

UAE RESIDENCY & CITIZENSHIP

A Comprehensive Guide for Investors & HNWIs



Section 5 | Residency & Citizenship

This section provides a detailed overview of the primary residency pathways available to investors, entrepreneurs, and skilled professionals in the United Arab Emirates. We will explore the eligibility, process, and benefits of each key visa category.

5.1 | Golden Visa (10-Year, Self-Sponsored)

Main Routes Relevant to Investors & HNWIs

Real estate investor (AED 2M+): single or multiple properties; mortgaged allowed if bank NOC and minimum equity per emirate rules; off-plan accepted in Dubai if developer is approved and minimum paid (commonly 20%).

Business/Investment: investment fund confirmation (\geq AED 2M) or commercial/industrial license + capital; other professional talent categories exist.

Eligibility (Real Estate Route)

- Title deed(s) totaling \geq AED 2,000,000 (federal threshold).
- Property must be freehold (or long lease where eligible) and registered.
- For mortgaged units: bank NOC + proof of paid-up equity as required.





5.1 | Golden Visa (Process & Family Benefits)

Core Documents (Illustrative)

- Passport, personal photo, Emirates ID (if any), health insurance, title deed/e-title, good conduct certificate (Dubai), IBAN; mortgage NOC if applicable.

Process (Typical)

1. Confirm eligibility and gather documents.
2. Apply via ICP Smart Services (federal) or GDRFA Dubai (Dubai); real-estate applicants in Dubai can use DLD services (investor/golden).
3. Medical fitness, biometrics, Emirates ID issuance.
4. Visa stamping/issuance (10-year, renewable).

Fees (Indicative)

Vary by emirate/duration/channel; budget for: application/issuance, status change (if in UAE), medical, Emirates ID, insurance; plus any DLD service fees if applying via DLD.

Key Family Sponsorship Benefits

Sponsor spouse and children (Golden Visa benefit allows children regardless of age). Parents can be added (emirate-specific terms). Golden Visa holders are exempt from the 6-month outside-UAE rule.

5.2 | Green Visa (5-Year: Entrepreneurs / Freelancers / Skilled)

Who Qualifies

Self-employed / Freelancer:

MOHRE freelance/self-employment permit, bachelor's degree or specialized diploma, proof of income \geq AED 360,000/year for the last 2 years, or proof of financial solvency.

Entrepreneurs / Investors: (as per MOHRE/ICP categories) with proof of business and financials.

Documents & Process

Documents: Passport, photo, MOHRE permit, degree/diploma, income proofs (tax statements, audited accounts, bank statements), insurance.

Process: Apply via ICP or GDRFA Dubai Green Visa services → permit → entry permit (if abroad) → medical → Emirates ID → visa issuance (5-year).

Family Sponsorship

Sponsor first-degree relatives. Children: sons up to 25, unmarried daughters no age limit (per standard rule).

Retirement & Dubai-Specific Pathways



5.3 | Retirement Visa (5-Year)

Eligibility: Age 55+ AND one of the following:

- Property worth \geq AED 1,000,000
- Savings \geq AED 1,000,000
- Income \geq AED 20,000/month

Documents: Passport, photos, 6-month bank statements, proof of income/savings/property, insurance.

Process: Apply via ICP/GDRFA \rightarrow medical \rightarrow Emirates ID.

5.4 | Dubai "Taskeen" Property Visa (2-Year)

Eligibility: Dubai title deed \geq AED 750,000 at purchase (completed residential). Mortgaged allowed if minimum equity paid and bank NOC provided.

Validity: 2-year, renewable; can sponsor spouse & children.

Documents: Passport, e-title/title deed, photo, insurance, existing visa (if any), good conduct certificate (Dubai).

Process: Apply via DLD Investor Residence Application (Taskeen) \rightarrow medical \rightarrow ID \rightarrow visa.

Citizenship Pathways & Core Residency Benefits

5.5 | Citizenship Pathways (Exceptional Cases)

By nomination (not application): The UAE may grant citizenship to investors, scientists, doctors, innovators, and creatives who meet strict strict criteria and are nominated by UAE leadership. Decisions are discretionary and rare. Dual nationality may be permitted in selected cases.



