

# RELOCATION GUIDE TO



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# INTRO

Welcome to our relocation guide to the United Arab Emirates!

This guide contains some practical information to help you with moving to and living in the UAE.

Please note that all information in this document is gathered from external, reliable sources, mentioned at the bottom of each section. Yet, we cannot fully guarantee the quality of the used sources and the completeness, accuracy and up-to-date nature of the content. Thus, before making decisions or taking actions, make sure you always check important or critical information with the responsible authorities and do take possible changes since the publication of this document into account.

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Whenever you would discover some missing key-information that would be interesting to add in this relocation guide, feel free to let us know. We also do confirm that our company does not have any commercial bindings with any of the companies or organizations mentioned in this guide.

We hope this guide provides you some useful insights and we wish you all the best and a lot of success in your new challenge !

08/02/2023

# **ABOUT THE UAE**

## **GENERAL INFORMATION**

The UAE is a small country in the Middle East, spanning 83,600 sq km. The abbreviation 'UAE' stands for United Arab Emirates. The term 'Emirate' refers to a principality. It comes from the term Emir and specifically references principalities that are ruled by a dynastic Islamic monarch. There are seven emirates in the UAE - Abu Dhabi (which serves as the capital), Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah and Umm al-Quwain. Each emirate has its own monarch, but Abu Dhabi serves as the capital and the Emir of Abu Dhabi serves as President of the UAE.

### **Presidents**

- The late H. H. Sheikh Zayed bin Sultan Al Nahyan was the first President of the UAE and is known as the Father of the Nation. He served this position since the formation of the UAE on 2 December 1971 until he passed away in 2004.
- H. H. Sheikh Khalifa bin Zayed Al Nahyan is the current President of the UAE. He took this position in 2004. He is also the Ruler of Abu Dhabi.

### **Political system**

The UAE is a constitutional federation of seven emirates. The Constitution of the UAE provides for five federal authorities. They are:

- The Supreme Council
- The President and the Vice-President
- The Cabinet
- The Federal National Council
- The Federal Judiciary

### **Foreign policy**

The UAE follows a moderate foreign policy that reinforces balanced relationships with the international community. It adheres to the principle of non-interference in the internal affairs of other countries and the pursuit of dialogue, and whenever possible peaceful resolution of disputes, together with support for international institutions, such as the United Nations. The UAE is a leading player in the global campaign against human trafficking, terrorism and in maintaining human rights.

### **Foreign aid**

The UAE supports developmental, humanitarian and charitable programmes in a number of developing countries. In 2018, the assistance reached AED 28.62 billion (USD 7.79 billion). In terms of official development assistance (ODA), since 2012, the UAE has contributed in excess of 0.7 per cent of its Gross National Income, a target set by the United Nations for all countries. In 2018, the UAE contributed 0.93 per cent of its GNI. Read the UAE's annual foreign aid reports.

## **Official language**

The official language of the UAE is Arabic. Positioned as a global commercial hub and top tourist destination, English is widely spoken. All road and traffic signs and signs on commercial outlets are in Arabic and English.

## **Religion**

Islam is the official religion in the UAE; practice of other religions is allowed. Besides mosques, the UAE is also home to several churches and temples where worshipers practise their religions in an atmosphere of safety, security and mutual respect.

## **Location**

The UAE is located in Asia. It is located in the southeastern region of the Asian continent, and in the eastern part of the Arabian Peninsula. It overlooks the Arabian Gulf on the north and northwest, borders the Kingdom of Saudi Arabia to the west and south and the Sultanate of Oman to the southeast.

## **Time**

The UAE is 4 hours ahead of GMT.

## **Climate**

The UAE maintains a desert climate. It is warm, sunny in the winter, hot, and humid during the summer.

## **Monetary unit/currency**

- The Emirati Dirham is the official currency of the UAE, abbreviated officially as AED. Unofficial abbreviations include Dh and Dhs.
- The dirham is divided into 100 fils.
- Coins are in the following denominations: AED 1, 50 fils and 25 fils.
- Notes or bills exist in the denominations of AED 5, 10, 20, 50, 100, 200, 500 and 1,000.

## **Flag**

The flag comprises three equal horizontal lines with green at the top, white in the middle and black at the base. There is also a wider vertical red ribbon in the direction of the flagpole.

- Green represents hope, joy, optimism and love. It can also symbolise the country's prosperity.
- White represents peace and honesty. White is the purest colour, interpreted by some to symbolise cleanliness.
- Black stands for the defeat of enemies and strength of mind.
- Red represents hardiness, bravery, strength and courage. The vertical red band can also be interpreted as binding all the other meanings together in unity.



### **Coat of arms**

The UAE's new coat of arms displays the UAE flag surrounded by seven stars, representing the seven emirates. The falcon is also shown holding a parchment in its talons which reads 'United Arab Emirates' in Arabic.



### **Taxes**

The UAE does not levy income tax on individuals. However, oil companies and branches of foreign banks are liable to pay taxes. In addition, the UAE levies 5 per cent Value Added Tax on the consumption or use of goods and services.

### **Oil and gas**

The UAE holds 6.7% of the world's proven oil reserves estimated at 97.8 billion barrels and 3.5% of proven gas reserves, equal to 6091 billion cubic metres. The UAE is ranked as the 6th largest proved reserves of both oil and natural gas globally.

### **Working days**

- Government and semi-government offices operate from Sunday to Thursday.
- Some private companies are closed only on Fridays while others are closed on both Fridays and Saturdays.

### **Public holidays**

#### **UAE National Day**

It falls on 2 December and marks the UAE's formal nationalisation and the start of the federal unification of the emirates in 1971.

#### **Commemoration day**

Commemoration Day falls on 1 December. It recognises the sacrifices and dedication of the sons of the nation, who have given their lives in the UAE and abroad in the field of civil, military and humanitarian service.

Other public holidays are:

- Gregorian New Year
- Eid Al Fitr
- Arafah day and Eid Al Adha
- Hijri New Year
- The Prophet's Mohammed birthday

**International dialling code:** +971

#### **TV and radio**

- TV channels and radio stations are owned by government and private companies; both local and international.
- Content is offered mainly in Arabic and English. Other languages of broadcast include Hindi, Urdu, Malayalam, Tagalog and Farsi.

## **GEOGRAPHY**

The United Arab Emirates is slightly smaller in area than Portugal. It is bordered by Saudi Arabia to the west and south and by Oman to the east and northeast. The precise borders of the country have remained a matter of dispute. Despite a 1974 secret agreement between the United Arab Emirates and Saudi Arabia said to have resolved their three border disputes, the agreement's legal standing is unclear. The United Arab Emirates claims a strip of coastline that borders Qatar to the northwest, which Saudi Arabia claims was ceded to it in the 1974 agreement. It likewise disputes Saudi claims over the Shaybah oil field to the south, while Saudi Arabia (as well as Oman) has at times challenged the emirates' claim on oases around the city of Al-Ain. Since the early 1990s, moreover, the emirates have been in a dispute with Iran over the ownership of three islands—Abū Mūsā and Greater and Lesser Tunb (Ṭunb al-Kubrā and Ṭunb al-Ṣughrā).

Nearly the entire country is desert, containing broad areas of sand. Some of the world's largest sand dunes are located east of 'Arādah in the oases of Līwā. Important oases are at Al-Ain about 100 miles (160 km) east of Abu Dhabi. Along the eastern portion of the Musandam Peninsula, the northern extension of the Ḥajar Mountains (also shared by Oman) offers the only other major relief feature; elevations rise to about 6,500 feet (2,000 metres) at their highest point. The Persian Gulf coast is broken by shoals and dotted with islands that offer shelter to small vessels. There are no natural deepwater harbours, however; both Dubai's Port Rāshid and the gigantic Port Jebel Ali, 20 miles (32 km) southwest of Dubai city, are human-made, as are major ports in Abu Dhabi, Sharjah, and Ras al-Khaimah. The coast of the Gulf of Oman is more regular and has three natural harbours—Dibba, Khor Fakkan, and Kalbā.

The climate is hot and humid along the coast and is hotter still, but dry, in the interior. Rainfall averages only 4 to 6 inches (100 to 150 mm) annually, though it fluctuates considerably from year to year. The average January temperature is 64 °F (18 °C), while in July the temperature averages 91 °F (33 °C). Summertime highs can reach 115 °F (46 °C) on the coast and 120 °F (49 °C) or more in the desert. In midwinter and early summer, winds known as the shamāl (Arabic: "norther") blow from the north and northwest, bearing dust and sand.

## **GENERAL AND INTERESTING FACTS AND FIGURES**

1. The UAE is comprised of seven different emirates: Abu Dhabi, Dubai, Sharjah, Ras al-Khaimah, Ajman, Umm al-Quwain and Fujairah. Each emirate has different cultures and traditions.
2. The country's form of government is an absolute monarchy. Each emirate of the UAE is ruled by a separate royal family, but the emir of Abu Dhabi is the country's president and head of state, while the emir of Dubai serves as the nation's prime minister.
3. There are no permanent rivers in the UAE.
4. The falcon is the UAE's national symbol while the Arabian oryx, a medium-sized antelope, is the country's national animal.
5. Dubai has the world's longest driverless metro system, with more than 46 miles of track.
6. The world's tallest building is the Burj Khalifa in Dubai, according to the Guinness Book of World Records. The skyscraper is 828 meters (2,717 feet) high.
7. It's always wise for people visiting a country to familiarize themselves with the local laws. People have been prosecuted and jailed in Dubai for public displays of affection.

## **PEOPLE, SOCIETY AND CULTURE**

### **Demographics of the UAE**

The UAE has a population of almost 9.5 million people. The native Emirati population only makes up about 11% of the population- the other 89% is made up expatriates who live and work in the country without obtaining Emirati citizenship. Some of the most common foreign nationalities found among UAE residents are Indians (27%), Pakistanis (12%), Bangladeshis (7%), Filipinos (5%), Iranians (5%) and Egyptians (4%).

The official language of the UAE is Arabic. Thanks to the country's diverse population, however, you will also hear many other languages being spoken. English, Hindi and Urdu are some of the most common secondary languages in the country. Tourists who can speak English will generally have no issue getting around.

The official religion of the UAE is Islam. It is followed by approximately 75% of the population. Christianity is the next most common religion, at around 9%, with all other religions accounting for approximately 15%. Of the other religions, Hinduism, Sikhism, Jainism and Buddhism are the most common. The government follows a policy of tolerance towards other religions, and churches and temples have been built in the UAE. However, people of other religions are strictly expected not to interfere with the Islamic practice of Muslims.

### **Gender in the UAE**

Men far outnumber women in the UAE- there are 2.2 males for every female in the country. This gender imbalance is mainly due to migration – either bachelors looking to earn money in the UAE before settling down, or blue-collar workers who prefer to leave their families in their home country, where the cost of living is often cheaper.



For women who do reside in the region, they still have access to many opportunities. Currently, the UAE is ranked 42<sup>nd</sup> out of 188 countries as per the Gender Inequality Index. The government has also introduced the UAE Gender Balance Council, aimed at raising that ranking to top 25.

The UAE also places a high priority on women's education. Women have a 95% literacy rate and they make up 46% of STEM graduates from UAE universities. In the working world, women make up two-thirds of public sector jobs. The UAE is also the first country in the world to make it compulsory for corporations and government agencies to include women on their board of directors.

### **National Animal of the UAE**

Despite the preponderance of camels you may see in artwork around the country, the UAE's national animal is actually the Arabian oryx. The oryx is a medium-sized antelope with two long, straight horns and a tufted tail. A picture of the oryx is printed on the 50-dirham currency note. It has been suggested the white oryx, which in profile can look like it has only one horn, is the basis for the myth of the unicorn.

The national bird of the UAE is the Peregrine falcon or *Falco peregrinus*. This is due to the cultural importance of falconry among Emiratis in the UAE.

### **National Dress of the UAE**

The national dress of the UAE has evolved to take into account both the desert climate and the cultural norms of modesty. Emirati men generally wear a *kandura* (also referred to as a *thobe*), a white long-sleeved, ankle length garment that resembles a loose-fitting robe or a long shirt. It is topped with a cloth headdress called a *ghutra*, held in place by a black cord called an *agal*.

### **Currency of the UAE**

The UAE currency is called dirhams, abbreviated to AED (for Arab Emirates Dirhams). Unofficially, you may see abbreviations like DH or Dhs. The dirham is subdivided into fils - 100 fils are equivalent to one dirham.

Coins in the UAE are generally in the denominations of 1 dirham, 25 fils and 50 fils. Although coins of 1,5 or 10 fils exist, they are not often in use as most prices are rounded to the nearest 25 fils. Banknotes are available in a variety of values and colors – 5 dirhams (brown), 10 dirhams (green), 20 dirhams (light blue), 50 dirhams (purple), 100 dirhams (pink), 200 dirhams (yellowish-brown), 500 dirhams (navy blue) and 1000 dirhams (greenish-blue).

