M&M REAL ESTATE · RESIDENCY & WEALTH

The Complete UAE *Golden Visa* Guide

Every route, threshold, fee and misconception, and the one thing most guides get wrong: residency is not the same as tax residency.

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What This Guide Covers

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CHAPTER ONE

What the Golden Visa Actually Is

A long-term, self-sponsored residence permit that untethers you from an employer and a national sponsor. Here is what it really grants.

CHAPTER 01 · THE FOUNDATION

A Different Kind of Residency

The UAE Golden Visa is a long-term residence permit that lets you live, work or study in the country without a national sponsor and without being tied to an employer. It is issued for 5 or 10 years and is renewable. It is not a passport, and it is not citizenship, but for a family building wealth across generations it is one of the most stable residency instruments in the world.

Four features set it apart from an ordinary residence visa. It is **self-sponsored**, so you are not tied to a company or a UAE national. It lets you **sponsor your own family**, spouse, children and, subject to conditions, parents. It removes the ordinary **six-month absence rule**, so long stays abroad do not cause the visa to lapse. And because it is not employer-linked, **losing or changing a job does not end it**. That combination is what makes it a genuine planning tool rather than a work permit.

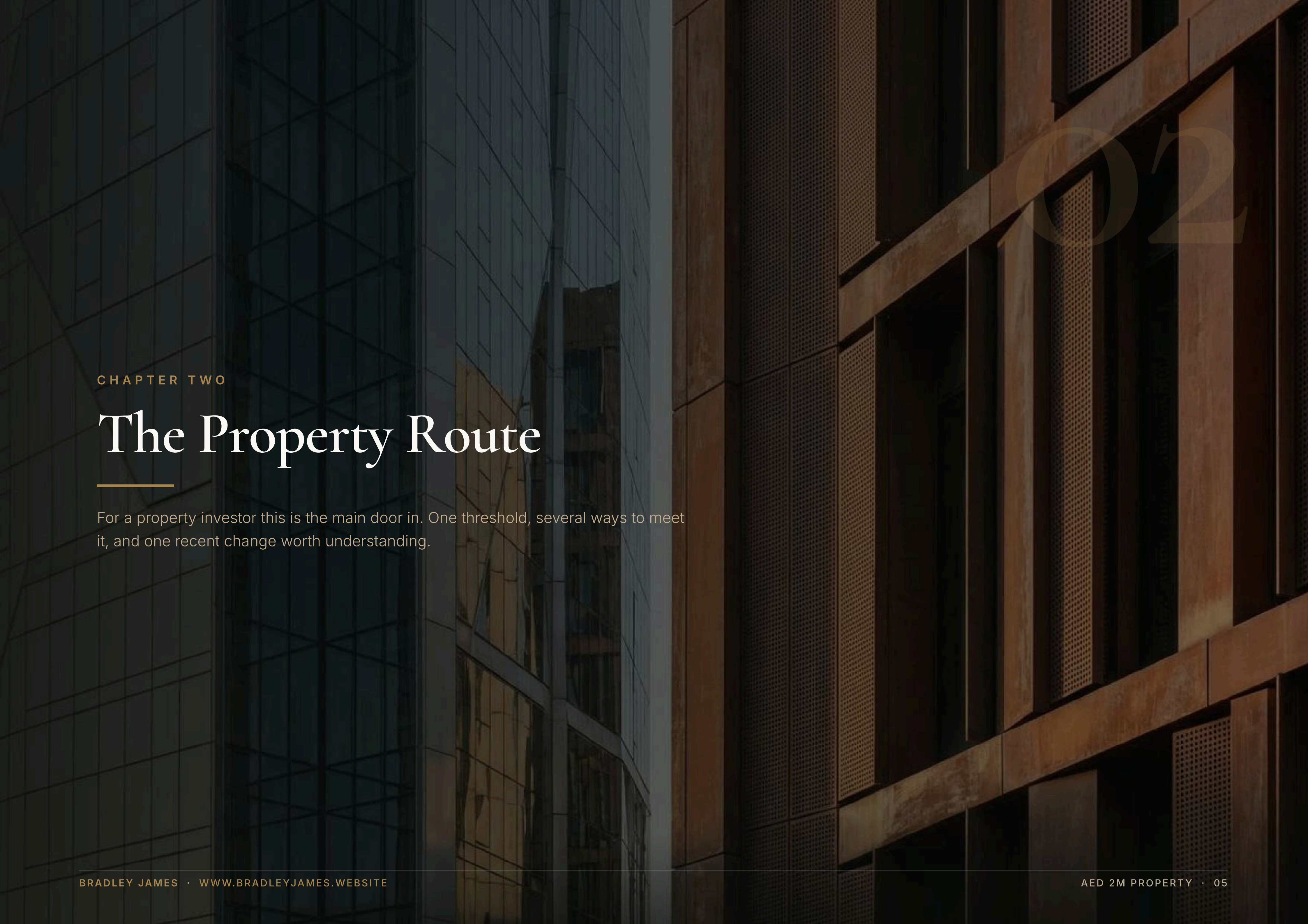
The visa is administered through three channels. The **ICP**, the federal identity and residency authority, handles most emirates. **GDRFA Dubai** handles applications in Dubai. And for the property route in Dubai, the **Dubai Land Department** runs a dedicated Golden Visa service that nominates you to the immigration authority. This guide walks every route, but leads with the one most relevant to a property investor.