5.6 | Residency Benefits for Business Owners & Families

- **Self-sponsorship:** No employer needed under Golden/Green visas.
- **Family Sponsorship:** Standard visas allow sons up to 25 and unmarried daughters with no age limit. The Golden Visa allows children of any age.
- **Tax Environment:** No personal income tax.
- **Travel Flexibility:** Golden Visa holders can remain outside the UAE for more than 6 months without visa cancellation.

5.7 | Practical Checklist: Your Path to Residency

1

Choose the Appropriate Visa Route

- Property Investor Visa (AED 750k)
- Golden Visa (AED 2M)
- Green Visa (Freelancer/Entrepreneur)
- Retirement Visa (Age 55+)

2

Prepare Required Documents

- Valid passport and photo
- Title deed(s) or MOHRE permit/income proof
- Bank NOC (if mortgaged)
- Valid health insurance policy

3

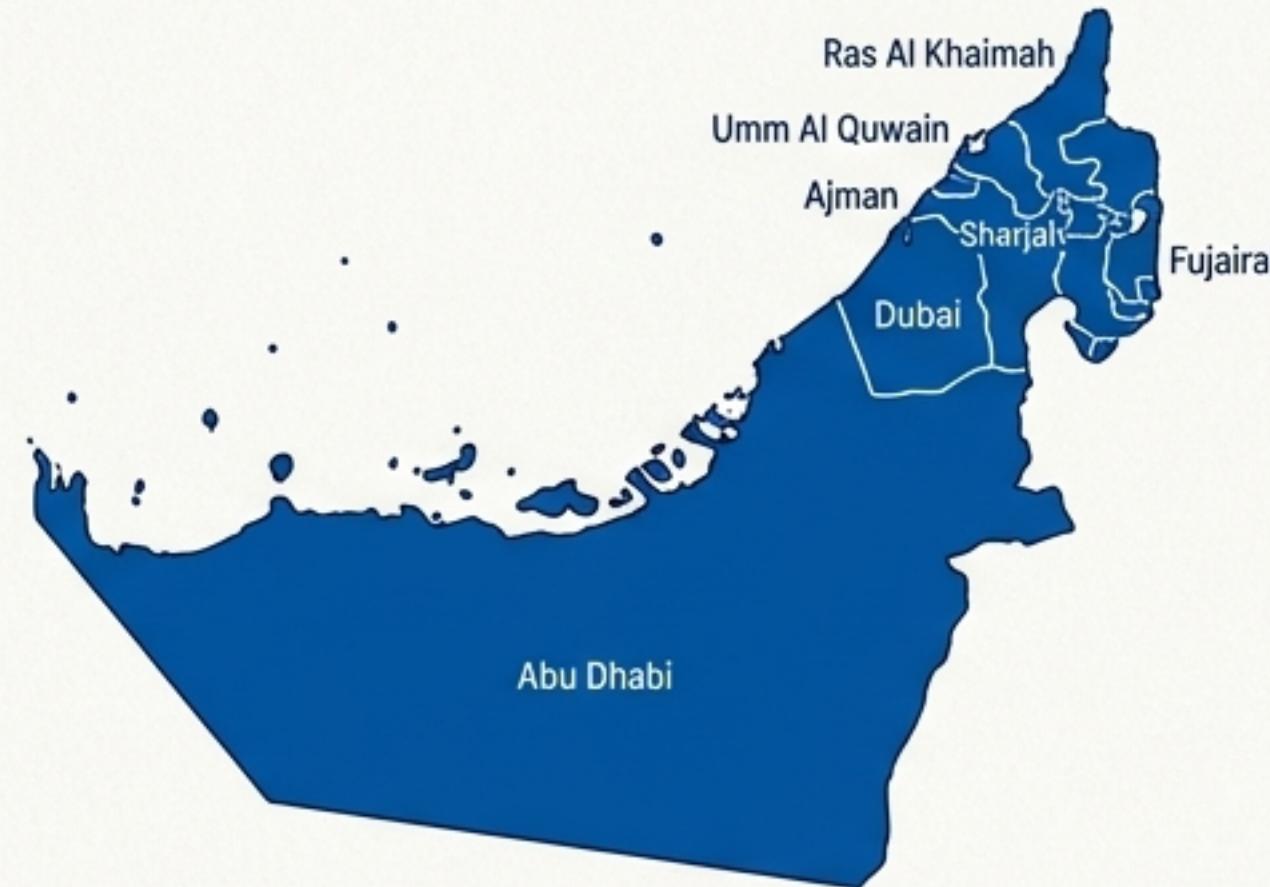
Submit Through the Correct Channel

- Dubai property visas via DLD
- Federal visas (Golden, Green, Retirement) via ICP Smart Services

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Be Prepared for Payments

- Application/issuance
- Status change
- Medical examination
- Emirates ID
- Health insurance
- Service charges (e.g., DLD)



5.8 | Golden Visa: Applicability Across All Emirates

The Golden Visa is a federal program, valid in all 7 emirates.

- The minimum property threshold is AED 2 million nationwide, but application channels differ.
- Dubai & Abu Dhabi offer the most streamlined pathways with clear rules for mortgaged and off-plan property.
- Other emirates follow the AED 2M rule, but local land departments require the title deed to be issued in that emirate.
- Some emirates may not accept off-plan property unless 100% paid; confirm with the local land department.
- Application methods differ: Dubai (DLD/GDRFA), Abu Dhabi (ADREC/ICP), Other emirates (ICP or local land dept.).
- Once issued, the visa allows residence, work, and ownership anywhere in the UAE.

5.9 | At a Glance: Key Residency Differences