1 Dirham = 0,25 EUR.

## **HISTORY, POLITICS, GOVERNMENT, AND ADMINISTRATION**

### **History of the UAE**

Archaeological findings show that the land of what is now the UAE has been occupied for thousands of years. The people of the region were generally traders, as the UAE has a very strategic location. Because of this, piracy was always a threat. So in the early 19<sup>th</sup> century, Britain signed a treaty to help protect the area from pirates (this also gave Britain access to the UAE's strategic location). The different sheikhdoms in the area became collectively known as the Trucial States (from the word 'treaty'). However, Britain began to feel stretched thin by the responsibility. At around the same time,

the Trucial States began to desire freedom from Britain's influence. On December 2<sup>nd</sup> 1971, the Trucial States signed an agreement for independence and became known as the United Arab Emirates.

### **Politics in the UAE**

The UAE is an absolute monarchy. The various emirates all have their own emirs, but the Emir of Abu Dhabi serves as President and the Emir of Dubai serves as Prime Minister. These titles of President and Prime Minister are hereditary.

The current president of the UAE is Sheikh Khalifa bin Zayed bin Sultan Al Nahyan, Emir of Abu Dhabi. He is the son of Sheikh Zayed bin Sultan Al Nahyan, the country's founding father who was responsible for uniting the different emirates. After Sheikh Zayed passed away in 2004, Sheikh Khalifa ascended the throne.

The Prime Minister and Vice President of the UAE is Sheikh Mohammed bin Rashid Al Maktoum, Emir of Dubai. Sheikh Mohammed is credited with pushing Dubai's growth to one of the most cosmopolitan cities in the world.

### **The economy of the UAE**

With a GDP of \$407.2 billion in 2017, the UAE boasts the second-largest economy in the Arab world (right after the economy of Saudi Arabia). Approximately one-third of the GDP is from oil revenues. The UAE actually has the most diversified economy in the Arab World and the non-hydrocarbon sector is actually growing at a faster rate than the hydrocarbon sector.

Aside from energy, the next biggest contributors to the UAE economy are real estate (around 20%), retail (around 12%) and tourism (around 10%). It's no wonder when you consider the country's staggering skyscrapers, massive shopping malls, and multiple tourist attractions.

## **USED SOURCES**

[United Arab Emirates - Wikipedia](#)

[United Arab Emirates - Land | Britannica](#)

[UAE Quick Facts | Dubai Facts | Info Guide | UAE 101 \(freetoursbyfoot.com\)](#)

[Facts and Figures \(mofaic.gov.ae\)](#)

[10 Interesting Facts About the United Arab Emirates \(usnews.com\)](#)

# **GETTING A WORK VISA IN THE UAE**

## **Working in the United Arab Emirates**

With tax-free salaries and thriving industries, it's easy to see why expats flock from around the world to work in the United Arab Emirates.

Data from World Bank shows that the UAE's population is around 9.8 million. Around 70% of this figure lives in the two largest emirates: Dubai and Abu Dhabi.

The UAE is a hotbed for expat workers with a business culture that keeps its' eye on the world. The United Nations estimates that 88% of the population is foreign. Expats in the UAE most commonly hail from India, Pakistan, Bangladesh, the Philippines, and Iran.

UAE visa requirements are relatively straightforward, however, there is still plenty of red tape and processes to navigate. A new golden visa system was introduced in May 2019, which offers investors and people with 'specialized talents' long-term residency.

## **Work visas in the UAE**

When moving to the UAE, you will ultimately need to get a residence visa, on which your work permit (sometimes known as a labor card) will be listed. To get a visa, you will need to have proof of a contract or job offer from a company based in the UAE.

Work visas are issued by the Ministry of Human Resources and Emiratization (MOHRE) and the General Directorate of Residency and Foreigners Affairs (GDFRA) in the emirate you move to.

Your employer will usually apply for and fund a residency visa on your behalf, but they will first need to prove it adheres to quota rules on how many foreign workers they can employ.

Both the residence visa and the associated work permit usually last for one or two years, depending on your employment contract.

## **Other types of work permits in the United Arab Emirates**

### **Five-year visa**

As part of the golden visa system, it's possible to get a five or 10-year residence visa to live in the UAE. Five-year visas are available to people who invest AED 5 million (1.266.000 EUR) or more in property. They must retain these investments for at least three years.

They are also open to entrepreneurs with a minimum capital of AED 500,000 (126.600 EUR) and outstanding students who gain a minimum grade of 95% in public or private secondary schools.

The five-year visa also allows families of the applicant to reside with a UAE work visa.

### **10-year visa**

10-year visas are available to people who invest at least AED 10 million (2.532.000 EUR) , either in an investment fund, new, or existing company. Real estate can only make up 40% of this investment.

People with specialized talents can also get a 10-year visa. There are various rules and stipulations surrounding what classifies as a specialized talent, but broadly speaking it includes top doctors, specialists, and inventors. People with a 10-year visa can bring their families to the UAE.

### **Five-year retirement visa**

Since the start of 2019, it has been possible to get a five-year retirement visa if you are aged 55 or over. To be eligible, you will need to meet one of the following criteria:

- Property investment of at least AED 2 million (506.400 EUR)
- Savings of at least AED 1 million (253.200 EUR)
- An income of at least AED 20,000 (5064 EUR) a month

### **Family visa**

Once you have got a standard residency permit, you can sponsor your immediate family members to live with you. To be eligible, you will need to have a minimum salary of AED 4,000.

You have 60 days to apply for a visa for any dependents once you are a resident. Your family members generally receive visas for one, two, or three years depending on your job and contract duration.

### **Applying for a work permit in the United Arab Emirates**

Once your company secures visa quota approval from the Ministry of Labour, you can sign your contract and return it to the employer. At this point, the employer can apply for a work permit on your behalf.

The government undertakes approval checks, which include ensuring your new role couldn't have been given to any unemployed UAE nationals, as well as background checks on the employer.

After approval, you'll receive an Employment Entry Visa (or a pink visa). You can usually pick this up at the airport and allows you to live in the UAE for two months while you finish your residency visa application.

Once you are in the UAE, you need a medical screening and attend the Emirates ID service center (sometimes known as a Customer Happiness Center) to show your passport and entry permit and undergo biometric tests.

Once the Ministry of Labor receives your medical results and employment contract, they process you onto the payroll system.

You can now have your residence visa stamped into your passport. Once you have this, you may open a bank account and access government services. After 10 days, you can collect your Emirates ID card.

### **Visa requirements around the UAE**

UAE visa requirements change over time, and individual emirates have the ability to set some of their own regulations. With this in mind, it is useful to check the GDFRA website of the state where you will be living:

- Abu Dhabi
- Dubai
- Sharjah
- Ajman
- Ras Al Khaimah
- Fujairah

## **Costs of work permits in the United Arab Emirates**

Your employer should cover the cost of applying for your residence visa. How much they will need to pay depends on which skill level your job is categorized in.

Workers in Level 1 are those with bachelor's degrees or equivalent qualifications. This can include jobs such as doctors, accountants, and teachers. Visas cost AED 300 (76 EUR).

There are four sub-categories to Level 2. They include people who have completed diplomas and work in vocational fields, such as mechanics. The cost ranges from AED 500 (127 EUR) to AED 2,000 (507 EUR).

For people with lower-level qualifications (for example those who work in administrative roles), the charge is AED 5,000 (1266 EUR).

Each of these figures can be rise higher once medical tests, legal fees, and translation costs have been factored in. Work visas for people aged 65 or over cost an additional AED 5,000 (1266 EUR) every two years.

In addition to the costs of applying, there is also a fee for issuing the ID card; this varies depending on whether the application is made in person or online. You can find the latest fees on the UAE government website.

## **Changing or renewing work permits in the United Arab Emirates**

If your residence visa is set to expire, your sponsor needs to seek to renew it or face large fines. The UAE gives a grace period of 30 days to stay after a visa expires.

After the grace period ends, charges rise from AED 25 (6,33 EUR) a day (first six months) to AED 50 (12,66 EUR) per day (next six months) and AED 100 (25,32 EUR) a day (after a year or more).

Generally, you can renew your visa 30 days before it expires. However, it is possible to do so earlier with the permission of the local government. You will need to pass another medical check as part of the process.

## **USED AND USEFUL SOURCES**

[Getting a work visa in the United Arab Emirates | Expatica](#)

[UAE government website](#)

# **BANKING IN THE UAE**

There are four types of banks that operate in the UAE, as follows:

- Commercial banks
- Investment banks
- Industrial banks
- Islamic banks

In recent years, banks in the UAE have expanded their services to cater to consumers mindful of Islamic financial requirements with Shari'a banking services. There are eight full-fledged Islamic banks and 23 Islamic windows set up by conventional banks in the UAE. Collectively, these institutions account for 19% of the total banking sector assets.

Banks in the UAE have adopted several global standards, including the International Accounting Standard, the International Financial Reporting Standards, and most recently, the capital adequacy regulations in line with Basel III regulations. All banks operating in the UAE offer services in English and Arabic.

## **DO YOU NEED A BANK ACCOUNT IN THE UAE?**

While it is possible to manage your money using an overseas account, most expats benefit from having a local bank account in the UAE. For one thing, employers may require you to have a local account. Secondly, although the UAE's banking system is well connected to other countries, local creditors may not be willing to transfer money overseas because of the high fees involved. Third, a local account eases the process of obtaining credit cards and taking out a car loan or a home mortgage.

## **BEFORE YOU OPEN A BANK ACCOUNT IN THE UAE**

If you've just moved to the UAE, you'll find it easy enough to withdraw any cash you need from local ATMs, but you'll often be charged for each transaction. Such fees can range to AED 25 (6,33 EUR).

Shopping is easier with a credit or debit card and UAE retailers accept a wide range of card associations, including Visa, Mastercard, American Express and China Union Pay. However, some transactions, such as short taxi fares or small purchases, are best done in cash.

Many employers will advance you a little cash for essentials such as your home rental deposit, as well as for living expenses.

In theory, it's possible to open a UAE savings bank account before you land. However, such accounts carry high minimum balance requirements. It makes sense, therefore, to wait until you are actually in the UAE and have your residence visa stamped in your passport before opening a bank account.

## **TYPES OF BANK ACCOUNTS IN THE UAE**

As with other countries, banks in the UAE offer several different types of personal accounts for residents and non-residents alike.

### **Current accounts**

These are great for everyday transactions and transfers. They also come with checkbooks, which you'll need in order to issue post-dated rent checks to your landlord. Typically, banks in the UAE offer two kinds of current accounts, with and without salary transfers. If you're employed, it makes sense to open an account with your company's bankers. This is to ensure that you get the salary as soon as it's transferred. With another bank, transfers can take a day or two longer.

### **Savings accounts**

If you want your money to work for you, ask about a savings account. These typically offer higher interest rates than current accounts, but may have limited access to funds, and presume penalties for withdrawals. Savings accounts can offer a fixed or variable interest rate. You can choose to denominate them in dirhams, US dollars, euros or pounds sterling. Savings account also work as salary accounts, but typically do carry the benefit of a checkbook.

### **Investment accounts**

Banks operating in the UAE also offer investment services. You can open an investment account on signing an investment agreement with the bank. Such contracts may run from 12 months to five or 10 years or more. Such agreements cover the management of your funds with a minimum assured return of 3 to 7% or more per year. Minimum investment balances, however, vary from bank to bank.

### **Offshore accounts**

As an expat haven, offshore banks from jurisdictions all over the world offer representations in the UAE, particularly in Dubai. Anyone with a valid residence visa in the UAE can open an offshore bank account to import and export funds. Offshore banking is generally considered to be stable, reliable, and secure and many offshore accounts also come with distinct financial and legal advantages, such as lower tax rates.

In the UAE, offshore banking encompasses a range of services, including asset protection, private bank accounts, wealth management, portfolio management, tax consultation, inheritance planning, and company formation. Some of the major banks are HSBC Offshore, Abbey National Offshore, ABN Amro, Dresdner, and Barclays.

## **HOW TO OPEN A BANK ACCOUNT IN THE UAE AS AN EXPAT**

Establishing a banking relationship in the UAE is quick and efficient. In general, the process takes anywhere from a day or two to a couple of weeks, depending on the kind of account. Different accounts require different documents.

Expats can open bank accounts in the UAE within a couple of working days. As a resident, the basic requirements for opening a personal savings or current account are:

- Your original passport plus a copy

- A copy of your visa page proving you are a resident of the UAE
- A salary certificate (get one from your company's HR department)
- Certain banks may ask for your Emirates ID card, but you can usually provide this later if you haven't received it yet. Instead, they may just ask for a copy of your Emirates ID registration form.

Non-residents may only open savings accounts. While you won't be able to ask for a checkbook, you will, however, be given a debit card to withdraw money. In addition, non-resident accounts are subject to a minimum and/or maximum balance. A bank may also decide to run a background check before allowing you to open an account.

In addition, non-residents may be asked for the following documents:

- Latest utility bill
- An original reference letter from another bank where the applicant has an account
- The most recent six-monthly personal bank statement from the applicant's country of origin or anywhere in the world
- Information on the source of incoming funds

### **Choosing a bank account in the UAE**

With the high percentage of expats in the UAE, you'll find that banks operating in the country are particularly geared towards your needs. Nonetheless, there are a few factors to consider when shopping around for a bank account in the UAE. But before you make that call, ask yourself – and the bank officer – the following questions:

1. What is the minimum balance required?
2. When and why might you need to pay fees and penalties?
3. Are there any salary transfer requirements?
4. How many withdrawals can you make each month?
5. What fees apply to new checkbooks and debit or ATM cards?
6. Do you need to transfer money abroad? If so, where to, and how long do transactions take to your home or target country?
7. Is there an ATM near your home and near your office? International banks generally have fewer branches than local establishments.
8. Does your employer bank with them? It sometimes makes sense to open an account with your company's bankers so you can access your salary on the day it's transferred.
9. Who do your colleagues bank with and what problems have they had?
10. What happens if you lose your job but have an outstanding loan? Can the bank freeze your account?

