

UNITED ARAB EMIRATES

DESTINATION
GUIDE

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INTRODUCTION

This guide provides a clear and practical overview for **local and foreign employees, employers, and investors** operating in the country. It covers the full employment lifecycle — from hiring and work permits to payroll, social security, taxation, termination, healthcare, education, and business setup.

Designed to support both **local workforce management and international talent mobility**, the guide explains statutory obligations, employee rights, and employer responsibilities under labor, tax, and social security regulations. It also supports business owners by outlining company formation, accounting, and ongoing compliance requirements.

Powered by **Gini Talent** and **Gini Finance**, this guide reflects real-world operational expertise:

- **Gini Talent** enables compliant hiring through recruitment, Employer of Record (EOR), payroll, and work permit services.
- **Gini Finance** ensures financial, tax, and accounting compliance with local regulations.

Together, they provide an end-to-end solution that helps organizations and professionals operate confidently, compliantly, and efficiently.



WORK PERMIT & WORKING CONDITIONS

Employment in the **United Arab Emirates (UAE)** is regulated primarily by **Federal Decree-Law No. 33 of 2021 on the Regulation of Labor Relations**, its Executive Regulations, immigration laws administered by the **Federal Authority for Identity, Citizenship, Customs & Port Security (ICP)**, and, for free zones, the relevant free zone authorities.

UAE nationals may work freely without permit restrictions, while foreign nationals must obtain appropriate work authorization and residence permits before commencing employment.

This section outlines the legal framework applicable to both local and foreign employees, as well as employer obligations for lawful employment in the UAE.

WORK AUTHORIZATION FRAMEWORK IN THE UAE

For UAE Nationals (Local Employees)

- No work permit is required
- Employment governed by UAE Labor Law
- Mandatory registration with:
 - General Pension and Social Security Authority (GPSSA)
- Full access to statutory employee rights, benefits, and Emiratisation programs

For Foreign Employees

- Legal entry into the UAE is required
- A valid Work Permit (Labor Permit) issued by MOHRE or a Free Zone Authority is mandatory
- A Residence Visa sponsored by the employer is required
- Work authorization is:
 - Employer-specific
 - Role-specific
- Employment may begin only after:
 - Work permit approval
 - Residence visa issuance
 - Emirates ID registration

For Employers

Employers are responsible for ensuring:

- Valid work permits and residence visas
- Compliant employment contracts
- Compliance with labor law, immigration, and payroll regulations

TYPES OF WORK PERMITS IN THE UAE

Standard Work Permit (Mainland)

- Issued by the Ministry of Human Resources and Emiratization (MOHRE)
- Required for foreign nationals employed by mainland companies
- Linked to a specific employer and job title

Free Zone Work Permit

- Issued by the relevant Free Zone Authority
- Applicable to employees of free zone entities
- Valid only within the sponsoring free zone

Golden Visa (Employment-Related Categories)

- Long-term residence (5 or 10 years)
- Available for highly skilled professionals, executives, and investors
- May allow employment flexibility subject to conditions

Temporary & Mission Work Permits

- Short-term permits for:
 - Project-based work
 - Temporary assignments
 - Specialized consultancy roles

WORK PERMIT ELIGIBILITY REQUIREMENTS

Employer Requirements

Employers hiring foreign nationals must:

- Be a legally registered entity in the UAE
- Hold a valid trade license
- Maintain immigration quota approval (where applicable)
- Comply with:
 - Wage Protection System (WPS)
 - Labor law and immigration rules

Employee Requirements (Foreign Nationals)

- Valid passport
- Educational and professional qualifications (attested if required)
- Medical fitness clearance
- Job role aligned with permit category
- Salary compliant with UAE labor standards

UAE Nationals

- No work authorization requirements
- Employment governed solely by UAE labor and pension law

WORK PERMIT APPLICATION PROCESS IN THE UAE

Applications from Outside the UAE

- Employer applies for entry permit and work permit
- Employee enters the UAE on employment entry visa
- Completion of:
 - Medical examination
 - Emirates ID biometrics
 - Residence visa stamping
- Employment may commence after work permit activation

Applications from Within the UAE

- Possible via status change
- Common for:
 - Visa transfers
 - Free zone to mainland moves
- Processing timelines vary by authority and emirate

REQUIRED DOCUMENTS FOR UAE WORK PERMIT APPLICATIONS

Foreign Employee Documents

- Passport
- Passport-size photographs
- Educational certificates (attested if required)
- Professional CV
- Signed employment contract
- Medical fitness results

Employer Documents

- Trade license
- Immigration establishment card
- Labor quota approval
- Job offer and salary details

WORK PERMIT VALIDITY & RENEWAL IN THE UAE

- Work permits and residence visas are typically valid for:
 - 1-2 years (mainland and most free zones)
- Renewals must be filed before expiration
- Changes in:
 - Employer
 - Job title
 - Salary structurerequire permit amendments or new applications
- Non-compliance may result in:
 - Fines and penalties
 - Work permit cancellation
 - Immigration violations

SOCIAL SECURITY & HEALTHCARE COVERAGE

Social Security

- Mandatory pension contributions apply only to UAE nationals (via GPSSA)
- Foreign employees are not covered by the UAE pension system

Healthcare Coverage

- Mandatory health insurance for all residents
- Employer-sponsored health insurance is required in:
 - Abu Dhabi
 - Dubai(and increasingly across other emirates)

Benefits Include

- Access to public and private healthcare facilities
- Emergency and inpatient services
- Maternity and specialist care (subject to policy coverage)

Private health insurance is a legal requirement for foreign employees and a condition for residence visa issuance in many emirates.

