

2026 UAE Expat Financial Blueprint

Choose the route. Prepare the documents. Keep the move-in cash accessible. A practical checklist for Dubai, Abu Dhabi and RAK, with Dubai-specific rental numbers.

1. Residence, work permission and tax: three separate checks

Your income arrangement	Route to investigate	Before you apply
Foreign employee	Virtual-work residence	Written employer approval; overseas-work and USD 3,500 monthly salary evidence; local insurance/document requirements.
Clients pay you personally	Appropriate freelance permission; Green residence if eligible	Activity permission is not automatically a five-year Green Visa. Check MOHRE, qualifications and income/solvency criteria.
Clients pay your company	Licensed company options	Contracts, visa allocation, premises, annual accounting and cancellation. Free-zone incorporation does not automatically make all income tax-free.
Qualifying property investor	Property-investor Golden Visa	Confirm asset and financing conditions with the authority. Ten-year renewable residence is not permanent residence.

The three figures not to mix up

- [] AED 1,000,000: relevant annual business turnover tests a natural person's corporate-tax scope. It is not a salary or company exemption.
- [] AED 375,000: ordinary corporate-tax rates use taxable income; the standard 9% applies above this figure, not to excess revenue.
- [] AED 3,000,000: Small Business Relief has eligibility, prior-period and election conditions. Qualifying Free Zone Persons are excluded. Ministerial Decision 131/2026 extends the eligible-period window to 31 December 2029.

Read the complete [visa and corporate-tax decision tree](#) before choosing a package. Sources: GDRFA virtual-work and Green residence service pages; DLD investor-visa service; FTA natural-person tax guidance; [MoF Ministerial Decision 131/2026](#).

Your documents and banking sequence

2. Collect once; confirm acceptance with each provider

- [] Passport, immigration/residence evidence and Emirates ID or the exact alternative accepted for your status.
- [] Employment or client contracts, recent salary/income evidence, bank statements and a clear source-of-funds trail.
- [] Your actual tax-residence details and identification numbers. Do not use a temporary address to conceal residence.
- [] Short-let/serviced-apartment booking and employer address letter, if relevant. Ask whether the bank accepts these; do not assume it does.
- [] For a company: licence, beneficial-owner and business documents. Keep personal and company funds separate.

Wio versus Emirates NBD: questions, not promises

Provider / facility	Ask before the tenancy deadline
Wio Personal	Which identity and address evidence will you accept now? Is a chequebook available to me? What remains subject to review?
Emirates NBD personal current account	Which resident/foreign-salary documents are required? Is there an accepted alternative to an existing tenancy address?
Any cheque facility	Is it approved separately? What is the actual delivery window, fee and funding requirement?
Business account	Is this suitable for my business activity? Do not use it as a workaround for personal landlord payments.

3. Resolve the landlord payment schedule in writing

- [] Confirm the owner, agent authority and correct rent payee before transferring a reservation or deposit.
 - [] Agree payment count, dates, deposits and the treatment of any replacement cheques. Alternative payments need landlord agreement.
 - [] Keep accessible backup cash and allow for extra short-let nights while account opening is reviewed.
 - [] After the tenancy is registered, update address records and test transfers and bill payments.
- Ejari is tenancy registration, not a statutory requirement to pay rent by cheque. Bank opening, cheque approval and landlord acceptance are separate decisions. Read [the full account-and-Ejari sequence](#).
- Sources: DLD tenancy-registration documents; Wio personal identity information; Emirates NBD account-opening documents. No guaranteed onboarding or cheque-delivery timing is assumed.

Dubai rental cash worksheet

4. Example: AED 85,000 annual rent in four payments

Cash item	Example (AED)	Your quote (AED)
First rent payment (annual rent / 4)	21,250.00	_____
Tenancy deposit (assumed 5%)	4,250.00	_____
Agent fee + VAT (assumed 5% + 5% VAT on fee)	4,462.50	_____
DEWA deposit (apartment)	2,000.00	_____
DEWA activation (small meter)	155.00	_____
Ejari (trustee-channel example)	220.00	_____
Cooling deposit (illustrative quote)	1,500.00	_____
TOTAL MOVE-IN CASH	33,837.50	_____

Potentially recoverable deposits: AED 7,750.00, subject to settlement. Spent fees: AED 4,837.50. Extra cash above the first rent payment: AED 12,587.50 (14.81% of annual rent). This is an illustration, not a universal 12-15% rule.

Monthly and omitted costs

- [] Typical Dubai municipal housing-fee planning allowance: annual rent x 5% / 12 = AED 354.17 a month here. Confirm the assessment; this is not added to move-in cash.
- [] Add temporary accommodation, furniture, telecom setup, utilities/cooling usage, school costs, travel and your untied emergency reserve.
- [] DEWA lists AED 2,000 for a flat / AED 4,000 for a villa. DLD lists AED 177.75 for app/website registration and AED 220 at trustees. Recheck the actual channel and meter.

One last check before you sign

Dubai-specific fees do not automatically apply to Abu Dhabi or RAK. Mortgage LTV is a loan ceiling, not a complete cash requirement: there is no universal 27.1% property-cash rule. Returned cheques can have civil, criminal in specified cases, and credit consequences; a fixed score loss is not promised.

Use the editable [rental cash calculator](#) and [90-day Blueprint](#). Sources: DEWA move-in schedule; DLD tenancy-registration schedule; CBUAE cheque guidance. Fee assumptions and local assessments must be confirmed.