◆ THE FOUR FREEDOMS

- Self-sponsored: no employer or national sponsor required.
- Sponsor your own spouse, children and parents.
- No six-month absence lapse, so you can live between countries.
- Job loss does not cancel it, because it is not employer-tied.

◆ THE POINT

"Think of it as residency you own, not residency you rent from an employer. That ownership is the whole value."



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CHAPTER TWO

The Property Route

For a property investor this is the main door in. One threshold, several ways to meet it, and one recent change worth understanding.

AED 2 Million, and the 10-Year Visa

For a property owner the headline is simple. Under the Dubai Land Department's investor Golden Visa service, property with a DLD-certified value of **2,000,000 dirhams or more** qualifies you for the **10-year** renewable Golden Visa. That is the operative property pathway, and it is the figure to plan around.

Three points make the threshold more flexible than most people assume. It can be met by **one or more properties** whose combined value reaches 2,000,000 dirhams. Both **ready and off-plan** property count, with the title deed as proof for ready units and the Oqood interim registration for off-plan. And a **mortgaged property qualifies**. The Land Department states this directly: the property may be mortgaged, provided the financing bank issues a no-objection letter confirming it does not object to a residence permit being issued on the property.

Eligibility is assessed on the property's **DLD-certified value**, the title-deed or DLD valuation figure, not on your equity after the loan. So a financed buyer is measured on the full value of the asset, not on the cash paid in so far.

AED 2m
DLD-CERTIFIED PROPERTY VALUE FOR THE 10-YEAR VISA
Dubai Land Department

10 yrs
TERM OF THE PROPERTY INVESTOR GOLDEN VISA, RENEWABLE
Dubai Land Department

