain the DLD valuation certificate**

The Dubai Land Department confirms the value meets the threshold. Off-plan uses the sale-agreement price; ready property uses the DLD valuation.

03 **Apply through the ICP**

Submitted online or at an ICP centre with passport, the DLD certificate and health insurance. Processing typically takes 30 to 60 days from complete documents.

04 **Add family and activate benefits**

Spouse and children can be added at no additional investment. Each receives an Emirates ID, enabling bank accounts, licences and school enrolment.

INVESTOR TAKEAWAY

The route is genuinely accessible: a single AED 2M qualifying property, in your own name, secures a renewable 10-year residency for the whole family. The detail that catches people is the Oqood and the personal-name requirement, both covered on the structuring page.

THE FINANCIAL CASE

The 10-Year Tax Saving Model

For a UK higher-rate family with combined income of around GBP 300,000, establishing UAE tax residency through the Golden Visa creates a very different 10-year outcome. The figures below are illustrative and assume no change in UK or UAE rates; take advice from a qualified tax adviser for your own position.

TAX CATEGORY	UK (ANNUAL)	UAE	ANNUAL SAVING
Income tax (40-45%)	GBP 127,500	GBP 0	GBP 127,500
National Insurance	GBP 24,000	GBP 0	GBP 24,000
CGT on investment exits	GBP 28,000	GBP 0	GBP 28,000
Total annual saving			GBP 179,500

INVESTOR TAKEAWAY

On these illustrative figures the family saves roughly GBP 1.79 million over ten years. The AED 2M property that unlocks it costs about GBP 430,000, so the residency pathway alone can pay for the asset many times over. Illustrative only, not tax advice.

STRUCTURING CORRECTLY

How to Structure the Purchase

PERSONAL NAME ONLY

Not a company

The property must be in your personal name to qualify. Property held in a UAE company or offshore structure does not. Structure any corporate ownership separately.

OFF-PLAN ELIGIBILITY

Contract value counts

Off-plan qualifies if the contracted price is AED 2M or more and the Oqood is in place. The full AED 2M need not be paid upfront; only the contract value must meet the threshold.

MORTGAGE CONSIDERATIONS

Equity must reach 2M

If mortgaged, the equity held, not the full value, must reach AED 2M. Confirm the current minimum equity requirement with the ICP before buying with a mortgage.

RESIDENCY REQUIREMENTS

No full-time stay

The visa does not require living in the UAE full-time. To sever UK tax residency, the Statutory Residence Test applies, typically under 90 days a year in the UK.

INVESTOR TAKEAWAY

The visa is forgiving on where you live but strict on how you own. Buy in your personal name, get the Oqood registered, and confirm the equity rule if you finance, and the qualification is clean.

VERIFY EVERY FIGURE

Sources & References

Every figure is drawn from the sources below. Links are live: tap any URL to open the original.

01 **Golden Visa: long-term residence for property investors (AED 2M threshold, 10 years)** — UAE GOVERNMENT (U.AE)
https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa

02 **Golden residency services and eligibility (real estate investors)** — ICP (FEDERAL AUTHORITY)
https://icp.gov.ae/en/services/golden-residency/

03 **UAE taxation: no personal income tax or capital gains tax for individuals** — UAE GOVERNMENT (U.AE)
https://u.ae/en/information-and-services/finance-and-investment/taxation

04 **UK Statutory Residence Test (severing UK tax residency)** — HM REVENUE & CUSTOMS
https://www.gov.uk/government/publications/rdr3-statutory-residence-test-srt

WORK WITH BRADLEY JAMES

Property, Residency, Tax. One Strategy.

The Golden Visa pathway combines three outcomes that normally require three separate decisions: property investment for returns, residency for stability, and tax efficiency for wealth preservation. In Dubai, they are a single transaction.

I will guide you through the exact structuring: which property qualifies, which payment plan maximises capital efficiency, and what the application looks like.

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