## **BANKING SERVICES IN THE UAE**

Expat residents in the UAE can avail of a range of services from local and international banks operating within the country. You can choose to go with your current bank when buying these services or establish a relationship with a new bank.

### **Credit cards**

Expats with a minimum monthly salary of AED 5,000 (1266 EUR) are eligible for a credit card. Those who don't meet this requirement then you can put down a deposit of AED 60,000 (15.192 EUR)



instead. The UAE's high-consumption economy means residents have a wide choice of payment cards available, with perks including airport lounge access, airline air miles, dining discounts and more.

### **Car loans**

Car loans are easily available in a country where the car you drive is often considered an indicator of your status. That said, local regulations only allow customers to apply for loans covering 80% of the cost of their cars. You'll need to pay the final 20% as a deposit. So, if you want that nosebleed Lamborghini, you'll still need to fork out a decent amount of cash. The maximum repayment period is 60 months or five years. For a second-hand car, however, the maximum repayment period is three years.

### **Personal loans**

UAE residents can take out a range of personal loans. These may be a cash loan on the back of a credit card, or a more traditional bank transfer obtained on a visit to the branch. Don't look for more than 20 times your monthly salary – regulations don't allow it. The maximum repayment period is 48 months or four years.

### **International money transfers in the UAE**

With a wide array of international banks in the UAE, expat residents can often simply transfer money overseas via their smartphone. Many local banks have correspondent relationships with institutions in other countries, so depending on where you want to move your money, it's worth checking about these. Free transfers to some countries, such as India, are considered the norm.

However, there are alternative money transfer solutions to banks that can sometimes offer easier and cheaper international transfer options. The following providers offer a range of international money transfer options:

- **CurrencyFair** offers money transfers to over 150 countries and has exchange rates up to eight times cheaper than the banks, helping you avoid excessive bank fees.
- **Moneycorp** offers foreign exchange and global payment services to individual and corporate customers in over 120 currencies.
- **Wise** is an international money transfer provider available in 59 countries that offers transfers between cross-border bank accounts up to eight times cheaper than traditional banks.

### **Managing your bank account in the UAE**

Banks in the UAE cater to customers in a variety of different ways. You can choose how you manage your money and finances with Emirati banks, whether via counter services or remotely.

- **Face-to-face:** Although digital and mobile banking is now the norm, customers may still want to head to the branch for certain procedures. While banks are slowly moving to branchless banking, several financial institutions in the UAE have service counters at prominent malls and other locations around the country to better reach their customers. Appointments are usually not required.
- **Online banking:** You can enjoy 24/7 access to your account through online banking. Digital banking is a key feature of most modern banks in the UAE. Most services and products, including loans, are also available online and some banks now have live online chat systems to deal with issues.

- **Mobile banking:** Smartphone or mobile banking has taken off in the UAE. Many of its tech-savvy residents now prefer to manage their finances from smartphone devices. Mobile-only banks offer all their services through an app; in fact, they don't use physical branches at all. You can manage your funds, access services, and make a range of payments all at the touch of a screen.

## **USED RESOURCES**

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

[Banks in the UAE: a guide to the Emirati banking system | Expatica](#)

# **SOCIAL SECURITY**

## **SOCIAL SECURITY IN THE UAE**

Non-GCC nationals are not subject to social security in the United Arab Emirates. For UAE national employees, social security contributions are calculated at a rate of **20% of the employee's gross remuneration** as stated in the local employment contract.

## **USED SOURCES**

[United Arab Emirates - Individual - Other taxes \(pwc.com\)](#)

# **HEALTH INSURANCE**

## **WHO NEEDS HEALTH INSURANCE IN THE UAE?**

Insurance requirements can depend on the Emirate you reside in. For example, in Abu Dhabi and Dubai, it is mandatory (a legal requirement) to have health insurance, while in others it is not.

### **Abu Dhabi**

UAE nationals are covered under the Thiqa program. Citizens get a Thiqa card, which gives them full access to a large number of both private and public healthcare providers within the Daman network. To apply for this, you must be a UAE national (living in Abu Dhabi) and aged between 18 and 75. In addition, applicants must take a Weqaya screening through the Department of Health – Abu Dhabi. For expats, employers and sponsors are responsible for providing health insurance for employees and their families. This includes coverage for one spouse and three children under 18.

When it comes to dependents, the employer is only required to pay 50% of the coverage, with the rest paid by either the sponsor or the employee. For additional dependents, the obligation falls to the employee to pay for their health insurance.

### **Dubai**

The Health Insurance Law of Dubai No 11 (2013) requires all residents to have a level of health insurance coverage that meets or exceeds the minimum benefits laid out by the Dubai Health Authority (DHA). Responsibility of health insurance is down to the employer (not the employee). The law also states that employers must not deduct the salary of the employee to provide health insurance.

UAE nationals living in Dubai have access to Saada. It provides insurance coverage to citizens who aren't benefitting from any government health program in Dubai. Saada users can receive treatment at many DHA healthcare centers and private providers. UAE citizens have the option to opt-out of their private healthcare scheme to join the government scheme.

Employers of expats are required to provide health insurance for their employees. Sponsors are also required to provide private health insurance for their dependents.

### **Ajman**

All government employees in Ajman have health insurance provided for them.

### **Sharjah**

Government employees and their dependents are provided with healthcare cover.

### **What happens if I am not covered by health insurance in the UAE?**

Health insurance is a legal requirement for both Abu Dhabi and Dubai, and monthly fines incur when there is no proof of health insurance.

In Abu Dhabi, you can expect to pay AED 300 (76 EUR) for every person without health insurance every month. In Dubai, this is AED 500 (127 EUR) each month, and the government won't renew visas or grant residency without proof of adequate health insurance.

## **PRIVATE HEALTH INSURANCE IN THE UAE**

### **Who should get private health insurance in the UAE?**

It's easy to sum up – expats in the UAE will, for the most part, be working in either Abu Dhabi or Dubai, and for that, they will need health insurance. It is a legal requirement and if you are seeking residence, you will need to be able to prove that you have coverage.

### **The advantages of getting private health insurance coverage in the UAE**

The biggest advantage of getting private health insurance in Dubai and Abu Dhabi is not having a monthly fine that often exceeds contributions.

In addition, you will have access to the finest medical centers in the nation, staffed by doctors and other professionals who speak English as their first language. With private health insurance, you can also choose specific, personalized add-ons to your cover.

### **How does private health insurance work?**

In Dubai and Abu Dhabi, it is your employer or sponsor's responsibility to make sure you have private health insurance. However, although everyone needs coverage, your job won't necessarily provide it. In addition, coverage for dependents starts at around AED 599 (152 EUR). This depends on their age and what treatments and options you would like included in the coverage.

Each insurance company works differently when it comes to making a claim, therefore it is always best to check with them first. Generally, when a medical issue or visit arises, you need to get in touch with the company first to see if the treatment is included in your coverage. Then, when you have an invoice or receipt for the medical provision, you will need to pass this on to your company and you will receive reimbursement for the payment. In some cases, or with some health insurance plans, your insurance will pay the provider directly.

The UAE Insurance Authority has a list of all insurers registered within the country, so you can check the validity of your cover.

### **Private health insurance companies in the UAE**

Here are some of the international health insurance providers operating in the United Arab Emirates:

- Allianz Care
- APRIL International
- Globality Health

### **Health insurance for unemployed or low earners**

Dubai put in place the Essential Benefits Plan (EBP) to ensure medical coverage to those who earn lower-end salaries.

EBP is for Dubai residents who earn less than AED 4,000 (1.013 EUR), as well as for their dependents. The Plan has a fixed cost of AED550-AED650 (140-165 EUR) annually. This covers emergencies, surgeries, tests, medication, maternity, and both inpatient and outpatient treatments. There are some limitations to EBP, including:

- An annual claim limit of AED 150,000 (37.980 EUR)
- Emergency treatment limited to Emirates within the UAE
- Basic healthcare in Dubai
- There is no inclusion for treatment for chronic/pre-existing conditions in the first six months (inclusion starts after that period)

- For basic inpatient healthcare services, there's a 20% co-pay that's capped at AED 500 (127 EUR) per encounter. It also has an annual cap of AED 1,000 (253 EUR). The insurer pays any fees above this.
- An annual limit of AED 1,500 (280 EUR) for drugs/medicines in addition to a 30% co-pay for each prescription

EBP provides cover for women's healthcare during maternity, including:

- Outpatient antenatal services including blood tests, three ultrasounds, and eight pre-delivery visits;
- Inpatient services at birth. There is coverage for a vaginal birth delivery up to AED 7.000 (1.772 EUR) and up to AED 10.000 (2.523 EUR) for a medically necessary caesarian section;
- 30 days of coverage for the newborn child; to cover tests and screenings, under the mother's insurance policy

Only certain companies are allowed to provide EBP, including:

- Axa Insurance
- Ras Al Khaimah National Insurance Company
- National Health Insurance Company (Daman)
- Oman Insurance Company
- Orient Insurance Pjsc
- Metlife Alico
- Takaful Emarat – Insurance
- Dar Al Takaful (P J S C)
- National General Insurance Company
- Abu Dhabi National Insurance Company (Adnic)
- Union Insurance
- Noor Takaful

## **USED AND USEFUL RESOURCES**

[Health insurance in the UAE | Expatica](#)

[CBUAE | Home \(centralbank.ae\)](#)

[Enaya | Home \(enayaprogram.ae\)](#)

[TAMM - Abu Dhabi Government services](#)

# HEALTHCARE

Healthcare in the UAE is known to be among some of the finest in the world. In fact, there are 181 doctors per 100,000 residents. The top areas for medical tourism include orthopedics, sports medicine, dermatology, dentistry, and fertility treatment. Healthcare is provided both by the state and privately, but the cost of this depends on your immigration status.

## THE HEALTHCARE SYSTEM IN THE UAE

The **Ministry of Health and Prevention (MOHAP)** is responsible for overseeing healthcare in the country; however, healthcare is usually dealt with by a health authority in each Emirate. The provision of healthcare has grown quickly. In fact, the latest statistics (gathered between 2012–2017) show that the number of physicians and dentists almost doubled, and pharmacists quadrupled.

### **Healthcare facilities**

As a result of the growing healthcare provision, there are new state-of-the-art centers and facilities. In addition, quality healthcare workers have arrived in the UAE from all around the world to provide top-notch care. The high quality of healthcare is probably why medical tourism is thriving in the country. Take Dubai for example; by 2020, 500,000 people will travel to Dubai for healthcare each year.

Expats tend to prefer private healthcare over public. Here, medical professionals tend to all speak English. In fact, many of them are expats themselves after completing their training in their home nations.

### **Who can access healthcare in the UAE?**

Anyone can access healthcare in the UAE, but if you're not a citizen, private healthcare is costly. Expats may apply for the national public health card through MOHAP, affording them the same 50% discount on healthcare services as UAE nationals. However, this costs AED 500 and only allows treatment at a small number of facilities.

### **How to register for healthcare in the UAE as an expat**

Healthcare is provided privately for expats in the UAE. They are unable to obtain access to public facilities unless they hold a public health card – or in the case of an emergency. However, you must **register** with MOHAP if you wish to obtain a health card.

### **Required documentation**

The assisting documents necessary are:

- A personal photo on a white background
- Copy of valid passport
- EIDA Application/EIDA copy
- Family book copy for UAE citizen
- Valid residence visa or entry residence visa
- Those working in foreign consulates will need to provide a copy of their diplomatic passport, the card issued by the Ministry of Foreign Affairs, and a letter stating they work at the consulate

Employers are required by law (and face steep fines if they don't comply) to provide health insurance for their employees. So, depending on your emirate, it could be up to you to find additional insurance for your dependents.

## **W**

### **OMEN'S HEALTHCARE IN THE UAE**

The state-of-the-art facilities in the UAE also extend to [women's healthcare](#). There are health centers for females that only employ women. So, it's never a problem to see a female doctor if that is what you are most comfortable with.

Access to contraception is widely available. You don't need a prescription to get contraceptive pills (although you should speak to a doctor beforehand). However, it should be noted that the morning-after pill is not available in the UAE.

#### **Proof of marriage**

Having a baby in the UAE is pretty simple – if you can prove that you are married. For example, you'll need proof of marriage to access pregnancy care and fertility treatments, and even to give birth. Abortions, however, are illegal in the UAE, and will only be administered in the cases of a fatal genetic condition in the womb or if the woman's life is at risk.

### **HOSPITALS IN UAE**

There are public and private hospitals in the UAE. If you're an expat, you'll be using private hospitals, unless it's an emergency. You can arrange to see a specialist of your choosing at any hospital, as long as it's covered under your health insurance.

Public healthcare facilities will always treat you free of charge; therefore, you don't need to worry about going to a public hospital to receive emergency treatment. However, for further treatment or care, you may have to move to a facility that is covered by your health insurance.