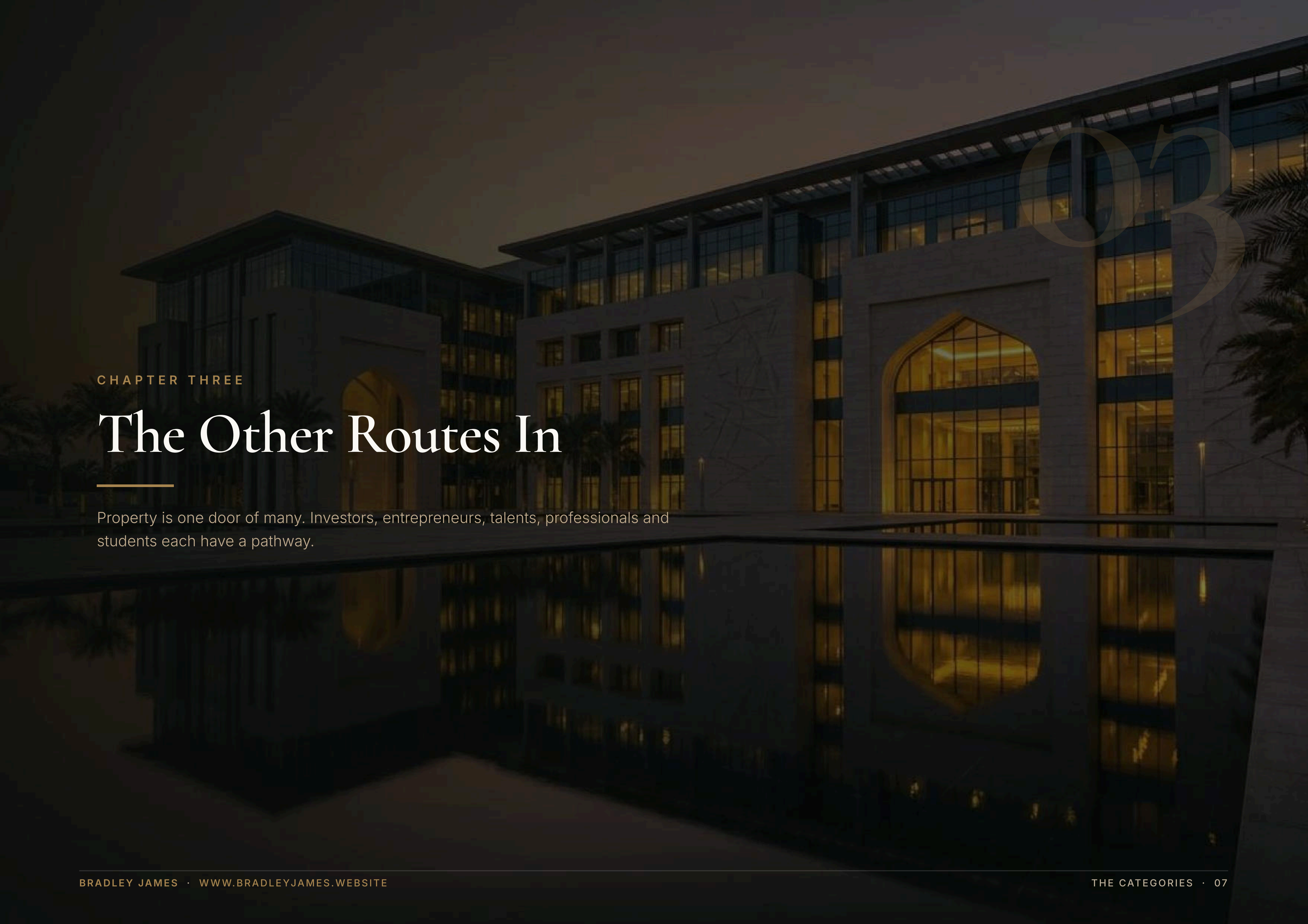
1 or more
PROPERTIES THAT CAN BE COMBINED TO REACH THE THRESHOLD
Dubai Land Department

◆ ON THE RECENT EASING

The financing rules were eased over 2025 and 2026, making it easier for mortgaged buyers to qualify on the certified value with a bank NOC. Because the exact effective dates and wording have been reported inconsistently, confirm the current rule directly with the DLD or ICP before you rely on it. The stable, verified position is this: 2,000,000 dirhams of DLD-certified value, mortgage permitted, bank NOC required.

◆ REMEMBER

"You are assessed on the certified value of the asset, not on how much of it you have paid off. That is friendlier to a financed buyer than most expect."



CHAPTER THREE

The Other Routes In

Property is one door of many. Investors, entrepreneurs, talents, professionals and students each have a pathway.

Every Way to Qualify

The Golden Visa is a family of categories, not a single product. If the property route is not yours, one of the others may be. The table sets out the main verified pathways and their thresholds. Where a figure is commonly cited but not stated verbatim on a primary government page, it is flagged, and the newer categories are marked as expanded over 2025 and 2026.

