



THE FRY
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Your guide to moving to Dubai





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What you'll learn in this guide

Moving to a new country is an exciting time and Dubai can be a very special place for British expats.

Whether you're relocating for work or other reasons, Dubai is a popular destination for expats, offering a high standard of living, along with excellent career, salary and networking opportunities. Whilst the logistics of an international move can prompt a busy time, careful planning, particularly with your finances, can help you enjoy all that Dubai has to offer.

This guide shares some tips to help you start a successful life in Dubai.

Did you know?

Dubai is part of the United Arab Emirates, which is made up of seven emirates: Dubai, Abu Dhabi, Sharjah, Ras al Khaimah, Fujairah, Ajman, and Umm al Quwain. Laws may vary between emirates and the various multidisciplinary free zones.

Over 3.5 million people live in Dubai with expats making up over 80% of the population.





02 Before leaving the UK

Choosing to move to another part of the world is a big step, and there will be a number of considerations to research and decisions to make before you head to your new home.

As well as understanding what needs to be handled from a logistical perspective, there will be a new country to get to know and customs to learn. And once the practicalities are in order, you'll need to think about what changes you should make to your financial arrangements in order to make the most of your time as an expat.

Here are some of the key considerations before you make the move:



Banking Consider your day-to-day finances. Your UK bank or building society may be able to help, especially if they have international reach. You might also need to set up local banking facilities, as well as offshore accounts, so you'll have funds to help set up your life in Dubai.



Shipping possessions and pets Choosing what to take with you needs some logistical planning. International cargo movers can advise on what's possible in terms of furniture and personal effects and guide you through the paperwork. Factor global shipping costs into your plans, along with costs for any furniture which you might prefer to store. For pets think about whether your animal will be comfortable with the journey, and check the entry requirements, paperwork and vaccinations needed.

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Before leaving the UK (*cont*)



Living costs Take time to research Dubai living costs including travel to and from work, rent, food, healthcare, schools and utility bills and compare them with your current cost of living. This will prepare you for what to expect, and you may be able to factor your findings into any salary negotiation.



Education Good schools can be over-subscribed, and it will be important to investigate and, if possible, visit your options to determine the best place to educate your child or children. Most international schools are fee paying, so ensure you factor the costs into your planning and potential package negotiations with your new employer, however this is dependant on the individual benefits of each company.



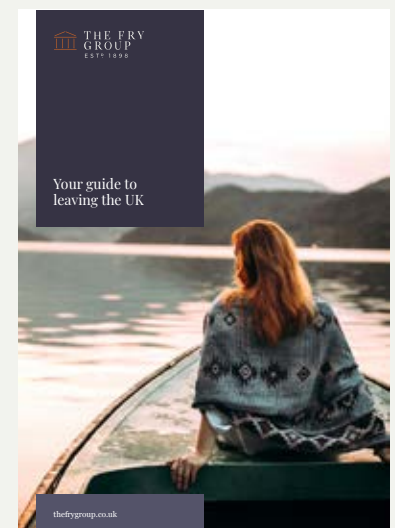
Currency exchange Identifying a currency exchange firm rather than using your bank could potentially be a more beneficial way of changing currency when you need to move funds between countries.



Retirement savings You may not be able to contribute to your UK pension while abroad as there are strict guidelines you need to be aware of. You may have access to an international pension but this is a rare company benefit rather than a legal requirement and you also won't receive tax relief on contributions (a major benefit to UK pensions). So, you'll need to be more proactive about building retirement savings yourself.

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For detailed information before moving [download](#) our guide to leaving the UK.





03 Managing your money as an expat

Taking control of your finances can be the cornerstone to a successful move overseas. Here are some of the key areas to consider:

1 Understand your tax position

Understanding tax rules in the UK and in Dubai is very important. Before moving you must notify HMRC, the UK tax authorities, that you are leaving. The best time to leave the UK is at the end or beginning of the UK tax year. If this is not possible, you should aim to leave part-way through a tax year. Working with a tax expert can help you to reclaim any additional tax you've paid, or safeguard against penalties.

Dubai offers a desirable tax environment with no Income Tax charged on salaries which are paid in the United Arab Emirates (UAE). However, there may be taxes on some services and goods and customs duties.

Business owners should be aware that the UAE introduced corporate tax in 2023 and should make arrangements accordingly.

The UK has a double taxation agreement with the UAE, so it's sensible to seek professional advice on all aspects of UK tax whilst you're living or working in Dubai.