### **PHARMACIES IN THE UAE**

Pharmacies in the UAE are plentiful, and many are open 24 hours a day. However, most are open from Saturday to Thursday, 09:00-21:00.

Beware of the prescription drugs you bring into the UAE – many standard prescribed drugs from other countries are in fact illegal in the UAE, and you could face severe consequences. MOHAP has a **comprehensive list** of unauthorized medicines.



## **MENTAL HEALTHCARE IN THE UAE**

The population boom of the UAE was not immediately followed up with proportionate spending on mental healthcare. At the start of 2019, experts stated that more mental health specialists were needed in Dubai to cover the demand in services. The data suggested that one-third of Dubai (around 1.3 million people) were in need of mental health help.

### **Attitudes towards mental health**

In the UAE, it may be difficult to discuss a mental health issue with close friends or family members. This is because of the shame that is traditionally associated with mental health illness in Arab culture. There are mental health specialists in the UAE, but access is limited, and often your health insurance won't cover it.

### **What to do in an emergency in the UAE**

An ambulance can be called at 998 from anywhere within the UAE. As previously mentioned, the hospitals are well equipped to deal with any emergency situation.

After initial treatment, the patient may be transferred to a more specialized clinic or unit. In the case of an emergency, treatment to stabilize the patient and the condition is free of charge.

## **USED SOURCES**

[The healthcare system in the UAE | Expatica](#)

# **EMERGENCY NUMBERS**

In case of an emergency, you can call the following numbers while anywhere in the UAE:

- 999 for Police
- 998 for Ambulance
- 997 for Fire Department (Civil Defence)
- 996 for Coastguard
- 991 for electricity failure
- 922 for water failure.

## **USED SOURCES**

[Emergency phone numbers and apps - The Official Portal of the UAE Government](#)

# **MANDATORY AND OPTIONAL INSURANCES**

The Insurance Authority regulates insurance in the UAE. Additionally, the Dubai Financial Services Authority (DFSA) and the Abu Dhabi Global Market (ADGM) carry out regulation at a regional level. The departments of health in Dubai and Abu Dhabi also oversee the health insurance sector in these cities. Most insurance companies in the UAE belong to the Emirates Insurance Association.

## **COMPULSORY INSURANCE IN THE UAE**

### **Motor insurance**

If you're planning on driving in the UAE, you must insure it to at least a third-party liability level. This covers you against claims made by others for damages to themselves or their property.

You can also take out fully comprehensive auto insurance in the Emirates. This will cover all incidents including those where you are at fault, plus damage to, or theft of, your own vehicle. In addition to this, you can extend coverage to include things such as emergency medical coverage, off-road incidents, and road assistance cover.

Insurance companies in the UAE offer no claims bonuses where your premiums are reduced according to the length of the period where you haven't made an insurance claim.

Premiums depend on the type of car, level of coverage, and driver history. Currently, average annual car insurance costs in UAE for the main models are between AED 1,528 and 1,983 (387 – 491 EUR).

### **Health insurance**

Health insurance in the UAE is mandatory if you live in Dubai or Abu Dhabi, but you can purchase private insurance voluntarily elsewhere.

In Dubai and Abu Dhabi, employers usually arrange health insurance coverage for their staff. Coverage usually includes basic GP treatment and hospital care. However, standard plans often don't include specialist care plus dental or eye care. Therefore, you should check and increase your premium if you require extra coverage.

(For more information: chapters Health Insurance and health care above)

## **OPTIONAL FORMS OF INSURANCE IN THE UAE**

### **Home insurance**

Home insurance in the UAE is available to cover both the building and its contents. Because this is an optional form of insurance, you can choose the extent of coverage.

Building insurance usually covers damage caused by fire, floods, earthquakes, storms, or vandalism. Contents insurance covers damage, loss, or theft. It is important that you check policies for any stipulations on what you have to do to protect your property against risks.

If you rent your property in the United Arab Emirates to tenants, you can also purchase additional coverage; for example, costs relating to alternative emergency accommodation, home-based accidents, or rental loss. Home insurance costs vary according to risk factors and insurance value but start at around AED 350 (89 EUR) a year.

### **Life insurance**

You can purchase life insurance from a range of providers operating in the UAE. Many expats take out a plan from an international provider or choose to transfer a pre-existing policy. However, some employers in the UAE offer life insurance plans as part of their benefits package, along with health insurance.

You can choose a plan to suit you, and most are geared towards covering the living costs of your spouse and dependents in the event of your death. They will typically receive a lump sum payment. You can also purchase packages that allow you to provide for yourself in the event of retirement or having to give up work due to a disability.

Premiums will depend on various lifestyle factors plus the level of coverage chosen. With many companies, you can choose from a range of investment options so that you can maximize the return on payments.

### **Travel insurance**

If you live in the UAE and travel frequently outside the country, travel insurance is a good idea. You can purchase this to cover things such as:

- Cancelled or missed flights;
- Lost or delayed baggage;
- Medical expenses;
- Emergency accommodation costs in the event of an incident abroad;
- Third-party liability costs

Costs depend on the extent of your coverage. For example, medical expenses often only include limited emergency treatment. However, global health insurance may cover many medical costs, therefore make sure you don't duplicate anything.

You should also check for exclusions, such as extreme sports activities or high-risk trips. In addition to the level of coverage, costs will be affected by the following factors:

- The length of the coverage period, which can be anything from a few days to annual or bi-annual coverage;
- Whether you want regional or worldwide cover

### **Income protection**

The social security system in the UAE only covers national citizens who are employed. Therefore, expats have no protection against unemployment or illness. With this in mind, it can be a good idea to purchase income protection insurance to avoid being out of pocket if you can't work for any reason.

Most companies offering this insurance allow you to tailor the policy to suit your needs. Standard policies cover protection against temporary or permanent illness or disability, but you can often pay extra to insure yourself against any out-of-work periods.

## Liability insurance

This form of insurance is more typically a concern for businesses. However, individuals can take out policies to protect against claims made against them due to injuries or damages caused to third parties or their property.

Liability insurance is normally available as an add-on with home insurance to cover incidents occurring within the home. It can also be taken out as a standalone policy with many providers.

## Commercial insurance in the UAE

If you are working as a freelancer or running your own business in the UAE, you will need to make sure you are insured to the right level. Both compulsory and optional forms of insurance are available, including:

- **Liability insurance:** public liability insurance is compulsory for many industries (e.g., construction). Businesses can also take out professional liability insurance to cover cases of professional negligence or product liability which covers claims made against products sold or manufactured.
- **Property insurance:** optional but recommended for businesses with valuable assets. Policies can be tailored to cover premises, business equipment, stock on-site, and goods in transit.
- **Employee benefits insurance:** businesses with employees may need employer liability insurance as a minimum to cover work-related accidents and incidents. Employee health insurance is typically offered by many UAE companies. Other policies are also available, such as employee life insurance.
- **Financial insurance:** covers financial losses sustained as a result of employee or trustee embezzlement.

In addition to the above, there are insurances geared towards specific industries (e.g., engineering insurance) that take into account industry-specific risks. Many companies also offer all-risk policies that combine the above forms of insurance in an all-inclusive package.

## Tools for comparing insurance in the UAE

- Yalla Compare – one of the most well-known comparison sites in the Middle East region where you can compare various forms of insurance along with other products; <https://yallacompare.com/uae/en/>
- Insurance Market – allows you to compare a range of personal and commercial insurance products. <https://insurancemarket.ae/>

## USED SOURCES

<https://www.expatica.com/ae/finance/insurance/insurance-in-the-united-arab-emirates-72334/>

# **CHILDCARE**

When it comes to childcare in the UAE, parents have the option to go public or private. However, expat parents should know that public childcare is available only to Emirati citizens. As such, non-Emirati residents of the UAE will need to look for private childcare. These can include out-of-home care, such as preschools, nurseries, and daycare centers, as well as in-home childcare with nannies and babysitters.

New mothers in the UAE receive 60 days of maternity leave in the private sector. Of this, 45 days are fully paid, while the remaining 15 days are at half-pay. In addition, fathers get five days of parental leave that they can use at any time before the baby is six months old. After this, there is little official flexibility for parents to take time off for childcare in the UAE.

## **Who can access childcare?**

Public childcare facilities in the UAE are only available to Emirati citizens. However, expat parents can access childcare options through the private sector. The specific requirements for these will differ by the individual facility.

Generally, you would also need to provide the following documents:

- Child's birth certificate
- Child and parents' UAE visa
- Proof of vaccinations

Parents will have to pay out of pocket for private childcare. The costs can vary greatly depending on the facility.

## **Preschool and daycare in the UAE**

In the UAE, children must start compulsory education at six. However, many parents begin looking at preschools, nurseries, and daycare centers long before this. Again, if international parents choose this option for childcare in the UAE, they will need to look at private preschools and daycares. Most centers accept children from 12 months, though some will enroll babies as young as three months old.

The fees and schedules can differ significantly depending on which facility you choose. Some, for example, might only offer a few hours or half-day care, while others might have options for full-day care. Costs can range from AED 10,000 to 50,000. Remember that many private preschools and daycares – especially those popular with foreign nationals – will have long waiting lists, so apply early.

## **International childcare**

According to Global Media Insight (2022), there are 8.84 million expats living in the UAE, making up more than 89% of the population. For this reason, there are many international childcare options available. The advantage of this is that children are immersed in a multicultural environment and exposed to various languages. Some of these international childcare facilities in the UAE also feed into international grade schools, which can offer a seamless transition into formal education.

## **Nannies or au pairs in the UAE**

Many international parents in the UAE choose to hire nannies or au pairs for their young children. There are currently about 750,000 nannies working in the UAE. But many of them do not have official childcare training or qualifications. Several options are available, from live-in and live-out nannies to day or night au pairs. The advantage of hiring a nanny in the UAE is that they can focus exclusively on caring for your child and sometimes help with household duties.

Importantly, as they would likely be foreign nationals, you would be responsible for sponsoring their visa. Depending on the exact terms of employment, you may also need to provide accommodation and cover transport costs and flight tickets.

The cost of hiring a nanny for childcare in the UAE can vary greatly depending on the agency, their specific duties, and experience. In general, though, the average salary ranges from AED 1,800 to 3,000 per month. Usually, you will need to sign a two-year contract and pay for registration fees, medical checks, and an Emirati ID.

There are numerous ways to find a nanny in the UAE. You could ask friends and colleagues or search Facebook groups. Below are some of the popular local sites parents use to look for nannies:

- Find Nanny & Maid
- GulfNanny
- Nannies and Maids UAE Facebook Group
- Peekaboo Nannies

### **Babysitters in the UAE**

Some parents prefer more informal options for childcare in the UAE, such as babysitters. Usually, you can find a regular or ad-hoc babysitter for a specific timeframe, which can be helpful if you plan an evening out or need regular care for a few hours a week. As with other childcare options, rates for a babysitter can vary. But, you can expect to pay between AED 55 and AED 70 per hour.

### **USED SOURCES**

<https://www.expatica.com/ae/living/family/childcare-in-the-uae-80404/>

# **SCHOOLING AND EDUCATION**

## **Education in the UAE**

As a popular hub for expats from all over the world working in every field imaginable, the UAE offers a range of educational options for children of expats. That said, it can be challenging for parents to find schools that are affordable, international, and that are accepting new students. Expats, then, often devote significant time to researching, contacting, and applying to potential schools.

As a relatively young country, the UAE has made tremendous strides in the field of education. In the middle of the last century, there were very few formal schools, and only in urban areas. By the mid-1970s, the adult literacy rate was 54% and 31% among women and men respectively. Surprisingly, today, rates among both genders are nearly 95%, and there are thousands of schools.

## **The education system in the UAE**

The UAE's educational system is split into three general categories:

- public schools
- private schools
- higher education institutions

Quality can vary significantly; however, there are some very strong schooling options available, at every level, in the Emirates. Within Gulf countries, UAE schoolchildren ranked highest, and 45th worldwide, in a global school rankings list compiled in 2015.

State schools generally have four levels:

- Early Childhood Education (ages 3–5)
- Basic level (ages 6–10)
- Intermediate level (ages 11-13)
- Secondary level (ages 14–18)

Education in the UAE all the way through secondary school is universal, free (in public schools), and compulsory for Emirati children. Equally important to know, state schools are gender-segregated. Although recent changes have allowed expat children to pay to enroll in state schools, the language of instruction is Arabic, and many expats choose to enroll their kids in private schools.

## **Which government institutions supervise education in the UAE?**

Education throughout the UAE is regulated by a number of different bodies. On a federal level, the Ministry of Education (MOE) sets admissions standards, graduation requirements, and curricula; within each Emirate, and especially in the bigger emirates, there are individual regulatory bodies, such as the Abu Dhabi Department of Education and Knowledge (ADEK) or Dubai's Knowledge and Human Development Authority (KHDA).



Because of this, significant educational differences can exist between different emirates. Private schools in Abu Dhabi and Dubai are supervised by ADEK and KHDA, but not the Ministry of Education. In fact, private schools throughout the country follow the guidelines set by the MOE but are not under direct government supervision.

### **Pre-school education in the UAE**

Though education in the UAE is compulsory beginning at age six, many Emirati and expat parents choose to enroll their children in pre-school education between the ages of three and five. Pre-school, both state and private, is usually co-educational. Parents have plenty of options, and many schools offer a K-12 education so children may never need to change schools.

