



Your Essential Guide to the UAE

Practical Information for New Residents

RE/MAX
Smart Concept

Welcome to the UAE. We're Here to Provide Clarity.

This guide is designed to be your trusted resource for navigating the practical aspects of life in the Emirates. We believe that a successful transition is built on clear, accurate information. Our approach combines deep local knowledge with a commitment to precision, ensuring you have the confidence to settle in seamlessly.

Human-led intelligence supported by AI precision.

A Guide to Practical Information

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16.1 | Banking for Non-Residents

Account Types & KYC

- UAE banks can open non-resident savings/current accounts at their discretion.
- Expect enhanced KYC/AML procedures: passport, secondary ID, proof of address, bank statements, and source-of-funds documentation are standard.
- IBAN is issued upon activation. The AED is pegged to the USD at ~3.6725.

Practical Notes

- Non-residents may face higher minimum balances and have limited access to cheque books or credit.
- **FATCA/CRS** declarations are required where applicable.

Payments & Transfers

- Large inward transfers may trigger enhanced due diligence on the beneficial owner and economic purpose.
- Real-estate settlements must route through regulated channels.



16.2 | Cost-of-Living Benchmarks

Utilities (All Emirates)

- Tariffs are published by local authorities: **DEWA** (Dubai), **ADDG/AADC** (Abu Dhabi), **SEWA** (Sharjah), **Etihad WE / FEWA** (Northern Emirates).
- Connection fees, meter deposits, and knowledge/innovation fees are listed on service pages.

School Fees

- **Dubai:** Governed by the KHDA's School Fees Fact Sheet and the Education Cost Index (ECI), which was 2.35% for AY 2025-26.
- **Abu Dhabi:** Regulated by ADEK; schools must publish ADEK-stamped fee schedules (policy updated Sep 2024).

Healthcare Access & Insurance

- Effective 1 Jan 2025, basic health insurance is mandatory nationwide for private-sector employees and domestic workers.
- Sponsors/employers must provide coverage; dependant coverage varies.

16.3 | Insurance & Personal Safety

Common Insurance Policies

- **Mandatory:** Health, Motor (third-party).
- **Prudent/Optional:** Home contents/building, professional indemnity, travel.

Emergency Numbers (All Emirates)

- **999:** Police
- **998:** Ambulance
- **997:** Civil Defence (Fire)
- **996:** Coast Guard

***Note:** Use 999 for any life-threatening situation.*



Public Order & Online Conduct

- Cybercrime Law (**Decree-Law 34/2021**) governs false information, defamation, and misuse of digital platforms with significant penalties.
- Data protection is governed by the PDPL (**Decree-Law 45/2021**).
- General offences are set by the Penal Code (**Decree-Law 31/2021**).



16.4 | Lifestyle & Cultural Etiquette

Religion & Customs

- The UAE criminalises incitement to hatred and religious contempt.
- Show respect for places of worship. Dress modestly in mosques and during Ramadan.

Speech & Defamation

- Avoid defamatory posts, spreading rumours, photographing individuals without consent, or commenting on state institutions in ways that breach cybercrime/penal provisions.

Alcohol

- Rules are emirate-specific.
Dubai removed municipal tax in 2023.
Abu Dhabi allows purchase by non-Muslims in licensed venues without a personal permit. Always consume in permitted venues.

Photography & Drones

- Avoid photographing government/military facilities. Drones require registration and approval.

16.5 & 16.6 | Regulatory Frameworks & Labour Law

Political & Civic Constraints (16.5)

- Public demonstrations require authorisation; political parties are not licensed.
- Federal framework prohibits discrimination and hate speech on grounds of religion, race, and ethnicity (updated 2023).

Labour & Nationalisation (16.6)

- **Equal Pay:** Gender pay equality was enacted in 2018 and is enforced by MoHRE.
- **Labour Law:** Federal Decree-Law 33/2021 covers contracts, working hours, leave, and end-of-service benefits.
- **Emiratisation:** Private employers above set thresholds must meet annual Emirati hiring targets under the NAFIS program, with fines for non-compliance.





16.7 | Security, Immigration & Deportation Risks

Visa Compliance

- Overstaying a visa and certain criminal convictions can lead to administrative fines, visa cancellation, or deportation.
- Always keep your Emirates ID and visa current and valid. Procedures are managed by the ICP and Public Prosecution.

Zero-Tolerance Areas

- The UAE has a strict, zero-tolerance policy for specific offences.
- Drug-related offences, money-laundering, and hate crimes carry severe penalties under the Penal Code and AML statutes.

16.8 | Cultural Awareness for Business

Business Etiquette

- Punctuality is expected.
- Exchange greetings with the right hand and use formal titles (e.g., Mr., Ms., Dr.).
- Relationship-building is highly valued; meetings often begin with informal conversation before discussing business.

Ramadan Observance

- Be mindful of scheduling around Iftar (breaking of the fast) and Taraweeh (evening prayers).
- Many offices shift to reduced working hours during the holy month.

Gifts & Hospitality

- Modest, brand-appropriate gifts are acceptable.
- Avoid anything that could be construed as an inducement under anti-corruption provisions of the Penal Code.

