Moving to Dubai: what to do, and in what order

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Moving to Dubai means sorting out several things, and the order matters: first a residence visa, then a bank account, your money transfer and somewhere to live, and finally a driving licence and a check of your tax position at home. The first route I recommend looking at is a visa through an apartment you buy, because it gives you residency without an employer or a company, and the apartment stays yours. Each step below gets a sentence or two and a link to the full guide.

In short

- The order matters: first a residence visa, then a bank account, your money transfer and somewhere to live, and finally a driving licence and a check of your tax position at home.
- A visa through an apartment you buy gives you residency without an employer or a company, and the apartment stays yours.
- A property worth at least AED 2 million can get you a ten-year Golden Visa.

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01 1. Choose how you will get residency

You cannot live in Dubai without a residence visa, and most of the steps that follow depend on it. There are two main routes: through a property you buy, or through work, a company or freelancing.

- **Through property:** owners of a completed apartment can get a two-year visa, and since 2026 there has been no minimum value for a sole owner. With a property worth at least AED 2 million, you can get a ten-year Golden Visa. The full comparison is in "Two-year visa or Golden Visa".
- **Without property:** a work visa through an employer, a visa through a company you set up, or a freelance permit in a free zone. Who qualifies and what it costs is explained in "A two-year visa without property".

02 2. Golden Visa through property

A Golden Visa gives you ten years of residency with no employer sponsoring you, and you can add your spouse, your children and your parents. It suits anyone buying a property worth at least AED 2 million, and you do not have to live in Dubai to keep it. The conditions, documents and steps, and how long it took me, are all in the Golden Visa guide.

03 3. Open a bank account

You can open a bank account in Dubai without a visa, but only at a few banks and on tough terms. With a residence visa and an Emirates ID, it is much simpler. What you need, and what changes with residency, is in "A bank account in Dubai".

04 4. Move your money

A large transfer to Dubai from your home country usually goes through a bank, and it takes preparation, including documents about the deal. Start on this before you commit to any payments. What my bank asked me for, and how long it took, is in "Transferring money to Dubai".

05 5. Decide whether to rent or buy

Almost everyone who moves wonders whether to rent or buy. Buying a ready apartment through a broker costs about 7% of the price in fees and commissions, and buying off-plan directly from the developer usually about 4% plus admin fees. On the other hand, buying can also get you a visa, and your money does not go to a landlord. When renting first makes sense, and when buying is better, is explained in "Renting or buying when you move to Dubai".

06 6. Choose an area, especially with children

With a family, the choice of area comes down mainly to schools, parks and the commute. I have put together the well-known family areas, and what each one offers, in "Where to live in Dubai with a family".

07 7. Buying: the costs and the steps

On top of the price, you pay a 4% registration fee to the Land Department and a few admin fees, and once you have the keys, service charges every year. All the costs are in "What an apartment really costs". If you are buying an apartment still under construction, the steps and payment plans are in "Buying off-plan".

08 8. Exchange your driving licence

Once you have a residence visa, you can exchange a licence from many countries for a Dubai licence without tests. It depends on the country that issued yours. I exchanged mine in October 2025 and had the new licence in hand within an hour of applying. The steps with the Roads and Transport Authority (RTA) are in "Driving licence in Dubai".

09 9. Check your tax position at home

A Golden Visa is an immigration status, not tax residency. Tax residency is decided under your home country's own rules, so if you are moving, check your position with an accountant. The explanation is in "Golden Visa and tax residency". If you remain a tax resident at home and rent out your Dubai apartment, ask your accountant whether you need to report the income there.

10 Two things every resident should know

- **Health insurance:** in Dubai, you must have it to get or renew a residence visa.
- **Six months away:** staying outside the UAE for more than 180 days in a row cancels a regular residence visa. There is an exception for investors, and it is unclear whether it covers the two-year property visa. This rule does not apply to a Golden Visa.

11 If you are moving from the UK

- Your UAE visa does not decide whether you are still a UK tax resident. That is decided by the UK's Statutory Residence Test, which counts your days in the UK and looks at your ties there.
- To tell HMRC you are leaving and to claim back any tax you may have overpaid, use HMRC's online service or form P85. You do not need it if you file a Self Assessment return for the year

you leave.

- If you keep renting out a home in the UK, you still report that income in the UK. Under the Non-Resident Landlord Scheme, your letting agent or tenant deducts tax from the rent unless HMRC has approved you to receive it in full.
- The UK and the UAE have had a double taxation agreement since 2016. How it applies to you is a question for a UK accountant.

12 How I can help

I guide buyers in Dubai, from choosing the property to getting the keys and the visa. If you are moving and thinking about buying, send me a WhatsApp message and tell me when you plan to move, and whether you want a property that would get you a Golden Visa. After the first consultation I give you a quote, which depends on the sale process and the services you need.

Frequently asked questions

What should I do first when moving to Dubai?

Sort out a residence visa first, because a bank account, a rental contract and a driving licence all depend on it. If you are buying an apartment, the visa can come through the property itself.

Can I get residency in Dubai by buying an apartment?

Yes. A completed apartment can get you a two-year visa, and a property worth at least AED 2 million can get you a ten-year Golden Visa.

Can I move to Dubai without buying an apartment?

Yes, through a work visa, your own company or a freelance permit. The details are in "A two-year visa without property".

Can I open a bank account in Dubai before I have a visa?

Yes, but only at a few banks and on tough terms. With residency, it is much simpler.

Does a Golden Visa make me a tax resident of Dubai?

No. It is an immigration status. Your tax residency at home is decided under that country's own rules, so check it with an accountant.

Sources

- A two-year visa through an apartment with no minimum value since 2026, and the Golden Visa from AED 2 million: see the sources in the guides "Two-year visa or Golden Visa" and "Golden Visa through property" (DLD, ICP, u.ae).

- Family members on a Golden Visa, and no minimum stay: the Golden Visa guide (DLD, ICP).
- Visas without property, mandatory health insurance and six months away: the guide "A two-year visa without property" (u.ae, General provisions for the residence visa; Gulf News).
- A bank account without a visa: the guide "A bank account in Dubai".
- Preparing a large transfer: the guide "Transferring money to Dubai".
- Exchanging a licence without tests, and how long it took: the guide "Driving licence in Dubai" (my own experience, and the RTA).
- A Golden Visa is not tax residency: the guide "Golden Visa and tax residency".
- The 4% registration fee: the guide "What an apartment really costs" (DLD, Property Finder).
- The percentages (4% registration fee, 2% broker commission plus VAT, and small fees): the costs guide on this site (DLD, Property Finder). 7% is rounded, for a ready apartment at around AED 1 to 1.5 million.

Moving to Dubai and thinking about buying?

Tell me when you plan to move, and whether you want a property that would get you a Golden Visa.

Send a WhatsApp message →

This is general information, and the full details are in the guide for each step. Requirements can change, and tax questions should be checked with an accountant.