## **PRIMARY EDUCATION IN UAE**

### **The primary school system in the UAE**

Starting at the age of six, all Emirati children must be enrolled in school. Primary education is grades 1–5 (ages 6–11). Students should be proficient in subjects including math, science, English and/or Arabic, and social studies.

The school week runs from Sunday – Thursday in the Emirates, which can be a tricky adjustment for expats. Public schools run on a trimester system, while private ones tend to use the more common two-semester model. Both systems offer:

- a winter holiday in December
- a spring break in late March
- a summer break in the hot months

### **The primary school curriculum in the UAE**

Private schools in the UAE follow a range of systems, with some using curricula based out of the UK, the US, or India, and with others offering the **International Baccalaureate (IB)** program. Thus, teaching methods vary between a focus on rote memorization and weekly testing to measure grades and progress, and more occasional testing and less rigid teaching styles.

Within the state system, students who successfully complete secondary school final examinations receive a graduation certificate from the Ministry of Education. Graduation requirements in private schools differ. Teaching philosophy, available subjects, and testing schedules are important elements for parents to discuss with school officials during their school search.

## **SECONDARY EDUCATION IN THE UAE**

Secondary school for Emiratis is mandatory through graduation and the country boasts a nearly 97% graduation rate. State schools begin secondary education in grade 9, but private schools practice various models.

Secondary schools in the state system teach most of the same subjects as in primary school but may add or drop certain courses, like music. Students in public schools can choose to enroll in a technical secondary school or continue along an academic track. Some of the vocational specializations offered at these technical schools include computer technology, tourism, health sciences, and finance. Individual private schools are organized differently and have no country-wide policies.

Teaching methods and assessments vary but are likely similar to primary school teaching methods within the same school. Many schools, though, do offer secondary school students some flexibility in choosing subjects they're passionate about.

## **SCHOOLS IN THE UAE**

### **Public education in the UAE**

Public schools in the UAE are free for Emiratis and open to expats for a fee. The language of instruction is Arabic, though English is also taught. To enroll a child, parents need to contact the Education Council in their region. They'll then be asked to submit an application form along with supporting documents such as:

- passports
- residence permits
- rent contracts
- transcripts

### **International schools in the UAE**

Private international schools are plentiful throughout the UAE, but especially so in Abu Dhabi and Dubai. They follow various international school systems including the US and UK models, but also French, German, Indian, Irish, and Canadian systems. School admission requirements vary among schools and slots in more popular schools can be hard to come by.

### **Special needs education in the UAE**

Schools for students with special educational needs can be found throughout the UAE, as the government remains committed to an inclusive education platform. Some schools incorporate special needs learning alongside mainstream classrooms, while some schools work only with special needs students.

### **Education costs and funding in the UAE**

Tuition fees are a significant cost in the UAE. Those looking to enroll their children in public schools as fee-paying students can expect to pay around 6,000 AED yearly. For expats looking for private schools,

fees depend on grade level and can range from 2,700 AED in kindergarten to a mighty 66,000 AED in high school. While the government does offer some financial aid, and schools themselves may offer discounts or scholarships, high educational costs are a reality for most expat parents. The best-case scenario is to negotiate for fees to be paid directly by your employer, as is the case with over 16% of expats in the country.

## **HIGHER EDUCATION IN THE UAE**

The UAE has a very high rate of tertiary school enrolment, with 95% of girls and 80% of boys applying to institutions of higher education. Emirati students can attend public universities free of charge.

Three Emirati universities are among the top 500 universities globally. Private universities, including arms of prestigious institutions, also abound in the UAE. These include New York University Abu Dhabi, American University in Dubai, and Canadian University in Dubai. They offer studies at an undergraduate level; some institutions also offer graduate studies. Expats from all over the world attend these universities alongside Emirati students.

### **Examinations in the UAE**

Students in both public and private schools are tested throughout and at the end of each school year to ensure progression to the next grade level. In public schools, there are no over-arching exams that students must pass to meet national standards until their final year of secondary school.

### **Graduating exams in the UAE**

In order to receive the General Secondary Education Certificate, public school students must pass this exam. Students in private schools must also adhere to continual, term-end, and year-end assessments. However, depending on the school system in place, like IB or the British GCSE, they may also have to pass international exams in order to graduate.

Starting in 2017, students at public schools and private schools that adhere to the national curriculum must take the Emirates Standardized Test (EmSAT), which is required for admission into most public universities and colleges.

### **Educational support for expat students in the UAE**

Obviously, expat students enrolled in public schools may struggle with Arabic as the main language of instruction. Because most students are Emiratis, parents of expat students may have to be more involved in order to have their needs met. However, because the UAE is a majority-expat country, private international schools cater to expat student needs very well.

Students usually find that, because nearly all students are expats, schools anticipate and meet their needs much more easily. This often means that their school experience is almost exactly what it might be in their home country, including elements like AP classes and SAT and GCSE preparation. Nevertheless, Arabic classes are almost always available, and sometimes mandatory.

### **Support for children with special educational needs (SEN) in the UAE**

Parents of students with special educational needs have a number of options throughout the Emirates. Some schools offer additional supports or separate classroom instruction alongside mainstream classrooms. Others instead specialize in only students with special needs. Parents must also consider that schools that specialize in special needs might be state or private, might have fees, and might offer instruction in Arabic, English, or Arabic and/or English.

## **Homeschooling in the UAE**

The Emirati government recognizes Emirati parents' right to homeschool their children. Parents must register with the educational department in their Emirate. Families receive books and study materials, and students must pass the relevant exams at the end of each semester/year.

The government has no legal requirements for expat parents. Some parents decide to homeschool their children because of hefty tuition fees or bullying problems. On the other hand, some prefer its more individualized nature and the possibility for blending together academic study with family leisure activities. Furthermore, some parents find it very convenient, given the various homeschooling platforms readily available. Indeed, in recent years, a number of homeschooling associations have sprung up for fellow parents to support each other, like the Abu Dhabi Homeschoolers Association. Although it isn't known how many students in the UAE are homeschooled, online education portals have seen enrollment spikes in recent years.

## **USED AND USEFUL RESOURCES**

[Education in the UAE: a guide for expat families | Expatica](#)

# RENTING PROPERTY IN THE UAE

## THE RENTAL MARKET IN THE UNITED ARAB EMIRATES

The United Arab Emirates is a unique market in the Middle East for a single reason: most of the seven emirates are within driving distance of each other. The region boasts one of the best motorways in the world (and cheap fuel). As a result, you could be working in Abu Dhabi and living in Dubai, or working in Dubai and living in Sharjah.



Rental costs differ from emirate to emirate. On average, Dubai boasts the highest costs, with Abu Dhabi snapping at its heels. The other emirates offer substantially lower rates, with almost no compromise on the quality of life within the premises.

The process of renting a living space is fairly efficient and time-bound – and also very watertight. The letter of the law – in the form of the tenancy contract – is all-important, therefore you need to ensure that you discuss all content before the landlord draws it up. Make sure to check the contract for specifications.

## RENTING IN THE UNITED ARAB EMIRATES

While there is no official data on the rental market in the UAE, as such, approximately 70% of the population take the renting route; most of which are expats.

Rents in the country are governed by the Real Estate Regulatory Authority (RERA). If you are living in Dubai, you can use the [Rental Increase Calculator](#) to get an idea of rental prices in the city. As for the rest of the emirates, the rent index is fairly transparent. Therefore, if you are up to speed on that, and you feel that the agent/landlord is asking for more, you have the advantage of negotiating a better deal.

Keep in mind that the number of rental properties in the UAE far surpasses the demand, since construction has been going at breakneck speed in the country. Therefore, take your time and look for the perfect place to rent. You are bound to find your dream home – and what's more, at more competitive rates than market intelligence will tell you.

Renting in emirates such as Dubai and Abu Dhabi is an expensive proposition; some reports claim that 35 to 40% of a household's income may be spent on rent and utilities. However, this is not

strictly true. You should rent a place well within 25% of your CTC budget – and not fall for the trappings of luxury residences. Even on a budget, renting in the United Arab Emirates can have a feel-good factor.

Also, remember that cohabiting as an unmarried couple is illegal since the UAE is governed by Islamic laws. Many people get away with it, however, it is best not to take a chance. Don't let the idea of single living put you off, though, because the UAE is one of the safest countries in the world. It provides secure and advanced amenities and is, therefore, a wonderful place for single women, too.

## **POPULAR PLACES IN RENT IN THE UAE**

### **Dubai Marina**

Dubai's new town is walking distance from the beach and faces the crystal-clear waters of the Dubai Marina. This area is full of swanky high-rises, great restaurants, and shopping malls. Come sundown, it's party time in this part of town every night.

### **Downtown Dubai**

With the Burj Khalifa at its epicenter, this is yet another genteel part of town that is right next door to the financial district. It also houses the world's largest mall, Dubai Mall.

### **Bur Dubai**

This is the older part of town which retains its vintage charm. You will find both villas and apartment buildings here. Aside from having great street food, this is also the cultural hub of Dubai. It's also very well-connected to the rest of the city.

### **Al Reem Island, Abu Dhabi**

This natural island is located 600 meters off the north-eastern coast of the UAE's capital. Boasting gorgeous waterfront properties and spectacular views, it is a big hit with expats.

### **Khalifa City, Abu Dhabi**

With a host of conveniences, medical centers, and good schools, Khalifa City has become one of the most sought-after spaces for expats working in Abu Dhabi. Elegant and suburban, it sits away from the hustle and bustle, making it ideal for families who live in apartments or villas.

### **Al Tawwun, Sharjah**

This location is great for families since it is right next to the canal-side complex of Al Qasba which offers a Ferris wheel, restaurants, and art galleries.

### **Buying vs renting in the United Arab Emirates**

The UAE is one country in the Middle East where freehold property buying for foreigners has proven a success. A lot of south Asian businesspeople (mostly from India and Pakistan) who wish to live in the UAE for the long term have invested in properties there; even though there are no citizenships/naturalizations given on this basis.

Many people who arrive in the UAE with a two- or three-year stay in mind end up living there longer and therefore buying. If you can afford it, it might not be a bad idea. Just remember that you have to pay 25% of the total value upfront. Having said that, until you decide whether you are there for the long haul, it is a better idea to rent instead.

## **TYPES OF PROPERTY TO RENT IN THE UAE**

The United Arab Emirates, especially Dubai and Abu Dhabi, offers the prospect of incredibly luxurious living. It's not always about the high life, however, as there are also fairly affordable options.

### **Villas in compounds**

These come with 24-hour security and a host of facilities (community centers, shopping areas, pharmacies, playgrounds, parks, swimming pools, gyms, and so on). You can get 2, 3, and 4-bedroom villas, which come with a garden. Properties perform maintenance internally.

### **Standalone villas and townhouses**

These can include up to five or six bedrooms, large gardens, and a private swimming pool. Depending on your contract, maintenance may or may not be part of the deal.

### **Apartments**

Starting from studios, and going up to extravagant penthouses, there's the entire gamut of housing available. Most buildings, especially the newer ones, have a gym, swimming pool, and round-the-clock security.

### **Serviced apartments and hotel apartments**

These work like hotels and throw in housekeeping and in-room dining (you can also cook your own food). You can rent these for shorter stays, say a few weeks or months. There is no paperwork: you can just submit an ID, pay an advance, and move in. There are also no separate charges for electricity and water, and WiFi is usually free.

### **Furnished and unfurnished homes**

Apartments and villas are either furnished or unfurnished. Unless it's for a short stint, most people prefer to go for unfurnished places that they can do up as they wish. Sometimes white goods, such as refrigerators, washing machines, dishwashers, and cooking stove/oven, come with the property; these are semi-furnished.

If you are renting a furnished place, there is a chance that things like cutlery, crockery, or bed linen may not be included. Have a discussion with your agent/landlord in that case. Make an inventory of the items, and take photos if you want to play it doubly safe. Then make your landlord sign off on the inventory list, and co-sign it.

### **Finding a place to rent in the United Arab Emirates**

Most properties are on online property sites. Some of the most popular sites include:

- Bayut
- Blueground

- dubizzle
- Property Finder
- Zoom Property

In addition, you can search the print and online classified sections of leading newspapers in the UAE, such as *Gulf News*, *Khaleej Times*, *The National*, and *Gulf Today*. These will include the names and contact numbers of agents or landlords.

Most properties are handled by agents, but once in a while, you will come across places that have been listed directly by the landlord. In the UAE, almost all agents are English speaking. Once you identify a property, you should call up the agent and request a viewing date and time as per your convenience. Most agents work on weekends as well.

You will also find buildings that have empty apartments flaunting hoardings that say “for rent” along with a contact number. If you fancy a particular building, you may even go and have a chat with the front office staff; they will let you know if there is an apartment for rent, and how to contact the agent or the landlord.

Finally, you can contact your office HR to find out if they have any listed agents who will give you a discount.

## **HOW TO RENT A PROPERTY IN THE UAE**

Once you contact the agent, property manager, or landlord (in case you are searching directly), you can set up a time as per mutual convenience. Most agents work on weekends as well. You should start this process once you have your residence visa and bank checkbook in hand. If your visa is taking time, you can ask your company to give you a letter stating that your visa is in progress.