CATEGORY	TERM	KEY THRESHOLD
Real-estate investor	10 years	Property totalling AED 2,000,000 (DLD-certified); mortgage permitted with bank NOC
Public-investment investor	10 years	AED 2,000,000 in an accredited UAE fund, or a licence with AED 2,000,000 capital, or an FTA letter confirming AED 250,000 annual tax
Entrepreneurs	5 years	Owner of a risk-based, innovation-led project with approval from an accredited UAE incubator or auditor (economic value approximately AED 500,000, commonly cited)
Specialised talents	10 years	Scientists, doctors, inventors, creatives, executives, athletes and PhD holders, on qualification and accreditation, not a money threshold
Highly skilled professionals	10 years	Monthly salary of approximately AED 30,000, a valid contract, an attested degree, and a senior occupational classification
Outstanding students and graduates	5 to 10 years	Top school students, and distinguished graduates of highly ranked universities, on excellence and ranking criteria
Humanitarian pioneers and frontline heroes	10 years	Distinguished humanitarian work, or recognised frontline service, on certification

◆ A NOTE ON THE NEW CATEGORIES

The UAE has been steadily widening the Golden Visa, adding specialist categories over 2025 and 2026. If your profession is not on the classic list, it is worth checking the current ICP and GDRFA pages, because the door may have opened since this guide was written. New categories arrive faster than any single guide can track.

Sources: u.ae and the Dubai Land Department. Thresholds marked 'approximately' or 'commonly cited' are widely reported but not always stated verbatim on a primary page; confirm the current figure and any expanded niche categories (content creators, educators, nurses and others announced in 2025 to 2026) with the ICP or GDRFA before relying on them.

CHAPTER FOUR

The Application Process

For the property route the whole thing runs through Dubai REST and the DLD. Here is the sequence, the fees and the timeline.

From Dubai REST to Emirates ID

The property route is unusually clean, because the Land Department already holds your ownership record. You begin in the **Dubai REST** app, which lists the properties registered in your name and their recorded values. If the total reaches 2,000,000 dirhams, the app offers to start the application. From there the sequence is short.

1. **Pre-check in Dubai REST** — Step 1 · Log in with UAE Pass. The app shows your registered properties and values, and starts the application if you qualify.
2. **Submit and pay** — Step 2 · Apply through the app or at a DLD Golden Visa service centre, with your title deed or Oqood, passport and photo, plus a bank NOC if the property is mortgaged and a developer NOC if it is off-plan.
3. **Medical fitness test** — Step 3 · A standard health screening at an approved centre.
4. **Emirates ID biometrics** — Step 4 · Fingerprints and registration for your Emirates ID.
5. **Residence permit issued** — Step 5 · The Golden Visa is issued, typically within 7 to 10 business days of a complete application.

THE FEE, ITEMISED

AED 9,885

DLD TOTAL FOR THE 10-YEAR PROPERTY GOLDEN VISA

Dubai Land Department

WHAT MAKES UP THE FEE

- Department fees: AED 4,020
- Residency confirmation: AED 2,856.75
- Emirates ID: AED 1,153
- Administrative fees: AED 1,155
- Medical examination: AED 700

ON THE NUMBERS

"The DLD-stated total is 9,884.75 dirhams. Some aggregators quote a lower package near 6,720, so use the DLD figure as your baseline and expect it to vary with express options and insurance."

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CHAPTER FIVE

Bringing Your Family

The Golden Visa is a family instrument. You can self-sponsor your spouse, your children, your parents and household staff.

Who You Can Bring, and for How Long

One of the strongest features of the Golden Visa is that it lets you sponsor your own family on the same long horizon, rather than on the short, employer-linked terms of an ordinary visa. In most cases dependents' visas are **linked to your 10-year term**, which removes the recurring renewal cycle families usually live with.

You can sponsor your **spouse** for the same term. You can sponsor your **children**, with sons commonly sponsorable up to around age 25 and longer if they are studying, daughters until they marry, and children of determination without an age limit. You can sponsor your **parents**, subject to standard conditions such as medical insurance. And you may sponsor **domestic staff**, within the limits set for the emirate.

Ages and caps are periodically adjusted, so treat the figures above as the widely applied practice rather than a fixed statute, and confirm the current rule with the ICP for your family's specific situation before you plan around it.

◆ THE GENERATIONAL POINT

A 10-year, self-sponsored residency that carries your whole household is a planning asset. Schooling, banking and long-term structuring all get easier when the family's right to remain is not renewed every two or three years. That stability is the quiet benefit most buyers underrate.

◆ CONFIRM FIRST

"Dependent age limits and staff caps change. Check the current ICP rule for your case before you rely on a specific number."