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03 Managing your money as an expat (*cont*)

2 Work with an international financial adviser

Working with a knowledgeable financial adviser can help you make the most of your expat status, and potentially build wealth, especially given the tax advantages which you can enjoy. We have offices in the UK and Dubai, and many of our team have first-hand experience of making a move between these countries. We can support you with all aspects of your finances – from exiting the UK tax system and sensibly managing any income from a UK property to ensure your investment plans remain on track. We can also help you as and when you decide to move to another part of the world.

3 Build your investment portfolio – away from the UK tax net

Becoming an expat can create more complexity when it comes to your investments. Aside from unfamiliar tax systems and rules and currency fluctuations, there are opportunities, and lower tax rates may allow you to build capital. This can help you develop an investment portfolio.

We've been providing investment advice to expats for many years and our helpful team has a solid understanding of the complexities and opportunities available to you. We'll work with you to create a comprehensive investment plan whilst you're living in Dubai and review it regularly to help ensure it stays on track. We can also support you if you choose to return to the UK or move somewhere else in the world.

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03 Managing your money as an expat (*cont*)

4 Keep your retirement planning on track

As a British expat you can generally contribute to your UK pension scheme while living abroad, for up to six tax years. There are specific rules around this, so make sure you are up to date with these prior to leaving the UK.

Continuing to make National Insurance payments in the UK also ensures that you can access the State Pension, which can be a useful top-up to your own retirement funds.

It's important to carefully review the rules and regulations related to pension contributions and withdrawals and seek professional financial advice to ensure you're complying with all applicable laws and regulations in Dubai. This can help to avoid potential issues such as double taxation or penalties.

Some UK pension schemes may have specific rules or limitations on contributions from non-UK residents. It's important to carefully review the terms and conditions of your pension scheme and seek professional advice on your personal circumstances.



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To understand more about your pension options, [download our Guide to expat pensions.](#)





03 Managing your money as an expat (*cont*)

5 Consider your residence and domicile

Your UK tax exposure depends on your residence and domicile status. Both are governed by complex rules and it's useful to speak to an expat tax specialist

Residence – as a UK resident you'll generally be taxed on all your income and gains arising anywhere in the world (including overseas employment income). If you're not a UK resident, you might only have to pay tax on any assets you have in the UK such as rental income or when selling a UK property. Your residence status is calculated using the Statutory Residence Test.

Domicile – Domicile is a legal concept used to define your 'homeland'. It's a separate tax consideration to your nationality, residence or citizenship and doesn't automatically reflect the country you're currently living in. Domicile defines whether or not you'll be caught in the UK Inheritance Tax net, and likely to face a substantial, 40% tax charge on some of your assets.

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03 Managing your money as an expat (*cont*)

6 Manage UK property

You might be keen to keep a foothold on the UK property ladder for a number of reasons. Many British expats choose to keep a home in the UK to move back to when it's time to return, or to generate an income from whilst living abroad. You might even be able to keep your home, as a second home so you can use it when visiting family and friends back in the UK. However, it's important to understand the UK tax implications of maintaining a UK property. And, if you choose to rent out your home (or another property) the Non Resident Landlord Scheme, helps you receive your rent before tax is deducted, but then you must complete a UK Tax Return to pay any tax after expenses that may be due on this income. UK land and property is always subject to UK tax, even when living in Dubai.

7 Update your Will and Estate plans

When moving abroad you'll need to update your UK Will and consider writing a new local Will to ensure it continues to reflect your wishes for any assets in the UK and in Dubai. Think about guardianship if you have children, and temporary support if your chosen guardian lives back in the UK. As an expat, your financial circumstances are likely to be cross-border and you may need Wills in other jurisdictions outside of the UK. For example, if you were to purchase a property in Dubai, local advice should be sought to identify whether a Dubai Will would be required. Inheritance Tax does not apply in Dubai, but if you don't have a local Will any assets may be dealt with by Islamic Sharia law. And bear in mind that even if you're living overseas your worldwide assets will face UK Inheritance Tax if you remain UK domiciled. Therefore, if you've moved to Dubai, and bought a property, or established other assets locally, these may still face UK Inheritance Tax on these assets.