Make sure to view the property in clear daylight, insist on a tour of the building, and check out all of the facilities. If you are not satisfied, your agent is likely to have more properties to show you.

When you identify a property, you can book it by paying the security deposit; this is usually 5% of the annual rent.

### **Important things to know**

- Tenancy contracts in the UAE are annual.
- You must submit your passport copy, residence visa copy (if your visa is not yet processed, your company’s/sponsor’s letter will work temporarily, but hand over a copy of the visa the moment it comes through) for the tenancy contract to be drawn out.
- It takes four to five working days for the contract to be drawn out. The paperwork is done by the agent in consultation with the landlord.
- Rents are mostly paid quarterly, but some landlords may ask for three checks instead of four. You might actually get a better deal if you decide to give two checks. Whatever the case may be, you have to give postpaid checks at the time of signing the contract. Make sure to get a receipt for the checks.
- You also have to pay a security deposit; in cash, if you want. Keep the receipt carefully, as this has to be submitted when you seek a refund at the end of your term.



- If you use an agent's services, you can pay the commission in cash or by check. It is usually 5% of the rental value.
- Contracts are binding for a year, so if you leave out of turn, you will need to pay a penalty; usually two months' rent, and you also have to give two months' notice.

### **When can you move in?**

If all goes well, you can actually move in within the week. The moment you have your contract, you can apply for water and electricity (in some emirates, such as Dubai, it's a simple online process). It takes 24 hours for the services to kick in.

## **RENTAL COSTS IN THE UNITED ARAB EMIRATES**

In Dubai and Abu Dhabi, the average rents are much more than the other emirates. You will have many instances of people who work in Dubai living in Sharjah or Ajman because they want to save on rent.

While renting a one-bedroom apartment in a slightly remote (and therefore cheap) part of Dubai or Abu Dhabi will set you back AED 40,000 to AED 45,000 (10.128 - 11.394 EUR) annually, places in Sharjah or Ajman are at least 40 to 50% cheaper. They will also be in prime locations.

In the more expensive emirates, a two-bedroom apartment will cost about AED 90,000 to AED 100,000 (22.788 to 25.320 EUR) in a tony neighbourhood. A three-bedroom villa in Dubai may cost upwards of AED 150,000 (37.980 EUR); whereas in Sharjah you may get it for AED 90,000 (22.788 EUR).

Rents are paid through post-paid checks, usually dating from the time you move in. So if you occupy a place on the 10th of a month, subsequent encashment will happen on the 10th of every quarter; or once in four months if you have opted for a three-cheque plan.

If your rental check bounces, there is a heavy penalty if your landlord complains. In the past you could be jailed, however now laws have been amended. If there is a valid reason for the check bouncing, speak to your landlord and assure him you will pay him as soon as you can.

### **Rental deposits**

The rental security deposit in the UAE is generally 5% of the total rental value; you'll pay this upfront. It is refunded once your term is over, you move out, and the landlord is satisfied with how you have maintained the premises; and that there are no outstanding utility bills.

### **Extra costs**

In the emirate of Dubai, a housing fee applies for your water and electricity bill; this is the equivalent of 5% of your monthly rent. So if your annual rent is AED 60,000 (15.192 EUR), and monthly AED 5,000 (1.266 EUR), the housing fee will be an extra AED 250 (65 EUR) month. This comes factored into your utility bills at the end of every month.

In Dubai, every time you sign a contract – a new one or a renewal – there is an *ejari* fee of approximately AED 200 (51 EUR). *Ejari* is the registration fee of the premises online, which RERA Dubai enforces.

## **Tenancy contracts in the United Arab Emirates**

Most rental contracts in the UAE are annual. If you are staying for a shorter period, you may want to consider a hotel apartment or a serviced apartment, where you can pay weekly or monthly (in advance).

The tenant and the landlord must sign the contract; no witnesses are necessary.

If the tenant is breaking the contract and moving out before turn, then he/she will have to give a two-month notice and pay a penalty. The standard penalty is usually two months' rent and will be specified in the tenancy contract. Some contracts state that the tenant will have to pay the entire term's rent as a penalty; so if you are not sure about your annual commitment, be sure to communicate the same to your agent/landlord.

Tenancy contracts in the UAE are usually four-check ones (quarterly); if you settle for a three-check or a two-check one, you get a discount.

If the landlord wants their premises vacated for personal reasons (which is rarely the case), they must give three months' notice. Obviously, the tenant doesn't pay any penalty.

## **TENANT AND LANDLORD RIGHTS AND OBLIGATIONS**

### **The landlord**

- The landlord must provide you with an English-translated copy of the contract, along with the receipt of the security deposit.
- They cannot increase the rent for the duration of the one year of the contract.
- At the end of the year, the landlord can raise the rent adhering to Real Estate Regulatory Authority guidelines. If new guidelines come into effect during the term of the contract, the tenant cannot ask for a rent reduction. Basically, rents cannot be increased or reduced once the contract is drawn up.
- If someone is moving into a furnished place, the landlord should provide him/her with an inventory. The tenant needs to verify and sign off on the same so that discrepancies do not crop up later.
- If a rent check bounces, it is a punishable/criminal offense by law for the tenant; the landlord also has the right to evict him/her and his/her family immediately.
- In apartment buildings, the landlord will have to maintain all external and common areas — lobby, corridors, pool, gym, etc. If the landlord does not own the building and only owns the apartment you rent, it is usually him that pays the building maintenance (unless specified in the contract).

### **The tenant**

- The tenant needs to carefully scrutinize the papers before signing. Remember: if you have signed on the dotted line, you cannot renege on any of the clauses, even if they seem unfair to you.

- At the end of 12 months, the tenant is under no obligation to renew the contract if he/she isn't agreeable with the revised asking rate.
- Tenants can only alter fixtures and fittings, or carry out any other form of alteration, with the consent of the landlord; this is something which the contract should stipulate.
- The tenant will have to pay a penalty in case he or she breaks the contract and leaves early; this is usually two months' rent.
- Sub-letting or flat-sharing is legally unauthorized unless the tenant has the landlord's express and written consent.
- In buildings with apartments, there is usually a garbage disposal chute on every floor; it's the responsibility of the tenant to dispose of trash into the chute. There shouldn't be any remnants of trash lying on the floor or in any common area. In villas, maintenance workers will collect your garbage. If you live in a standalone villa, you will have to use the services of local municipality garbage collectors, and pay them the standard rates.
- The tenant needs to maintain the property well. If at the end of the term, there are any damages, the cost of fixing them will come from the security deposit.

#### **Where to go in the event of a dispute**

All emirates have rental disputes resolution committees. In Dubai, for instance, there is the **Rental Dispute Settlement Centre**, at Dubai Land Department's head office in Deira. There is a **website in Abu Dhabi**, and so on.

You can file a complaint by submitting the following documents:

1. ID proof of tenant and landlord (recognized by the emirate);
2. Originals and copies of passport and visa;
3. Original rent contract;
4. Rental deposit receipt

### **UTILITIES AND TELECOMMUNICATIONS IN THE UAE**

All properties, unless you are living in a serviced apartment, need tenants to get utilities (electricity and water) and telecommunications (Wi-Fi and landline) installations done themselves. At times, the chiller (read: air-conditioning) costs in apartments are borne by the landlord; they will probably charge you more by way of rent to accommodate that.

If you pay your agent extra (or if this is part of the deal), then he/she can help you out. This would be helpful for electricity, water, and gas connections since you need to have them in place when you move in. Many of the properties have electric cooking ranges, so you may not even have to apply for a gas connection.

When you disconnect electricity and water, you need to go in person to any of the centers and fill out the closure form.

## **TIPS FOR RENTING IN THE UAE**

- If you have a pet, make sure your building is pet-friendly. Villas are pet-friendly in any case;
- You may want a legal expert – or at least someone who has been living in the UAE for a while – to have a look at the contract in case you are missing the subtext;
- File all paperwork very carefully; e.g., the tenancy contract, receipt for (refundable) security deposit, the receipt for the (refundable) deposit of utility services, and so on;
- Places like Dubai are high on the party quotient; but if you are having one at home, don't pump up the volume too high. Keep your neighbors informed, because they have the right to call the police;
- If you are living in an apartment building, you cannot create any disturbances in the common areas;
- Be respectful during the Holy Month of Ramadan. Do not eat or dress inappropriately in the common areas during the fasting time.

## **USED SOURCES**

[Renting in the UAE: a comprehensive guide for expats | Expatica](#)

# **UTILITIES**

For the most part, utilities in the UAE are distributed and supplied through public regional authorities. These include the Abu Dhabi Distribution Company (ADDC) and the Dubai Electricity and Water Authority (DEWA). These same agencies regulate the industries.

The UAE offers good energy supplies and is increasingly looking for green solutions for energy production. Similarly, the Government is making concerted efforts to secure its water supplies and make them sustainable for the future. While its supplies won't compare to places like Scandinavia and much of Europe, they rank better than many Asian countries, including India and Indonesia.

Since most expats in the UAE find themselves in Dubai and Abu Dhabi, this guide will focus on setting up utilities in these two cities.

## **ELECTRICITY AND WATER IN THE UAE**

The UAE has the fastest-growing electricity industry in the world. So much so, in fact, that the utility was responsible for 25% of the UAE gross domestic product in 2013; a figure which continues to grow. In addition, the energy demand in the UAE grew by 37% between 2008 and 2012. Domestically, electricity supplies are provided through regional public companies.

In the UAE, you will use a G plug; this has three rectangular pins in a triangular pattern. Much of the UAE operates on a 220V supply with a standard frequency of 50Hz. For the most part, domestic electricity supplies power consumer goods in the home. These include electronic devices such as laptops and smartphones, bathroom appliances like hairdryers, AV equipment including TVs and audio systems, small kitchen goods such as mixers, toasters, microwaves, and coffee-makers, and major household appliances like refrigerators, dishwashers, and washing machines. Of course, lighting fixtures and cooling systems are big users of electricity supplies, too.

Water in the UAE comes solely through desalinated seawater and groundwater. While public companies can handle water production, only regional public companies can manage water supplies. These are usually the same ones that provide electricity supplies.

Technically, tap water in the UAE is safe to drink. However, it can pick up contaminants as it makes its way from water treatment plants to your closest tap. This can make it undrinkable, in some cases. To stay safe, test your local supply, or install a water filter.

## **ELECTRICITY AND WATER SUPPLIERS IN THE UAE**

Electricity in the UAE comes through regional public authorities; the government partially subsidizes these. State-owned entities have exclusive rights to purchase and distribute electricity in the UAE, although only within their particular areas of operation. However, private sector companies are able to generate electricity. In Abu Dhabi, domestic electricity and water supplies are provided exclusively through the Abu Dhabi Distribution Company (ADDC). Similarly, the Dubai Electricity & Water Authority (DEWA) is the sole distributor of domestic electricity and water supplies.

## **CONNECTING AND DISCONNECTING ELECTRICITY AND WATER IN THE UAE**

Most rental agreements in Abu Dhabi are registered directly with TAWTHEEQ, the city's central tenancy register. When this happens, you will automatically get access to water and electricity accounts with ADDC. If for some reason this doesn't happen, you can register yourself through their website. Once you have an ADDC, you need to activate an online account to manage your supply.

If you are moving out of your rental property in Abu Dhabi, ADDC makes it easy to close your account. You can visit one of their branches, call their contact center, or request the disconnection online. You will need to tell the company your move-out date so that they can prepare your final bill. Once this is settled, you will get a clearance certificate and receive your security deposit back.

In Dubai, you can set up your electricity and water account through the DEWA website. Simply fill out the online form. You will also need to pay activation fees of up to AED330 and a security deposit of AED2,000 (for an apartment) or AED4,000 (for a villa). Your services will then be active within 15 hours.

Similarly, you can deactivate your Dubai utilities online. This will require charges of up to AED350 and payment of your final bill. Again, all you need to do is provide your move-out date to begin the process. If you prefer to deactivate your services offline, you can just notify a customer service center and provide your customer account number, mobile number, and Emirates ID.

No matter where you are setting up utilities in the UAE, you usually need to show your Emirates ID or passport, and tenancy agreement.

## **CHANGING ELECTRICITY AND WATER SUPPLIERS IN THE UAE**

Each emirate has only one dedicated electricity and water supplier. Because of this, you won't have to worry about changing suppliers.

## **ELECTRICITY AND WATER COSTS AND TARIFFS IN THE UAE**

The UAE government is working hard to encourage sustainability and green living in the country. As a result, electricity in the UAE has different tariff bands, one for green usage and others for higher, less environmentally-friendly usage. Similarly, water supply in the UAE has different tariffs to encourage less wastage. One thing to note is that expats are charged higher rates for both electricity and water in the UAE. Emiratis can access discounted local rates.

The ADDC encourages lower electricity and water usage by offering lower unit prices under a green band. For electricity, the green band tariff is 26.8fils/kWh while the red band is 30.5fils/kWh. The green allowance for electricity is 20kWh/day for apartments and 200kWh/day for villas.

Similarly, the green band tariff for water is AED7.8/cubic liter while the red band charge is AED10.41/cubic liter. The green allowance for water is 0.7 cubic liters/day for apartments or 5 cubic liters/day for villas.

