

# 2026 Four-Corridor Wealth & Relocation Matrix

A starting comparison for income, bank documents and housing cash. Conditions matter more than a single headline rate.

## 1. Income and tax: compare the same type of earnings

| Destination | Ordinary starting point                                                                 | Conditional treatment / key check                                                                                                                 |
|-------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| UAE         | No general personal income tax on salary.                                               | Business activity is separate: natural-person corporate-tax scope and company rules may apply.                                                    |
| Spain       | Ordinary IRPF is progressive and region-dependent; social contributions are separate.   | Eligible Article 93 employment income: 24% up to EUR 600,000; 47% above. Visa alone is not election.                                              |
| Portugal    | Ordinary IRS is progressive. Do not assume the old NHR benefit is open to new arrivals. | IFICI can provide 20% on qualifying category A/B income; role, entity, prior residence and registration must qualify. D8 is not IFICI.            |
| Thailand    | Progressive personal tax: taxable-income bands from 0% to 35%.                          | 180 calendar-year days is the residence boundary. Source, earning year and remittance determine foreign-income exposure; DTV is not an exemption. |

[ ] Classify salary, independent services, dividends, pension and gains separately. A foreign payer does not settle source or work permission.

[ ] Confirm origin-country residence, departure filings, continuing tax duties and employer approval before comparing destination results.

[ ] Model contributions, health cover, FX charges and benefits lost - not only income tax.

Read [the like-for-like tax comparison](#) and [the foreign-payroll options guide](#).

Primary references: [FTA natural-person scope](#); [AEAT Article 93](#); [AT IFICI](#); [Thai tax bands](#).

# Documents and housing cash

| Destination | Bank-opening preparation                                                                                     | Property / rent cash check                                                                                                                                  |
|-------------|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| UAE         | Passport, accepted residence/ID and address evidence; salary/source records. Each bank decides acceptance.   | CBUAE expatriate first-home LTV ceilings: generally 80% below AED 5m, 70% above. Lender approval, fees, valuation and reserves are additional.              |
| Spain       | Identity/NIE as required; resident/non-resident account conditions; address, tax and income evidence.        | No universal statutory expat mortgage down payment. Get lender LTV/valuation and regional purchase-tax quotes; distinguish tenancy deposit from guarantees. |
| Portugal    | NIF, identity, address/tax-residence details and income evidence; representation/notifications are separate. | Lender and prudential limits depend on purpose/status. Ask for equity, IMT/stamp duty, fees and advance-rent/deposit terms separately.                      |
| Thailand    | Visa/status and branch-specific address/income evidence; ask before relying on opening.                      | Check foreign ownership eligibility before finance. A lease deposit and a property purchase are different decisions; lender finance is not guaranteed.      |

## 2. Your own comparison - get written quotes

[ ] Net monthly income after confirmed tax/contributions: \_\_\_\_\_ (currency: \_\_\_\_\_).

[ ] Rent + utilities + health + commute + obligations kept at home: \_\_\_\_\_.

[ ] Upfront housing cash + setup/travel + accessible reserve: \_\_\_\_\_.

[ ] Bank evidence outstanding / first appointment / employer decision: \_\_\_\_\_.

The UAE mortgage figures are ceilings for a specific scenario, not a universal cash rule. Confirm boundaries, first-property classification, off-plan treatment and current lender terms. [CBUAE mortgage rules](#).

Use the country guide for documents and local fees: [UAE](#), [Spain](#), [Portugal](#), [Thailand](#). This sheet is not an approval, eligibility opinion or tax return. Keep sensitive evidence with your bank/adviser, not a newsletter form.