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CHAPTER SIX

Against an Ordinary Visa

Set side by side with a standard employment or property residence visa, the difference is not marginal. It is structural.

CHAPTER 06 · GOLDEN VS ORDINARY

Why the Difference Matters

An ordinary residence visa does its job, but it is short, conditional and tied to someone else. The Golden Visa changes the terms of your presence in the country. The table makes the contrast plain.

FEATURE	GOLDEN VISA	ORDINARY RESIDENCE VISA
Term	5 or 10 years, renewable	1 to 3 years, typically
Sponsor	Self-sponsored, no employer or national sponsor	Tied to an employer or a sponsor
If you lose your job	Unaffected, because it is not employer-linked	Cancelled, with a limited grace period to find a new sponsor
Time abroad	No six-month lapse rule, so you can live between countries	Lapses after roughly six continuous months outside the UAE
Family	Broad self-sponsorship of spouse, children, parents and staff	More restrictive, with income conditions
Planning horizon	Long, which strengthens banking, schooling and structuring	Short, which keeps everything provisional

Sources: u.ae and ICP. The Golden Visa's value is not any single line here; it is the combination, which converts residency from a provisional status into a durable one.

◆ THE WEALTH-PROTECTION LENS

For an overseas investor the real prize is not the length of the visa. It is the certainty. A durable, self-owned right to reside lets you place capital, bank, school your children and structure your affairs on a decade-long horizon rather than a two-year one. Certainty is the asset.

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CHAPTER SEVEN

The Retirement Visa

A separate 5-year route for those aged 55 and over, with a property path and an income path. Do not confuse the annual figure for a monthly one.

CHAPTER 07 · THE 55-PLUS ROUTE

Retiring in the UAE

Alongside the Golden Visa sits a separate **5-year retirement residence visa** for those aged **55 and over** who have worked for at least 15 years, inside or outside the UAE. It is renewable on the same conditions, and it is a natural fit for an investor moving into the preservation phase of life.

You qualify by meeting **one** of the financial paths. The first is **property plus savings**: own property worth at least 1,000,000 dirhams and hold financial savings of at least 1,000,000 dirhams. The second is **income**: an annual income of at least 180,000 dirhams across the emirates generally, and at least **240,000 dirhams a year for Dubai**, earned inside or outside the country.

One number trips people up. The income figure is **annual, not monthly**. The Dubai threshold is 240,000 dirhams for the year. Dubai also runs a separate Retire in Dubai programme through GDRFA with broadly similar thresholds, where the qualifying property is generally expected to be fully paid, so confirm that condition if you take the Dubai-specific route.