Dubai operates in a similar manner, but instead of two, the DEWA has four tiers of consumption. For electricity, these are charged at 23, 28, 32 and 28fils/kWh, depending on usage. Consumption also

attracts a fuel surcharge of 6.5fils/kWh. For water, there are three consumption bands. The tariffs for these are 3.5, 4.0, and 4.6/imperial gallon respectively. These also have a fuel surcharge of 0.6fils/imperial gallon.

## **REPORTING ELECTRICAL OR WATER FAULTS AND CARRYING OUT REPAIRS IN THE UAE**

If you have any problems with your electricity or water supply in the UAE, you will first need to determine if the issue affects just your property or the whole neighborhood. If the problem is just with your property, you will need to get in touch with your landlord to fix the problem. After that, they will get in touch with an electrician or plumber as necessary.

## **USED SOURCES**

[Setting up utilities in the UAE: ADDC, DEWA, and more | Expatica](#)

# **DRIVING IN THE UAE**

Driving in the UAE is on the right (i.e., the driver sits on the left of the car). On a dual-carriageway, you'll be driving on the right side. The road system is modern and new, the style fast and confident, sometimes overly confident, bordering on the aggressive. You will encounter fast city driving, or if it's rush hour, a complete standstill. In residential areas, you might well be slowed down by a few goats or chickens, while outside the cities, it's desert conditions with sand dunes and/or camels on the roads providing the daily challenges. The good news is, fuel is cheap...

You will find that pretty much everybody has a car – or at least a driver. Even though public transport is available, quite simply, the only way to get from A to B is by car, unless you live and work right in the heart of the cities. Statistics from the Roads and Transport Authority (RTA) suggest that there are 540 cars per 1,000 people in the UAE. The RTA oversees the roads, vehicles, and public transport across the UAE. Its website gives the entire lowdown on transportation in the UAE.

## **WHO CAN DRIVE IN THE UAE?**

The minimum driving age in the UAE is 18 years, and 21 years for renting a car. Tourists may hire and drive a car with either:

- their national permit, depending on the country of origin
- and/or with an International Driving License, for as long as their visas last

## **DRIVING IN THE UAE FOR EXPATS**

Internationals must immediately obtain a temporary driving license of their emirate. They can then either exchange their national license for a local one or start the procedure of obtaining a local license. Licenses of countries that are eligible to transfer their documents include Gulf states, European Union (EU) member states, Australia, Canada, Japan, South Korea, New Zealand, South Africa, Switzerland, Türkiye, the United Kingdom, and the US.

To transfer the documents, you will need to bring the following documents to the local RTA branch:

- your original driving license with a translation into Arabic
- a no-objection certificate from your employer
- a recent eye test, your UAE ID card
- your residence visa
- passport photos

After an hour or so, you will be able to pick up your local license. Each emirate has slightly different procedures. In Dubai, the transfer costs AED 410 (104 EUR). If your license has not been issued in one of the above countries, the procedure is somewhat more complicated. You will have to undergo lessons and tests and basically start anew.

Once you have your new driving license from whichever emirate's RTA, you will be able to drive throughout the UAE and the various GCC states. The licenses are credit-card sized and show your photo, full name, nationality, and valid from-to dates, plus the vehicle class you are permitted to drive.



The duration of your license depends on your original license and length of residence permit but can be easily renewed.

## **CAR REGISTRATION AND MAINTENANCE**

If you are thinking of importing your car into the UAE, you will first of all have to have:

- a residence permit
- a vehicle clearance certificate

If the car is a right-hand drive and/or older than 10 years, you will need to check with the RTA to see if you will be allowed to bring it in. Once it has arrived you will need to register the car with the RTA. If you are buying a new car, you will be exempt from registration for the first two years, as your dealer will take care of the paperwork for you. If you are buying second-hand, then you will need to change ownership, again with the RTA.

### **Renewing your car registration**

Once a year, you need to renew your registration. RTA officials will check your car for roadworthiness. Everything from tires to chassis, braking, steering, and suspension will be inspected. The testing is done on-site, while you queue with your ID, driving license, old registration, insurance document, and eventually said roadworthy certificate. You need to pay all your driving fines up to date before you can re-register. The cost of the test is around AED 200 (51 EUR) and the registration is AED 350 (89 EUR). If your car fails its test, you have 30 days to take it to a service station to get it repaired and retested.

## **COST OF DRIVING**

Obviously, maintenance and driving costs depend very much on the type of car you are driving. Estimated costs for a medium-sized car (e.g., a Toyota Corolla) are around AED 18,000 (4.558 EUR).

- Maintenance – the annual registration and safety test is around AED 550 (140 EUR);
- Taxes – if you are importing your car, there is a 5% import tax, plus insurance, plus shipping charges;
- Insurance – for said Toyota Corolla, comprehensive insurance costs around AED 3,000 to 4,000 (760 – 1013 EUR) per year;
- Road Tolls – The road toll system called SALIK charges you AED 4 (1 EUR) each time you pass through a gate. You will need a tag, purchasable at the RTA, inside your windscreen to automatically pay. There is no daily maximum limit, so the amount you pay each day will depend on how many times you go through a gate;
- From mid-October 2019, there is a new toll road between Dubai and Abu Dhabi. Any registered drivers outside Abu Dhabi will need to register with the Department of Transport. An initial fee of AED 100 (25 EUR) is applied, and after that, the toll will be AED 2 (0,5 EUR) off-peak and AED 4 (1 EUR) peak;
- Fuel Costs – Super 98 is charged at AED 2.28 per liter, Special 95 at AED 2.16, E-Plus 91 AED 2.08, Diesel AED 2.38 per liter

## **DRIVING RULES AND PENALTIES**

General rules of driving in the UAE include obvious laws such as:

- only use hands-free phones
- use your seatbelt
- place your children in suitable child seats in the back of the car

As driving is on the right, you overtake on the left-hand side. That said, many large roads in the UAE are freeways, so you can overtake on either side.

You must keep in your car:

- your insurance documents
- a warning triangle
- a spare wheel
- a fire extinguisher

You must also have your driving license, car registration, and ID on you.

One of the most important rules you should know is that there is zero tolerance towards alcohol in the UAE while operating a vehicle. Not even a cognac-infused chocolate or one small sip is allowed. If caught, you can expect one month to three years in jail, and a fine of AED 20,000 to 30,000 (5.064 – 7.596 EUR).

Speed limits are:

- 100–160 km/h on highways;
- 100 km/h in rural areas;
- 40–80 km/h in urban areas;
- 40 km/h in residential areas;
- 25 km/h in parking areas and on service roads

Exceeding the speed limit will cost you between AED 300 to 3,000 (76 – 760 EUR), depending on how much you are pushing it. If you are exceeding the limit by more than 60 km/h, you will also be subject to black points on your license. The maximum number of points you can have on your license is 24 points. If you exceed this, you will lose your license for one year.

Being caught drunk driving will get you 24 points immediately. Exceeding the speed limit by more than 80 km/h will get you 23 points. Running a red light will get you eight. Each point is valid for one year. Driving without a license results in a jail term, and a hefty fine.

### **Road signs**

The road signs in the UAE are both in English and Arabic and are modelled on the British system. Mostly, if you have a driving license, they are self-explanatory.

### **Traffic information**

The UAE has a modern road system, but a lot of cars. So, during rush hour it just gets worse. There are hotspots, such as Sheikh Zayed Road and Al Barsha in Dubai, Salam Street in Abu Dhabi, and the road between Dubai and Sharjah, to name a few. If you can, avoid school dropping off and picking up times. Also, check for road works in your emirate. The following apps help you stay up to date in real time:

- Waze – tells you of speed traps;
- UAE Traffic – traffic updates;
- Here We Go – directions and public transport comparisons

Also keep the radio on, as they regularly update you on traffic conditions.

## **Parking**

The good thing about the big cities in the UAE being relatively young cities is that most buildings provide parking, be it residential, business, malls, or metro stations. Parking spaces and costs differ between emirates and facilities but are generally free on Fridays and holidays such as Eid. Otherwise, parking can be paid for at meters, via apps or texts, or pre-paid cards.

Prices in non-commercial areas are roughly AED 2 (0,5 EUR) for one hour of parking, AED 4 (1 EUR) for two hours, AED 8 (2 EUR) for three hours. Pre-paid cards are available in AED 30, 50, and 100 (7,60 – 12,66 – 25,32 EUR) increments . Fines for illegal parking range from AED 200 to AED 1,000 (50,64 - 253 EUR), and can be paid at the RTA branch in your emirate.

## **Road accidents and breakdowns**

The statistics released in March 2019 were dire for the UAE: two people have died on the UAE's road every day in the last five years, with the majority of accident victims aged between 18 and 30. The good news is that the rates are falling, albeit slowly, as laws are becoming more stringent.

### **Accidents**

If you are in an accident, move the car into a safe place, preferably not obstructing traffic, put your hazard lights on and the warning triangle up, and call 999. If there are injuries, please ask for an ambulance before asking for the police. Wait for the police to arrive and have your insurance papers, car registration, driving license, and ID ready. Take a photo of the incident and the damage. Should the other party drive off, try and make note of their car's number plate.

Follow the instructions of the police, and remain calm. Getting upset or worse, angry, will make the situation worse. The police will complete a report and hand out various copies: pink to the driver at fault, green to the innocent party, or white if it was neither person's fault. The police will tell you the next steps. After, call your insurance company and either wait for the replacement car or drive home and deal with the damage once the insurance gives the all-clear.

### **Vehicle breakdowns**

If your car breaks down, try and come to a standstill away from the traffic. Put your hazard lights on and put the warning triangle up. If you cannot repair the fault yourself, call your chosen roadside assistance company, your automobile association, your dealer, or your usual garage. Keep the number handy in your car at all times.

## **CARS IN THE UAE**

Despite the roads seemingly teeming with large SUVs and luxury sports cars, the most commonly insured car is, according to statistics, the humble Toyota Corolla. The most common colour is white, to deflect the blistering Emirati heat. It does make sense to have a large, reliable car or an SUV, especially when you have a family – and even more so if you want to explore the nearby desert and want to drive off-road. Each emirate has its own version of number plates. Generally, you are given one by the RTA, in number order. But you can also spend a small fortune on personalized vanity plates, in regular auctions.

### **Importing a car**

You can import cars that are left-hand drive, although sometimes exceptions are made for classic models. The car should be younger than 10 years old. If yours is older, please check with the RTA first.

You will need to have:

- your residency
- UAE driving license
- the original invoice of the car
- certificate of origin
- shipping receipt
- customs fees of around 5% of the value of the car

A customs clearance certificate will be issued at the port, for a fee of around AED 5,000 (1266 EUR), plus AED 500 (126,60 EUR) for container inspection. After receipt of your car, you will have to register it at the RTA.

### **Buying a car**

Buying a new car in a country where car ownership is practically a must, is very easy.

Once you made your choice of vehicle and dealership, you can choose from various payment and finance options, and the dealer will sort out the registration and insurance for you. Buying a used car is equally straightforward, only that you will need to take the car straight to the RTA to register it and change ownership.

### **Renting a car**

The UAE has all the known rental car companies, and then some. Most companies are represented in the airports, and as long as you are 21 years old and above and have held a driving license for at least one year, you can rent a car short term. You can drive on licenses from EU countries, Gulf states, and Australia, Canada, New Zealand, South Africa, and the United States. Licenses from any other country require an International Driving Permit. This only applies to short-term visitors. Once you have a residence permit, you will need to get a local license. Depending on the type of car, you can pay between AED 50 to AED 500 ( 12,66 - 126,60 EUR) per day.

### **Selling a car**

Before selling your car, you will need to make sure all outstanding finance and fines are cleared. If you are going through a trader to sell your car for you, it's easy, you will have less hassle, but also need to pay a commission or expect a lower value. If you are going it alone, place an advert in something like Dubizzle, for a fee of AED 200 (50 EUR). Do not put a notice in your car, it is illegal, even if you will see people do it everywhere. Get your car inspected and signed off as road-worthy by the RTA who will issue an AED 120 (30 EUR) 30-day certificate, before you see any potential buyers, as this will make it easier. Once you have a buyer, have completed the test drive, and agreed on a price, the ownership will need to be transferred to the buyer at the RTA.

### **Carpooling/car sharing**

One official carpooling site has recently been suspended following abuse, but there are still some around, such as Darb in Abu Dhabi. The official line is that it is illegal to organize it through the sites. That said, it is common enough for people living in the same compound or apartment block to share rides for school drop-off or pick-up. Equally, people share rides to work if convenient. Just organize it privately.

### **Car repairs**

Driving being a major pastime in the UAE, there are car repair services everywhere, especially around the Al Quoz area. If you have bought your car locally, you will have an address for a reputable service specific to your car. If you want to go cheaper, you can find many small repair places in industrial areas. But beware of fake tires and spare parts, as this is a thriving trade.

### **Tips on driving in the UAE**

- Remember the zero tolerance on drunk driving at all times
- Refrain from swearing and hand signals at all times
- Drive confidently, and don't be surprised if you find a camel on the road, a lawn-mover driving toward you on the wrong side, or people reversing in a roundabout. It is all part of the challenge.
- Be aware that during Ramadan, at Iftar time, people drive extremely fast to get home and eat, so best avoid driving for a little while.
- Rubbernecking is a problem on the roads. While it is illegal, it still causes huge delays around accidents. Don't do it.