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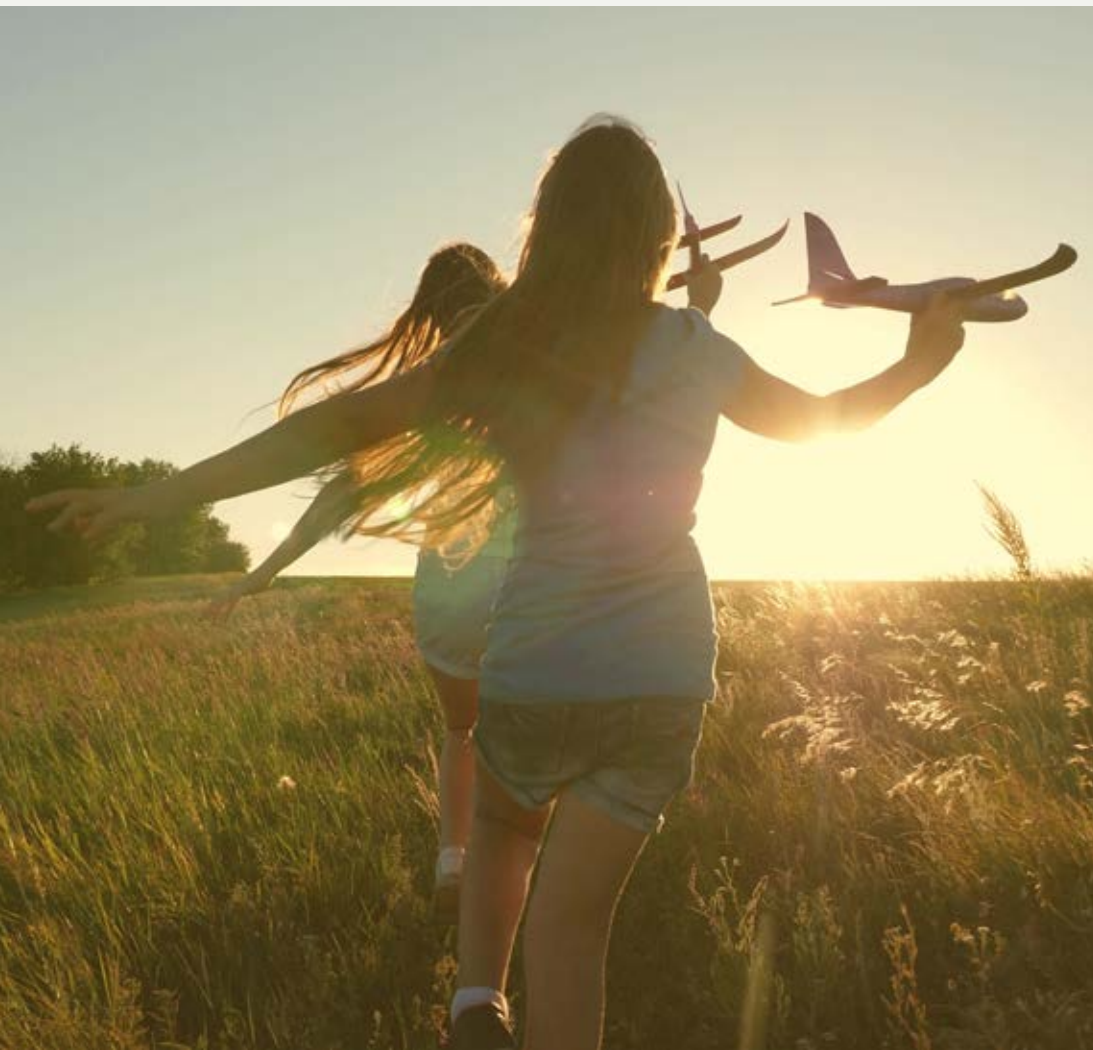
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03 Managing your money as an expat (*cont*)

8 Review your insurance

Ensuring that your hard-earned capital is properly protected is extremely important, especially if unexpected events occur. Without the right protection you and your family could be left in a difficult financial situation in the face of highly emotional events such as unemployment or serious illness. As part of an international move it will be vital to review your insurance before you leave the UK and ensure that you'll be covered if unexpected circumstances occur.





04 Useful information about Dubai

Visas

Whether working remotely from Dubai, permanently moving your business, or choosing Dubai for retirement, there are lots of options for you to enjoy the full benefits of being a resident. The [General Directorate of Residency and Foreigners Affairs](#) is the best resource for up-to-date information on visa options to fit your personal requirements.

Accommodation

When choosing where to live in Dubai, you'll need to consider your preferred location, budget, amenities, proximity to schools and workplaces, and lifestyle. It's essential to research and visit various options before making a decision to find the most suitable accommodation for your needs. The most typical options for expats in Dubai include villas, townhouses and apartments.

