



Decoding the UAE's visa landscape

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As a foreign national, to live and work in the UAE, a visa is required. Compared to many nations, the UAE is renowned for being relatively straightforward in securing residence and employment visas. But there is a plethora of different visa types, and it's worth understanding the immigration landscape before embarking on any business set-up.

Swiss Group has been operating in the region for nearly 50 years, so our multi-lingual, experienced team understands the immigration regulations more than most.

In this brief guide, we will take a closer look at immigration and visas.

Firstly, there is, broadly speaking, a dual employment market. UAE Nationals serve in a majority of public sector roles, while the expat community dominates the private sector.

However, this imbalance is set to be addressed, with a recent **government announcement** that private sector companies in the UAE will have to fill 10% of company roles with Emirati nationals by 2026. There is a US\$6.53 billion raft of government investment to encourage locals into private sector jobs – with incentives such as salary top-ups, childcare, pensions and training grants. It is expected the scheme will mean employment for 75,000 Emirati citizens. Further clarification on which companies will require an amendment is still to be communicated.

The UAE's employment regime is linked to the immigration regime. Foreign nationals require sponsorship through a UAE licensed and registered entity for local work permit and residency visa purposes. Expat 'sponsorship' is both employer-specific (only for one employer) and location-specific (within a relevant free zone, for example). Third-party working is permitted, but only on a conditional basis.

The immigration process varies depending on the Emirate and the jurisdiction (free zone or mainland) in which a company is based. Free zones usually operate their own dedicated government service office that liaises with immigration authorities on behalf of the sponsoring entity (company) and generally, these offices have streamlined work authorisation processes.

As well as the announcement to encourage Emiratis to work in the private sector, there have been a number of changes announced in immigration recently, offering a variety of new visa options.

There are a number of reasons for these changes. The UAE has always wanted to encourage global entrepreneurs and innovative business people to settle in the UAE, and with this in mind, is now offering a number of new business and employment visas. There is also a keen awareness of the way the world of work is changing. More people are inclined to work remotely nowadays, and there's been a rise in the concept of 'digital nomads' – those who travel and work across the world. The UAE is keen to help those who wish to work in the country for shorter periods, with new visas aimed at entrepreneurs.

While we are proud to note that Switzerland is ranked as the number one country for work/life balance in a **recent HSBC study**, the UAE ranked fourth. The study noted that the UAE's 'rebounding economy' is a key reason why foreign workers are flocking to the country.

Types of visas

This article cannot cover every visa type, need and eventuality, but we can offer a broad brushstroke of some of the key visas, excluding tourist visas.

The main and possibly simplest visa is the Employment Visa. It is issued to employees hired by a registered UAE company, and is usually valid (and renewable, at cost) for two or three years, dependent on the issuing jurisdiction (free zone or Emirate). The company requesting the visa will normally pay for it, and specialised staff are often employed to help new recruits with the application process. Most free zones proudly now offer employment visas in a matter of days. In many cases, visa holders are able to 'sponsor' dependents such as their spouses and children. To avoid any visa cancellation, residents need to make sure not to stay outside the country for longer than 180 days.

An Investor / Partner Visa is a type of visa only issued to a UAE company shareholder (incorporated in either a free zone or onshore) for a period of three years, these are also renewable at cost. Investor visa holders may also 'sponsor' their dependents. Most investor visas can also benefit from stays of up to 360 days away from the UAE if needed. The Dubai Investor or Partner Visa applies to foreign nationals wishing to launch a business or invest in an existing business in Dubai. The Dubai Investor Visa is categorised under different categories – company investment, investment in residential property, (discussed separately below), long-term residence and retirement.

A **company investment visa** is granted to those who own shares in an existing company worth at least AED72,000 - or by establishing a company with a similar amount of capital investment.

The ten-year **long-term residence visa** is open to those investing at least AED10million, either by deposit into a UAE-based investment fund, or by establishing or partnering in a company. The five-year long-term residence visa is available to those investing AED5 million in a property, or business with a minimum capital of AED500,000.