55+

MINIMUM AGE FOR THE RETIREMENT VISA

u.ae

AED 1m + 1m

PROPERTY PLUS SAVINGS PATH

u.ae

AED 240k/yr

ANNUAL INCOME PATH FOR DUBAI

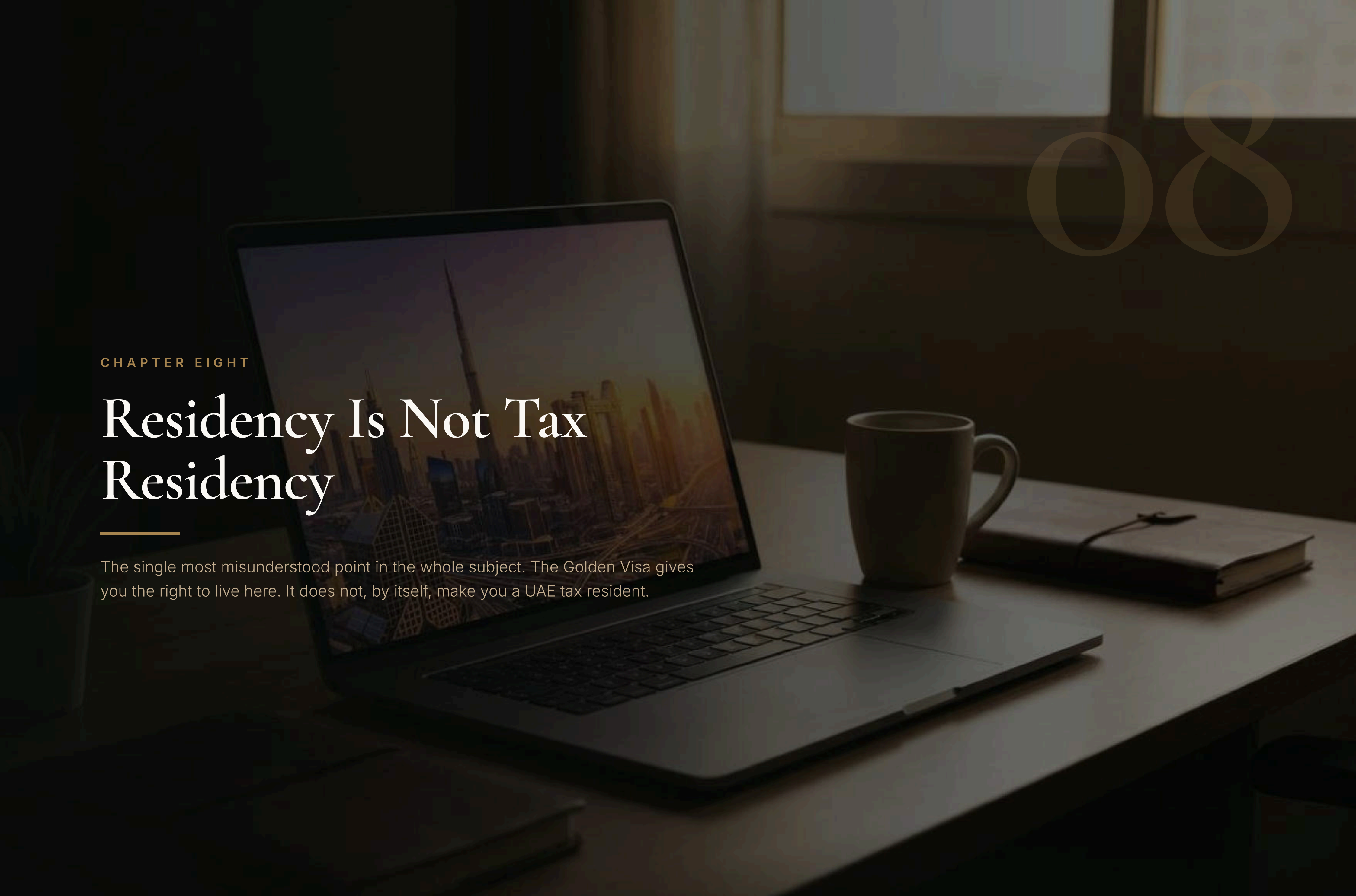
u.ae

◆ ANNUAL, NOT MONTHLY

Practitioners sometimes quote the income path as a monthly figure. The primary u.ae numbers are annual: 180,000 dirhams across the emirates and 240,000 dirhams for Dubai. Plan against the annual figure and you will not be caught out.

◆ THE FIT

"For a 55-plus investor already holding Dubai property, the retirement route can be the simplest path to a stable, renewable base."



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CHAPTER EIGHT

Residency Is Not Tax Residency

The single most misunderstood point in the whole subject. The Golden Visa gives you the right to live here. It does not, by itself, make you a UAE tax resident.

The Visa Does Not Move Your Tax Home

This is the point most guides skip, and it is the one that matters most for anyone leaving a high-tax country. Immigration status and tax residency are assessed separately. Holding a Golden Visa protects your right to reside. It does not, on its own, make you a UAE tax resident or end your tax obligations elsewhere.

To be treated as a UAE tax resident you generally need a **Tax Residency Certificate** from the Federal Tax Authority, and that rests on a day-count test: broadly **183 days** of physical presence in the UAE within a 12-month period, or **90 days** if you also have qualifying ties such as a permanent home, UAE employment or business, or your centre of financial and personal interests here. A visa in your passport does not substitute for the days on the ground.

The backdrop is what makes the UAE attractive in the first place. There is **0% personal income tax** on salary, and **no personal capital-gains tax** on an individual's property investment gains, and no personal wealth or inheritance tax. The 9% corporate tax introduced in 2023 applies to businesses and qualifying activities, not to an individual's passive personal property or salary income. So for a private investor the personal-tax environment is genuinely light, but the visa is what lets you live here, not what changes your tax status. Those are two separate steps.