Education

There are a number of school options in Dubai. British schools can offer familiarity given they follow the same system as in the UK, but there are also a range of international schools to choose from. Given Dubai's large expat community, different schools also exist for a range of nationalities and religions. Fees can be high especially for popular schools which often have waiting lists too.

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04 Useful information about Dubai (*cont*)

Healthcare

Healthcare in Dubai is comprehensive and includes public and private options. It is mandatory for all employers in Dubai to include a basic private healthcare package and each employer will offer different standards of healthcare depending on the company healthcare agreement they have chosen. It's essential to check the level of cover offered and if your family members are also covered.

Given the high cost of healthcare in Dubai, it's worth exploring private options. Additional coverage offers peace of mind and safeguards your personal savings from substantial medical expenses.

Transport

Transportation in Dubai is efficient and diverse, with a metro, tram, buses, water transport and taxis. Given the rate of development in Dubai, some areas on the outskirts aren't as well served and living away from the city centre may mean you'll need a car or taxi. If you're planning to drive in Dubai, you can apply to exchange your UK driving licence for a fee and complete an eye test through the Road and Transportation Authority (RTA).

Domestic help

In Dubai, hiring domestic help including maids and nannies is common. It's best to use agencies or referrals, to ensure legal compliance and fair treatment. You'll need to consider offering training, accommodation, and benefits, whilst respecting cultural sensitivities.



04 Useful information about Dubai (*cont*)

Document attestation

Document attestation in Dubai is a process of authenticating official documents to validate their legitimacy for various purposes, such as employment, residency, education, or business transactions.

The requirements and procedures for document attestation may vary depending on the type of document and the purpose. It's essential to verify the exact requirements with the relevant authorities or seek assistance from professional attestation services to ensure a smooth process. Further information is available on the [Ministry of Foreign Affairs website](#).

Cultural differences

Ahead of your move, or any time in Dubai, it's important to familiarise yourself with the local culture, customs, and traditions. Respect for Islamic values and practices is essential, including dress codes and social etiquette. Islam is the national religion across the UAE but other faiths are widely practiced given the diverse population.

Cost of living

Dubai has a high cost of living, particularly when it comes to housing, education, and healthcare. It's important to budget accordingly.

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05 Moving to Dubai checklist

Moving to Dubai can be a busy time. The following checklist will help you plan:

- Decide on the timeline for your move – think about work, schooling and key dates which might impact your family
- Schedule a visit to investigate the area, accommodation and schools
- Create a budget
- Decide on whether to keep, sell or rent your UK property
- Engage an expat tax and financial specialist
- Contact the local embassy prior to a move to understand your entry requirements and register you and your family upon establishing residence once you have arrived
- Consider healthcare options
- Understand tax implications and notify HMRC
- Apply for visa and residency permits
- Arrange accommodation or somewhere to live in the short-term until you're settled
- Research international shipping companies and organise any necessary storage



05 Moving to Dubai checklist (*cont*)

- Check what documents you need and make copies and arrange attestation if required
 - o Passport
 - o Birth certificate or adoption papers
 - o Child custody papers
 - o Divorce papers
 - o Driving license
 - o Marriage certificate
 - o Medical/dental records
 - o School records
- Set up local and offshore banking and credit card options or advise your UK bank or building society that you'll be overseas
- Pay all outstanding bills
- Fully review your life and insurance cover and add travel cover if needed prior to leaving the UK, protection is considerably more expensive in Dubai
- Research whether your mobile phone will work overseas
- Review your pensions and investments prior to leaving the UK, ensure you utilise your available allowances and understand the options available when you arrive

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06 Next steps

Living as an expatriate in Dubai is an exciting experience. Dubai is a dynamic and forward-thinking city that offers a unique blend of modernity, luxury, and cultural heritage, making it one of the most exciting destinations in the world.

To discuss your financial plans ahead of your move, or once you've relocated to Dubai, please get in touch with our friendly local team.

The Fry Group (DIFC Branch)
Emirates Financial Towers, Level 3
North Tower, Office 310, PO Box 507290
DIFC, Dubai, United Arab Emirates
T. + 971 (0)4 389 4900
E. info@thefrygroup.ae
W. thefrygroup.ae

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For more
information or
advice please
click here to
contact us

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THE FRY
GROUP
ESTD 1898

‘The Fry Group (DIFC Branch)
Emirates Financial Towers, Level 3
North Tower, Office 310, PO Box 507290
DIFC, Dubai, United Arab Emirates
T. + 971 (0)4 389 4900
E. info@thefrygroup.ae
W. thefrygroup.ae

Disclaimer

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