Such long-term visas are also subject to additional criteria, generally offered to those with 'specialised talents' such as scientists and innovators in various technical and research fields.

In September 2018, the UAE Cabinet **approved a law** to offer a **Retirement Visa** to those retired and over 55, for five years, who invest in residential property valued over AED1 million, or hold accumulated savings of more than AED1 million, or have active monthly income of more than AED15,000 from pension or a previous employer. This five-year visa is renewable, subject to meeting the criteria.

The separate **Property Visa** category applies to people buying property in certain areas, for certain minimum purchase prices. Recent changes mean property purchase is also a gateway to the Golden Visa, below.

A three-year visa can be obtained by those purchasing a property valued at a minimum of AED750,000, where no more than 50% of the value is subject to a mortgage, or at least AED 750,000 needs to be paid to a bank.

A five-year **property visa** can be issued to those purchasing property at AED2 million or more, with no more than 50% of the value subject to a mortgage, or AED2 million paid into a bank.

A property visa offers the same benefits as other types and can be obtained if you hold a property portfolio which together is worth the minimum property investment amounts.

The UAE **Golden Visa** has enjoyed a great deal of interest since the programme was launched in 2018.

One of the easiest ways to gain this longer-term visa is to invest at least AED10 million in the UAE – in the form of investment funds, real estate or a company.

The current criteria to be eligible as an investor is that the investment cannot be loan-based and must be retained in the UAE for at least three years. You also need proof of financial solvency of up to AED10 million.

Golden Visas have another special criterion – they are issued to people who have made extraordinary achievements in, or impact upon, the UAE. Most recently, it was decided that charity and humanitarian, as well as **frontline workers** fell into this category, in recognition of their work.

The Golden Visa system allows expatriates and their families who wish to work, live or study in the UAE to enjoy long-term residency.

The five- or ten-year Golden Visa is automatically renewed for those who fall into certain categories, including investors, doctors, entrepreneurs, scientists, creators, inventors, researchers in various branches of science, technology and innovation, and outstanding students.

The UAE **Remote Work Visa** is designed to attract global expertise to the UAE, allowing expats to base themselves in the country while working for foreign entities. This one-year visa allows foreigners to enter the UAE under self-sponsorship and work in line with the terms and conditions issued with the visa.

There are, however, certain steps to obtain this new type of visa, which is the first in the region.

If you are an employee, you need to provide contractual proof of employment, valid for at least the following year, and proof that you earn a minimum salary of US\$5,000 per month, with bank statements and payslips.

As a company owner, to obtain a remote work visa, you must provide proof of company ownership for at least the preceding year, and prove earnings of at least US\$5,000 per month, backed by bank statements and payslips.

The newly-announced **Green Visa**, unveiled as part of 50 new innovative ideas **celebrating the UAE's Golden Jubilee**, sees a relaxation of visa rules, allowing self-residency status for qualifying investors, entrepreneurs, highly skilled individuals, top students and graduates.

Additional elements of this new visa status allow for sponsorship of dependent children until the age of 25, as well as parents, and a shift of the grace period for leaving the country upon job loss or retirement from 30 to 90 or even 180 days, dependent on criteria. As more details emerge, we will update our audiences. Another recent addition to the immigration landscape is the **Freelance visa**, which is aimed at attracting innovative talent to the UAE, in the form of experts, retirees and specialists. While details are still being hammered out - including the duration of the visa, salary requirements and investment levels required, if any, it's important to note there are already freelance visa options available through a number of the UAE's free zones – offering up to three-year renewable visa options for the self-employed.

What is clear is the UAE is taking bold steps to attract and retain people, with an increasingly large offering of more flexible visa types, in response to the ever-changing needs of society.

Swiss Group is happy to discuss your visa questions in detail, with bespoke advice built on nearly 50 years' experience in the region.