THE TWO-STEP REALITY

- Step one: the Golden Visa gives you the right to reside.
- Step two: tax residency needs the day-count, 183 days or 90 with ties, plus a TRC.
- 0% personal income tax and no personal CGT is the backdrop, not a product of the visa.
- Take proper cross-border advice before assuming your old tax home has changed.

THE WARNING

"Do not assume the visa alone sheds another country's tax residency. It does not. The days, the ties and the certificate do."

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CHAPTER NINE

Common Misconceptions

Five things people believe about the Golden Visa that are simply not true. Correcting them protects your decision.

What the Golden Visa Is Not

Because the Golden Visa is talked about so much, a set of myths has grown up around it. Here are the five worth correcting before you plan around them.

It is citizenship

FALSE

It is a long-term, renewable residence visa, not a passport and not nationality. UAE citizenship is a separate, rare, invitation-based process.

It makes you a tax resident

FALSE

Immigration and tax residency are assessed independently. A tax certificate needs the day-count, 183 days, or 90 with ties, not just the visa.

You can ignore the property

FALSE

On the property route, eligibility is tied to continued ownership at or above the threshold. Sell below it and renewal can be affected. Keep the qualifying asset.

It must be one property, cash

FALSE

It can be one or more properties, it may be mortgaged with a bank NOC, and it is assessed on DLD-certified value, not on cash paid.

