A bank account in Dubai: possible without a visa, but know what you get

Written by Usama Haj Yahia, founder of U810 Properties | Last updated: 08.10.2026

"Can I open a bank account in Dubai without a visa?" is one of the questions I am asked most often. The answer is yes, but only at a few banks, on tough terms, and with limited service. I opened a local account after I received my Golden Visa.

In short

- Without residency, it is possible, but only at a few banks, with a balance of tens of thousands of dirhams, and the process takes weeks to months.
- With residency, meaning a residence visa and an Emirates ID, you can open an account in an app within minutes.
- You do not need a local account to pay the developer.

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01 With or without residency

	Without residency	With residency
How to open	Only at a branch, in person	Also in an app
How long	Three weeks to six months	From a few minutes to a few days
Minimum balance	Usually tens of thousands of dirhams	Usually about AED 3,000, or a salary transfer of AED 5,000 or more

	Without residency	With residency
Debit card and cheque book	Usually not	Yes

02 Without residency

- Only a few banks open accounts for non-residents, and these are usually savings or deposit accounts.
- They require a high minimum balance, usually tens of thousands of dirhams, and sometimes much more.
- You need to visit a branch in person.
- Approval can take from three weeks to six months.
- Without an Emirates ID, you will not receive a cheque book or a debit card.

03 Documents required if you do not have residency

- Passport, with a UAE entry stamp.
- Proof of your address abroad.
- Six months of bank statements.
- A reference letter from your home bank.
- Documents showing the source of your funds.

04 With residency

With a residence visa and an Emirates ID you can open a regular account with full services. A Golden Visa through property is one way to get residency (see the Golden Visa guide).

You will need your passport with the visa, your Emirates ID, and, if you are employed, a salary certificate. At banks that allow you to open an account via their app, the process takes a few minutes, and your debit card arrives within about a day.

05 An account for visitors

Since 2026, one bank (Mashreq) allows you to open a digital account even on a tourist visa, with no minimum balance. However, you must withdraw the money from it within about a week of leaving the UAE, so this option does not suit property owners.

06 Before you open one

Ask yourself why you need the account. You can pay the developer by bank transfer from your home country (see the money transfer guide). If you plan to rent the property out, ask the management company in advance how it will pass the rent on to you. Many management companies and tenants prefer to pay into a local account. And if you need a mortgage, residency changes the terms (see the mortgage guide).

All the steps of moving to Dubai, in order, are in the guide to moving to Dubai.

Frequently asked questions

Can I open an account remotely, without coming to Dubai?

If you do not have residency, no. You need to visit a branch in person.

Can I open a bank account in Dubai without a visa?

Yes, but only at a few banks, and it is usually a savings or deposit account. You need a high minimum balance and must visit a branch in person, and approval can take from three weeks to six months.

Do I need an account in Dubai to pay the developer?

No. You pay into the project's escrow account by bank transfer. That is how I paid, from my bank in my home country.

How long does it take to open an account once I have residency?

At banks that let you open an account in their app, it takes a few minutes.

Can I receive rent or sale proceeds without an account in Dubai?

In my experience, yes. The money can be paid directly to your bank account in your country of residence. However, some management companies prefer a local account, so it is best to ask them about this in advance.

Sources

- Accounts for non-residents: account types, minimum balance, documents, branch visits, approval times and limits: Gulf News, FundingSouq.
- Documents and minimum balance for residents: Emirates NBD, Mashreq NEO.
- Opening an account in an app: Gulf News.
- An account for visitors: Mashreq, NEO On Arrival, Gulf Business.
- Opening an account after receiving my Golden Visa, and paying the developer by bank transfer from my home country: my own experience.

What do you plan to do with the account?

Tell me, and we will see what suits you best.

Send a WhatsApp message →

This is general information, correct as of the update date. Each bank sets its own terms, so check with the bank before you go.