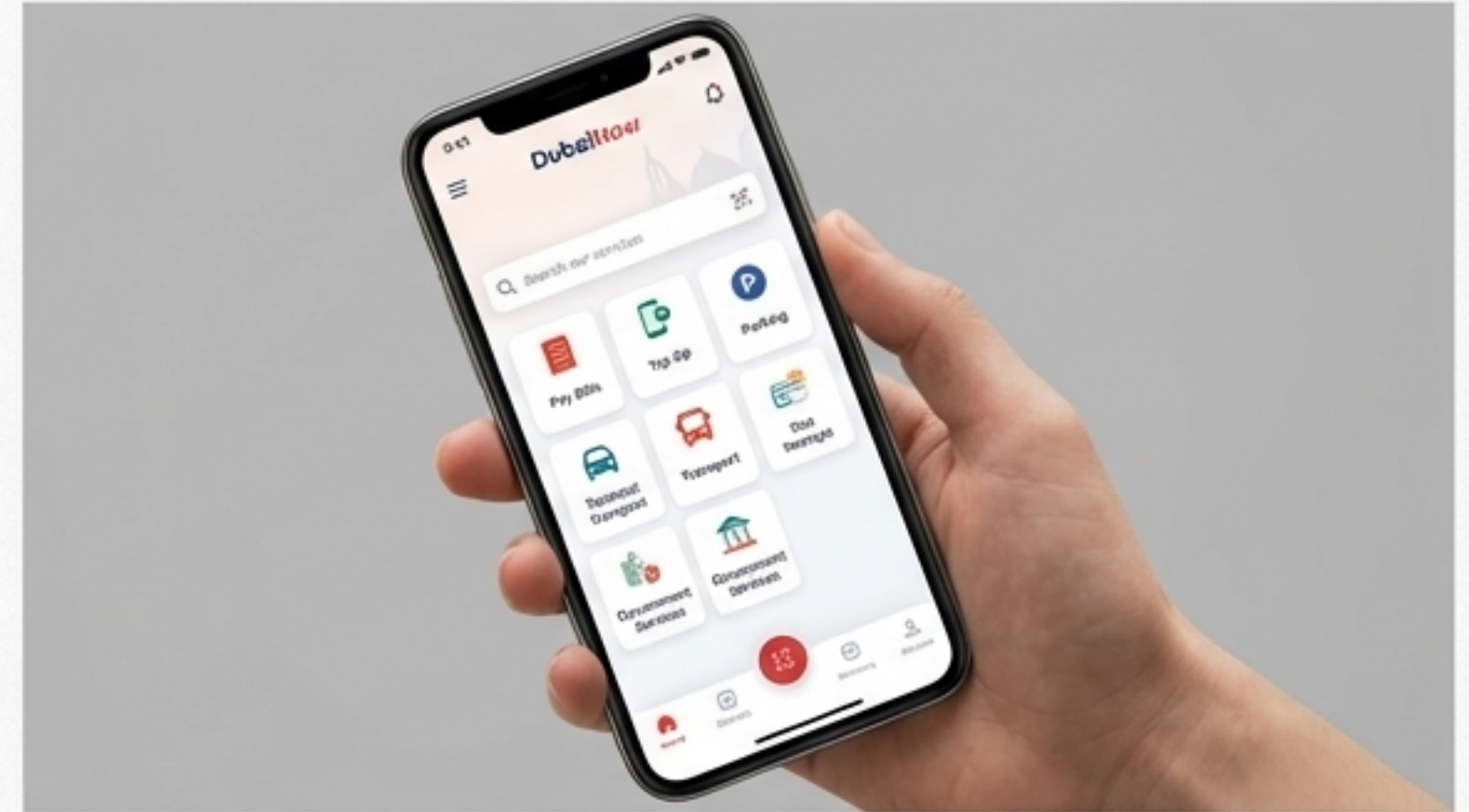


16.9 & 16.10 | Public Access & Government Portals



Disability-Inclusive Access (16.9)

- Public services and transport (metro, tram, bus, airports) are progressively upgrading with accessible facilities like lifts, tactile paving, and dedicated support lines.



Useful Government Portals & Apps (16.10)

- **Federal:** U.AE (official portal), ICP (visas), CBUAE (banking).
- **Abu Dhabi:** TAMM
- **Dubai:** DubaiNow / Digital Dubai
- **Sharjah:** Sharjah Digital
- **Other Emirates:** Ajman Digital, UAQ e-Gov, RAK Government services, Fujairah e-services.

16.11 | Typical Monthly Costs by Emirate (AED)

Emirate	Bachelor (1 person)	Small Family (2 adults + 2 children)
Abu Dhabi	7,000 - 10,000	15,000 - 22,000
Dubai	8,000 - 13,000	17,000 - 30,000+
Sharjah	4,500 - 7,000	10,000 - 16,000
Ras Al Khaimah	4,000 - 6,000	9,000 - 14,000
Ajman/UAQ/Fuj.	3,500 - 5,500	8,000 - 13,000

Source Attribution: Data compiled from Numbeo, Kredium, Beyond Borders, Pantheon Development. For illustrative purposes.

16.12 | Key Official References & Sources



Government & Services

U.AE (Federal Portal),
TAMM (Abu Dhabi),
Digital Dubai/DubaiNow



Banking & Finance

Central Bank of the UAE
(CBUAE)



Utilities

DEWA, Abu Dhabi
DoE/ADDC/AADC, SEWA,
Etihad WE



Education

KHDA (Dubai), ADEK
(Abu Dhabi)



Labour & Visas

Ministry of Human Resources
& Emiratization (MoHRE), ICP



Legal & Safety

UAE Legislation Portal,
Ministry of Interior (MoI)