## MATT SIDDELL REAL ESTATE ADVISORY



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GUIDE TO VISAS IN DUBAI





### VISAS LINKED TO OWNERSHIP OF REAL ESTATE

Here's a guide to visas in Dubai including various options, rules and the fees for obtaining visas.

PLEASE NOTE: This summary only relates to Dubai and visas for Abu Dhabi and Ras Al Khaimah may vary.

Visas in Dubai can be linked to ownership of real estate as follows:

Visa Type	Minimum Investment	Conditions / Notes
2-Year Visa	AED 750,000	<ul> <li>Property must be completed</li> <li>Can be mortgaged, but min equity AED 750k</li> <li>Shared ownership allowed with spouse (each must meet threshold)</li> <li>Renewable every 2 years</li> </ul>
5-Year Retirement Visa	AED 1,000,000	<ul> <li>Property must be completed</li> <li>Can be mortgaged (equity ≥ AED 1m)</li> <li>Renewable if conditions still met</li> <li>See notes below</li> </ul>
10-Year Golden Visa	AED 2,000,000	<ul> <li>Can be completed or off-plan</li> <li>Can be mortgaged, but DLD may require proof of equity</li> <li>Can be across multiple properties in Dubai</li> <li>Spouse can participate in one property</li> <li>Visa holder can sponsor first kin family, domestic workers</li> <li>Renewable every 10 years</li> </ul>



# ALTERNATIVE VISA OPTIONS IN DUBAI

PLEASE NOTE: This summary only relates to Dubai and visas for Abu Dhabi and Ras Al Khaimah may vary.

Other options are available for people who do not own real estate in Dubai:

Visa Type	Minimum Investment	Conditions / Notes
Business Setup (Free Zone)	Varies (AED 10k-30k + setup fees)	<ul> <li>No physical office needed in most Free Zones</li> <li>Visa usually valid 1–2 years, renewable</li> <li>Can sponsor dependents</li> <li>Popular with entrepreneurs and consultants</li> </ul>
Employment Visa	No direct investment	<ul> <li>Sponsored by UAE employer</li> <li>Valid 2–3 years, tied to job contract</li> <li>Cannot sponsor others unless salary &gt; AED 4,000–10,000/month (depends on housing)</li> </ul>
Freelancer Visa	AED 7,500–15,000 + setup cost	<ul> <li>Must apply through approved Free Zones (e.g., Dubai Media City, TECOM, RAKEZ)</li> <li>Proof of freelance work required</li> <li>Renewable annually</li> <li>May not allow dependent sponsorship</li> <li>depending on Free Zone</li> </ul>



## BENEFITS OF A 10-YEAR GOLDEN VISA IN DUBAI

This is the best visa currently being offered in Dubai. Among other benefits, it enables the visa holder to sponsor other people as below.

Obtaining a 10-year Golden Visa in Dubai offers the following advantages:

- Extended stay outside the UAE: There is *no limit* on how long you can be outside the UAE to keep your Visa active.
- You can sponsor your family for the same 10-year period. First kin only; spouse, parents, unmarried children only.
- You can sponsor domestic staff maids and drivers.

**First Kin:** You can only sponsor first kin. i.e. spouse, parents or children any age but unmarried only. You cannot sponsor second kin i.e. siblings, grand-children, grandparents.

**Jointly owned property:** If the property you use to obtain the visa is jointly owned, it must be jointly owned with spouse only. i.e. not siblings, parents, children, or other family members.

**Valuations >AED 2m:** At any time, you can arrange a valuation of your property and apply for a visa if the valuation supports the requirements.

#### Fees:

Visa **AED 9,884.75**Renewal **AED 9,419.,75**Cancelation **AED 190.75** 



### BENEFITS OF A 5-YEAR RETIREMENT VISA IN DUBAI

- The Visa may be automatically renewed after the first 5year period is over, provided that the retiree continues to meet the set criteria.
- Extended stay outside the UAE: There is no limit on how long you can be outside the UAE to keep your Visa active.
- The retirement visa holders (5 years) can sponsor their dependents for the duration of the sponsor's visa, as long as they're not married.

#### **Required documents:**

- Applicant must be inside UAE.
- Applicant age must be min. 55 years old.
- Applicants need to show at least AED 1m worth of Dubai property in their name, fully paid, no mortgage. Properties in other Emirates don't count for this particular visa.
- In the event of a mortgaged property, a bank letter indicating AED 1 million has been paid and an NOC from that bank in order to apply for the visa.
- Very clear passport copy (passport valid for more than 6 months).
- Old Emirates ID (If applicable).
- Husband and wife can share in one property (marriage certificate required).
- Title deed jointly between partners is acceptable (applicant share should be minimum AED 1 million).
- The applicant's name in the title deed must be matching with the name in the passport.

#### Fees:

Visa **AED 6,984.75**Renewal **AED 6,419.75**Cancelation **AED 190.75** 



## TASKEEN 2-YEAR INVESTOR RESIDENCY VISA

#### **Requirements:**

- The minimum property value is AED 750,000.
- Husband and wife can share in one property as long as the value of the property is AED 750,000 or more. (Attested marriage certificate by MOFA is required).
- Visa holders can sponsor family under this visa provided the investor meets the requirements for sponsorship.

#### Fees:

Visa **AED 10,212.50**Renewal **AED 7,958.50**Cancellation **AED 938.50** 

### SELLING REAL ESTATE LINKED TO YOUR VISA

- Real Estate Investors cannot sell the property that is linked to their Residency Visa and keep the visa.
- If the Investor intends to sell the property, the UAE Residency Visa will be cancelled along with the family under their sponsorship.
- There is a grace period of 30 days, which can be extended to 60 days, to allow investors time to replace the investment property.



**Disclaimer**: This guide focuses on Dubai's visa rules. Other emirates such as Abu Dhabi, Sharjah, or Ras Al Khaimah may have similar visas with different requirements, fees, or procedures. Always confirm the latest criteria with official UAE government sources or a licensed PRO before applying.