### **USED AND USEFUL RESOURCES**

[Driving in the United Arab Emirates | Expatica](#)

<https://www.expatica.com/ae/living/transportation/buy-car-in-uae-78525/>

[Getting a driving license in the UAE: a guide for expats | Expatica](#)

# TRANSPORTATION IN THE UAE

## PUBLIC TRANSPORTATION IN THE UAE

The public transportation system in the UAE – particularly the three hubs, Dubai, Abu Dhabi, and Sharjah – is state-of-the-art, efficient, and clean. Barring rare cases of traffic, the network runs like clockwork. It is comparable with, if not better than, the highest standards in the West.

### **Public transportation in Dubai**

The government controls most public transportation in the UAE – the buses, taxis, water taxis, and the metro. In Dubai, the Roads and Transport Authority (RTA) has the operations of public taxis, the Dubai Metro, the water transport system, buses, and the Dubai Tram, under its purview.

Dubai is the only emirate that has a transport card linking most forms of public transport payments, including the metro, tram, buses, and water buses. In order to avail of any of these services, you need to get yourself a Nol card (in Arabic, *nol* means fare). Pick it up from any metro station; the easiest and most efficient place to get it from. While there are no consolidated figures for the UAE's public transport usage in Dubai – the most populous emirate – there were around 461 million journeys in 2021 on public transport (in a city of 3.43 million).

### **Public transportation in the other emirates**

The smaller emirates of Fujairah, Umm Al Quwain, and Ras Al Khaimah do not compare with the likes of Dubai, Abu Dhabi, and Sharjah when it comes to public transport. However, you can travel to the larger emirates through buses and taxis. They also have sufficient taxis – both public and private – that offer cheap mobility in these areas. Chances are you will not be living in these lesser-known emirates, but if that *is* the case, you would probably be better off with your own car. Abu Dhabi, Sharjah, and Ajman also have transport cards, however, these are for bus services only.

### **Public transportation apps and websites**

Transport authorities in five of the emirates regulate the public bus system:

- Integrated Transport Centre in Abu Dhabi
- Roads and Transport Authority in Dubai
- Sharjah Roads & Transport Authority
- Public Transport Corporation in Ajman
- RAK Transport Authority in Ras Al Khaimah

These websites provide details such as routes, timetables, and helplines.

Dubai has the RTA app, which you can download free of charge. The app offers everything you want to know about the public transport system in the emirate, including fares, timetables, routes, and maps. Abu Dhabi has the Darb app that essentially offers the same public transportation system information.

## **Trains in the United Arab Emirates**

The UAE does not have conventional rail transport. The Dubai Metro was inaugurated in 2009, however the Abu Dhabi and Sharjah chapters are still in the planning stages. Etihad Rail, on the other hand, will provide freight and passenger services within the UAE. However, for the time being, only freight services are being provided.

So, for now, Dubai Metro is the closest you will come to a train service. Despite this, the metro is a technological marvel and is the world's fourth-largest automated metro in the world, after Singapore, Shanghai, and Kuala Lumpur. The metro network spans nearly 90 kilometers and 49 stations and has two lines: red and green. A third line is currently under construction.

## **Dubai Metro timetables**

The Red Line passes through 29 stations in Dubai, while the Green line passes through 20 stations. Both lines run seven days a week between the following times:

- Monday to Thursday: 05:00 to 24:00
- Friday: 05:00 to 01:00
- Saturday: 05:00 to 24:00
- Sunday: 08:00 to 24:00

The last train will arrive at the last stop at midnight (besides Fridays), so if you want to know the exact timing of the last train at the station of your choice, consult the RTA app. Depending on the time of the day – peak or off-peak – trains come at an interval of between four to seven minutes.

## **Fares for metro service in Dubai**

You need a Nol card to access metro services. You can purchase these at all stations over the counter, or via ticket vending machines. There are four kinds of Nol cards: gold (first-class), silver (regular), blue (discounted), and red (limited use). The blue card is for users with discounted fares: students, senior citizens (over 60), and people with special needs. You have to produce proof (explained below in the disability-friendly section), and you need to be a resident of the UAE. The red card is ideal for tourists.

Fares start at AED 3 and go up to AED 40, depending on what kind of card you hold and the distance you travel.

## **Useful facts**

- If you hold a silver card and mistakenly enter the gold class coach, you can face a fine of AED 100 on the spot.
- Dubai Metro services both Terminal 1 and 3 (the Emirates terminal) of the Dubai airport. Each passenger can only bring one piece of luggage.
- No pets on board.
- Do not eat, drink, or chew gum in the metro, as you will face a fine.
- Men cannot enter the ladies' compartment, even when they are with family members.

## **Buses in the UAE**

Buses in the UAE are safe, efficient, and clean, and drivers are trained in the skills of driving articulated vehicles. They are all equipped with air-conditioners, including the bus stations. In the bigger emirates of Dubai and Abu Dhabi, you will even find a number of ecological buses that run on rechargeable batteries. For traveling from emirate to emirate, buses are the cheapest and most popular form of public transport.

In Dubai, Abu Dhabi, Sharjah, and Ajman, payments have to be made through the transport card: Nol card in Dubai, Hafilat smart card in Abu Dhabi, the Sayer card in Sharjah and the Masaar Card in Ajman.

To facilitate travel, buses in the UAE are equipped with the following:

- disability-friendly features
- audio-visual aids
- CCTV monitoring
- ease of payments
- segregated sections for women and families

## **Bus transportation in the other emirates**

In the emirates of Fujairah and Umm Al Quwain, public buses are rare and not very organized. But if you are coming in from Dubai or Abu Dhabi, the buses will drop you at convenient spots. Hotels run coaches or you can hire taxis or some form of private transport to get around. In RAK, public buses are available at the RAK Public Taxi and Bus Station. However, you can only use public buses for inter-emirate travel. Within the emirate, you will have to take a taxi or a private vehicle to get around.

In the rest of the UAE, you can board a bus at a central bus station if you are traveling from emirate to emirate. These come with restrooms, prayer rooms (for Muslims), and cafes/eateries.

## **Fares**

Fare charges on buses usually start at AED 2 for local travel and go up to about AED 8. For inter-emirate travel, they are around AED 25. If you are taking a ride on a bus to reach the metro station, your bus travel is free once you punch in your Nol card at the metro.

Senior citizens (over 60) and students get discounts, however, they will need an ID. In Dubai, for instance, they need to purchase the Nol blue card (they have to submit documents), which becomes automatic proof.

## **Timetables and routes**

All public bus details are available online. In Dubai and Abu Dhabi, they are also available on the RTA and Darb apps respectively. Bus services start around 04:00 in the morning and are operational until 01:00, however, consult a timetable for more specific cues.



### **Long-distance coaches in the UAE**

The UAE is a tiny country with easy navigation, so the longest stretch to get from one emirate to the other – say Abu Dhabi to Fujairah, more than 250 kilometers – takes a maximum of five hours.

All long-distance coaches are very comfortable, fully air-conditioned, and with reclining seats. A few stops allow passengers to grab a bite and use restroom facilities.

You can hop onto a long-distance coach at any of the central bus stations in each emirate (all information is available online, and on travel apps operated by any of the emirates). You can use your travel card. However, ensure you have enough balance because many of these stations may not have top-up services. Otherwise, you can buy your ticket via cash/card from the appropriate ticket machines. All stations have decent facilities, such as convenience stores, food outlets, and washrooms. Fares for travel start at AED 20. In some places when travelling by bus, it is forbidden to eat or drink, so tank up at the pit stops. If there is any emergency – say, you are not feeling well, speak with the bus staff before boarding and seek their advice. They may make an exception for you.

### **Taxis in the UAE**

Taxis are still the most preferred public transport option in the UAE. The public taxis are efficient and clean, and fares depend on the duration of your ride. You can hail a taxi on the street so long as the taxi sign is lit, which means the cab is accepting passengers. You can also book a taxi via the helpline, and, in Dubai, through the RTA app.

While Dubai, Abu Dhabi, and Sharjah have their own departments of transport that run the taxi services, the smaller emirates have public taxis managed and operated by Emirates Transport. Taxi fares vary from emirate to emirate, with Dubai commanding the highest price tags.

Most taxis are saloons or sedans; Toyota, Hyundai, and Nissan are the popular car brands for taxis. In certain cases, well-heeded residents will avoid common taxi brands, such as the Camry or the Altima, because of their association with big taxis.

### **Useful info about taxis in the UAE**

- Drivers usually understand and speak English and Arabic. Many also speak Hindi.
- Many of the taxis accept card payments, however cash is still the most common form of payment.
- A tip is welcome, but even if you don't tip, it's not a problem.
- In the larger emirates of Dubai, Abu Dhabi, and Sharjah, taxis operate 24 hours a day. Night charges (23:00 until 06:00) are slightly higher than during the day.
- It's possible to request taxis for women, driven by female chauffeurs.
- Airport taxis – the ones that operate out of arrival areas – have higher starting rates.

### **Car-sharing services and Uber in the UAE**

Uber and Careem are the two major app-based taxi services in the UAE. Uber operates in Dubai and Abu Dhabi, while Careem operates also in Sharjah and Ajman. Unlike the public taxis, fares can go slightly haywire during peak hours and on certain days of the year, such as New Year's Eve or during

Eid. But on regular days and off-peak hours, the fare structure of public taxis and Uber/Careem is almost the same.

Uber and Careems use mostly Lexus, and the cars are luxurious to the hilt. In addition, you can expect all drivers to be fluent in English.

If you are looking for a taxi, you may come across dodgy drivers offering you a lift in exchange for money. Be aware however, as this is illegal, and you will probably get a fine if the police find out.

### **Other methods of public transportation in the UAE**

The RTA in Dubai has a slew of alternative transport forms, including the following:

- Water taxis run from 10:00 to 19:00, and span 44 stations along the waterway; each taxi seats up to 10 passengers;
- Dubai Ferry operates ferry services, starting at 11:00, ending at approximately 19:00 every day. Its services run within the emirate and also links it to Sharjah;
- Dubai Tram runs between Dubai Marina and the Palm Jumeirah/Al Sufouh, along a 14.5 kilometer stretch and 11 stations, all days of the week. The trams come at 10 minute intervals during peak hours and 12 minute intervals during off-peak hours. Two of the metro stations – DAMAC and JLT – overlap with tram stations. Fares start at AED3;
- *Abras* – traditional Arabic boats made of wood, powered by a motor – provide transport across the Dubai Creek. These charge as little as AED 1 for going from one end of the shore to the other. The Bur Dubai station opens from 05:00 to 24:00, while the Deira one operates 24 hours a day;
- Bicycles are available for rent through private companies. Most of the Dubai Metro stations have bicycle parking facilities for those who cycle to and from the station.

### **Safety tips for public transportation in the UAE**

The UAE is one of the safest countries in the world. That blanket extends to its public transport network as well. CCTV operates in all public transport, and even in some of the taxis.

Despite this fact, it is always good to follow certain guidelines, as follows:

- If you a woman traveling alone in a taxi at night, it's best not to indulge in banter with the driver.
- If you are a woman traveling alone, or with kids, use the ladies and children coaches on the metro and public buses
- Always ensure your transport card has sufficient balance to avoid paying a fine
- Do not eat or drink when you are commuting by public transport. It's also a good idea to not carry cooked food as fellow passengers may get offended by the smell.
- Do not carry alcohol. If you are riding a taxi after shopping at Duty-Free, keep the bottles in the trunk with the rest of your luggage.
- If you are traveling by taxi, insist on the printed receipt at the end of the trip as this has the taxi's license number. In case you have left anything behind in the car, you can call up their lost and found.

### **Making a complaint about public transportation in the UAE**

You can file complaints online or via a customer care helpline. For instance, if you have a complaint about a Dubai bus or taxi service, you can seek to address it with RTA. If you have a complaint in Abu Dhabi, you can get in touch with the Department of Transport. For smaller emirates like Fujairah or Ras Al Khaimah, chances are public transport will come under the jurisprudence of Emirates Transport.

Depending on the nature of your complaint, it takes between two and seven days to resolve your complaint. They will usually ask a number of questions and then tell you when you can expect a redressal, or an explanation as to why your complaint didn't achieve any outcome.

If you are not satisfied with the outcome, you can follow up with the Consumer Protection Department.

### **USED AND USEFUL RESOURCES**

<https://www.expatica.com/ae/living/transportation/public-transportation-in-the-uae-71485/>

# **SIGHTS, ATTRACTIONS AND TYPICAL FOOD IN THE UAE**

## **English-language entertainment in Dubai**

Since around 75% of the population of Dubai is made up of expats, the city boasts a thriving English-language entertainment scene and quality nightlife. Whether you want to catch a movie or play at one of the state-of-the-art multiplexes or watch TV at home, you aren't short on options.

In the UAE you will find lots of things to do in your spare time:

- Rooftop bars
- Beaches
- Restaurants
- Movie theaters
- Live music venues
- ...

## **USEFUL SOURCES**

[English language entertainment in the UAE | Expatica](#)  
[The best restaurants in Dubai for all tastes and budgets | Expatica](#)  
[Holidays and Celebrations in the UAE | Expatica United Arab Emirates](#)  
[Things to Do - Expatica United Arab Emirates](#)