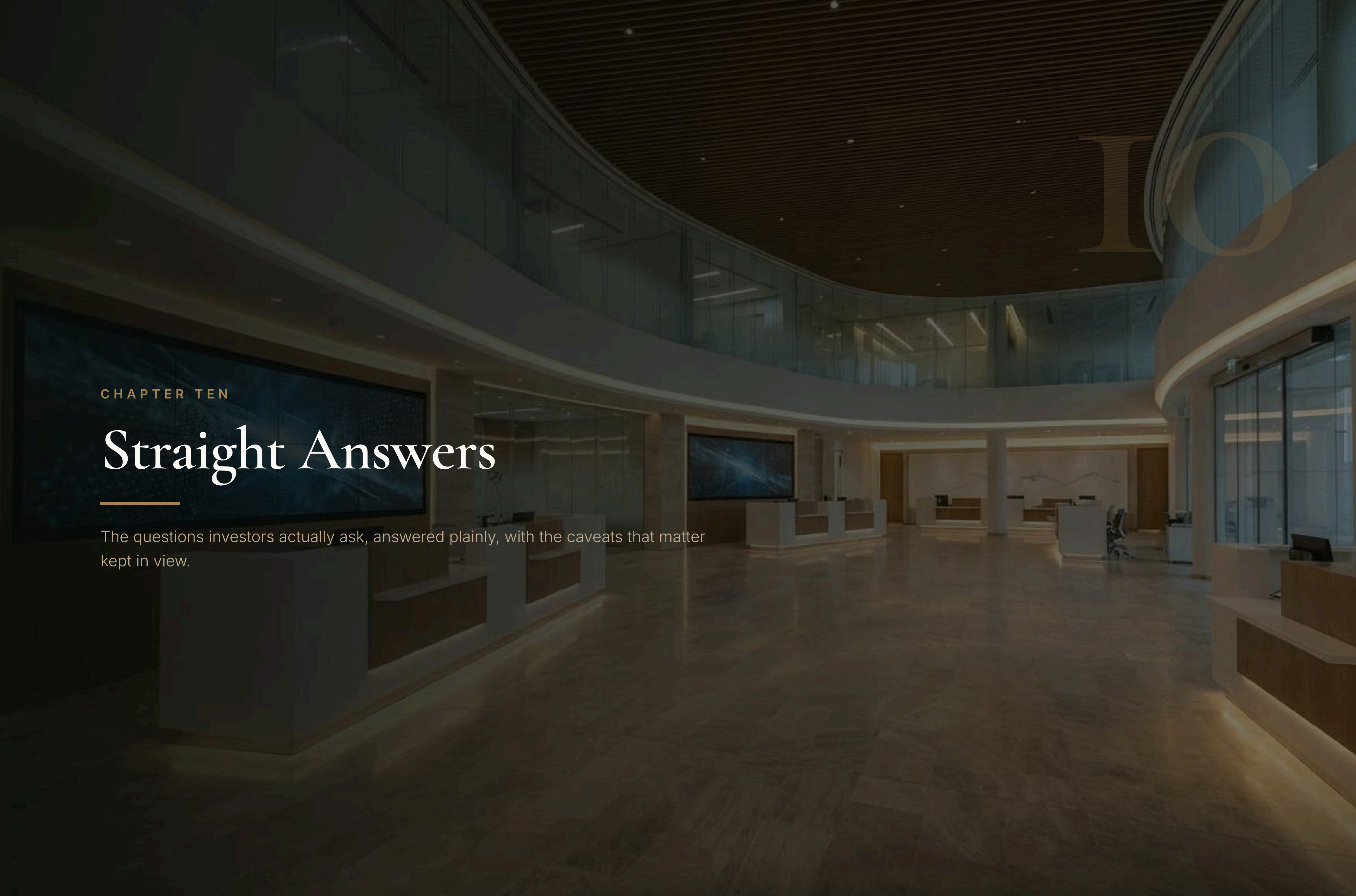
Long absences are fine on any visa

FALSE

Only the Golden Visa removes the six-month absence lapse. An ordinary visa still lapses after roughly six continuous months abroad.

◆ THE HONEST FRAMING

Every one of these myths flatters the visa into something it is not. The truth is more useful. It is a durable residence permit, tied on the property route to keeping a real asset, and it sits alongside, not instead of, careful tax planning. Understood that way, it does exactly what a wealth-protection instrument should.



CHAPTER TEN

Straight Answers

The questions investors actually ask, answered plainly, with the caveats that matter kept in view.

Your Golden Visa Questions, Answered

Q. How much property do I need for a Golden Visa?

A DLD-certified value of 2,000,000 dirhams or more, which qualifies you for the 10-year visa. It can be one property or several combined, ready or off-plan, and it may be mortgaged provided your bank issues a no-objection letter.

Q. Does a mortgaged property really count?

Yes. The Land Department states that mortgaged property qualifies, with a bank NOC. You are assessed on the certified value of the asset, not on your equity. The financing rules were eased in 2025 and 2026, so confirm the current position directly with the DLD or ICP.

Q. How long does the application take, and what does it cost?

For the property route, typically 7 to 10 business days for a complete application. The DLD-stated total is 9,884.75 dirhams, around 9,885, covering department, residency, Emirates ID, administrative and medical fees. Some channels quote a lower package, so treat the DLD figure as your baseline.

Q. Does the Golden Visa make me a UAE tax resident?

No. It gives you the right to reside. Tax residency is separate and generally needs a Tax Residency Certificate based on 183 days in the UAE, or 90 days with qualifying ties. Take cross-border advice before assuming your previous tax home has changed.

Q. Can I bring my family?

Yes. You can self-sponsor your spouse, children and parents, and household staff within the emirate's limits, usually linked to your own 10-year term. Age limits for children and caps for staff change, so confirm the current ICP rule for your family.

Q. What is the retirement visa, and how is it different?

A separate 5-year route for those aged 55 and over who have worked at least 15 years. You qualify on property of 1,000,000 dirhams plus savings of 1,000,000 dirhams, or on annual income of at least 240,000 dirhams for Dubai. Note that the income figure is annual, not monthly.

Q. What is the one thing people get wrong most often?

Believing the visa equals tax residency, or that it equals citizenship. It is neither. It is a durable residence permit, and on the property route it depends on keeping the qualifying asset. Understand that, and it becomes a genuine planning tool.

Every Figure, Sourced

Every statistic in this guide is attributed. Where sources differ, a range is used. Links are live and clickable.

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Check Your Eligibility First.

◆ ABOUT BRADLEY

Not a broker, an advisor. I built a business in the UK and spent more than a decade advising people from all walks of life, before moving to Dubai and joining M&M Real Estate to work at a higher strategic level than the typical transactional broker. I specialise exclusively in off-plan investment for overseas and high-net-worth clients, I put my own capital into the projects I recommend, and my business is more than 80% referral-driven, because every client came through someone who trusted me first.

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