Section 7 of the guide: Dubai, Abu Dhabi and Ras Al Khaimah: what changes when you buy in a different emirate

What is the same in every emirate

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- **The visa threshold:** a property worth at least AED 2 million, in any emirate, can get you a ten-year Golden Visa (see the Golden Visa guide). Abu Dhabi's extra conditions are listed above.
- **Six months abroad:** the general rule is federal: staying outside the UAE for more than 180 days in a row cancels a residence visa, in every emirate. There is an exception for investors holding a valid residence visa, but it is unclear whether it covers the two-year property visa, so check with the residency authority of the emirate. The Golden Visa is exempt from this rule.
- **Mortgage:** the financing caps are set by the Central Bank of the UAE, so they are the same in every emirate (see the mortgage guide). What changes is the mortgage registration fee, as in the table.
- **Bank account:** the same banks operate across the country, under the Central Bank, and I found no different rules between the emirates (see the bank account guide).
- **Driving licence:** there is a federal list of countries whose licences can be exchanged without tests. The exchange is done by the authority of the emirate that issued your residency: the RTA in Dubai, Abu Dhabi Police or Ras Al Khaimah Police (see the driving licence guide).
- **Reporting in your country of residence:** owning property in any emirate does not change your reporting obligations in your country of residence (see the FAQ on reporting).

The full guide on the site: u810properties.com/en-guide-emirates

Considering property outside Dubai?

Tell me about the project, and we'll check together what the rules are in its emirate.

Send a WhatsApp message →

This is general information, correct as of the update date. Fees and conditions can change, so check them with the emirate's authority before you start. It is not legal advice.