Visa Type	Validity	Property Required	Family Sponsorship	Outside UAE Rule
Golden Visa	10 yrs	AED 2M	Yes (all, no age limit)	No 6-month rule
Green Visa	5 yrs	No	Yes (sons to 25, daughters unlimited)	6-month rule applies
Taskeen Dubai	2 yrs	AED 750K	Yes	6-month rule applies
Retirement Visa	5 yrs	AED 1M OR AED 1M savings OR AED 20K income	Yes	6-month rule applies

5.10 | At a Glance: Required Documents Matrix

Visa Type	Passport	Title Deed	Bank NOC	Insurance	Income Proof	MOHRE Permit
Golden Visa	✓	✓	✓ (if mortgage)	✓	✗	✗
Green Visa	✓	✗	✗	✓	✓	✓ (if freelancer)
Taskeen Dubai	✓	✓	✓ (if mortgage)	✓	✗	✗
Retirement	✓	— Optional	— Optional	✓	✓ (if income route)	✗

5.11 | At a Glance: Application Channels

Emirate / Route	Platform
Federal (Golden / Green / Retirement)	ICP Smart Services
Dubai – Property Visas	DLD + GDRFA
Abu Dhabi – Property Visas	ADREC (formerly DARI) + TAMM
Business setup visas	Free zone portals / ICP
Police clearance	Emirates Police portals (by emirate)

5.12 | References

UAE Government Portal (u.ae), 'Golden Visa Overview', 2025

ICP Smart Services, 'Residence Services - Investors & Talents', 2025

GDRFA Dubai, 'Golden Visa Real Estate Category', 2025

Dubai Land Department, 'Investor Visa & Taskeen Program', 2025

MOHRE, 'Freelancer Permit & Green Visa Rules', 2025

ADREC (formerly DARI), 'Property Transaction Services & Visa Integration', 2025

UAE Cabinet Resolution 2021–2024 (citizenship amendments & GV categories)

Abu Dhabi ADDED Retirement Program, 2025

Abu Dhabi ADDED Retirement Program, 2025

DLD Fee & Visa Guide, 2025 Revision

**This information is based on regulations as of November 2025 and is for informational purposes only. Applicants should verify all requirements with the relevant authorities.*



Your Trusted Partner in the UAE

RE/MAX Smart Concept provides expert guidance for clients navigating the UAE's premium real estate market and complex residency pathways. We turn detailed regulations into clear, actionable strategies for your investment journey.

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