WORKING CONDITIONS & EMPLOYEE RIGHTS IN THE UAE

The following rules apply to both UAE nationals and foreign employees.

Working Hours

- Standard working hours: 8 hours per day
- Maximum: 48 hours per week
- Reduced working hours during Ramadan

Overtime

- Paid at statutory premium rates
- Higher rates for night work, rest days, and public holidays

Rest Periods

- Minimum 1 rest day per week
- Daily rest and break requirements apply

Paid Annual Leave

- Minimum 30 calendar days per year after 1 year of service
- Pro-rated leave for shorter service periods

EMPLOYMENT TERMINATION, NOTICE & END-OF-SERVICE BENEFITS

Notice Periods

- Minimum notice period:
 - 30 days
- May be extended up to 90 days by contract

End-of-Service Gratuity

- Applicable to foreign employees (non-pensioned)
- Calculated based on:
 - Length of service
 - Final basic salary
- Payable upon lawful termination

EMPLOYER COMPLIANCE & LEGAL RISKS

Common compliance risks include:

- Employing individuals without valid work permits
- Expired residence visas
- Incorrect contract registration
- Non-compliance with WPS salary payments
- Improper termination procedures

These may result in:

- Administrative fines
- Labor bans
- Immigration sanctions
- Business license suspension

WHY CHOOSE THE UAE FOR EMPLOYMENT?

The UAE offers:

- Strategic location between Europe, Asia, and Africa
- Tax-efficient employment environment (no personal income tax)
- Highly international workforce
- Modern labor and immigration framework
- Strong demand for skilled professionals
- World-class infrastructure and lifestyle

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SOCIAL SECURITY

The United Arab Emirates operates a **dual social security model**, distinguishing clearly between **UAE nationals and foreign employees**.

Social security, healthcare, and end-of-service benefits are governed by **federal labor law, pension regulations, and emirate-level health insurance laws**.

The core institutions include:

- **General Pension and Social Security Authority (GPSSA)**
- **Ministry of Human Resources and Emiratization (MOHRE)**
- **Free Zone Authorities**
- **Emirate-level Health Insurance Authorities**

Both UAE nationals and foreign nationals employed under a valid employment relationship are subject to mandatory statutory systems, with coverage determined by nationality and employment status.

MANDATORY SOCIAL SECURITY REGISTRATION IN THE UAE

UAE National Employees

- Registration with **GPSSA** is mandatory from the first day of employment
- Employers must complete GPSSA registration immediately upon hiring
- Coverage begins from the employment start date
- Applies to:
 - Public sector employment
 - Private sector employment (subject to Emiratization rules)

Foreign Employees

- Foreign employees are **not covered by the UAE pension system**
- No mandatory retirement or pension contributions apply
- Instead, employers must provide:
 - **End-of-Service Gratuity (EOSG)** upon termination
 - **Mandatory health insurance** (emirate-specific)

Employer Obligations

Employers are legally responsible for:

- GPSSA registration and pension contributions for UAE nationals
- Work permit and labor contract registration
- Health insurance enrollment for employees
- Accurate payroll records and salary payments via WPS
- Compliance with labor and immigration regulations

Failure to comply may result in:

- Administrative fines and penalties
- Labor and immigration sanctions
- Business license suspension
- Increased inspection and audit exposure

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STATUTORY CONTRIBUTIONS IN THE UAE (INDICATIVE)

UAE Nationals – GPSSA Contributions

- Contributions are calculated as a percentage of the employee's pensionable salary
- Shared between employer, employee, and government (where applicable)
- Cover:
 - Old-age pension
 - Disability benefits
 - Survivor benefits

Foreign Employees

- No statutory pension contributions
- Mandatory employer-funded benefits include:
 - End-of-Service Gratuity (EOSG)
 - Health insurance coverage

Payment Rules

- Contributions for UAE nationals must be:
 - Calculated monthly
 - Declared accurately
 - Paid within statutory deadlines

HEALTH INSURANCE REQUIREMENTS IN THE UAE

- Health insurance is mandatory for all residents
 - Employers are required to sponsor health insurance for foreign employees in:
 - Abu Dhabi
 - Dubai(and increasingly across other emirates)

Coverage generally includes:

- Emergency and inpatient care
- Outpatient services (policy-dependent)
- Maternity and specialist care (subject to plan)

Health insurance enrollment is a prerequisite for residence visa issuance in many emirates.

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

The UAE has entered into bilateral social security agreements with selected countries.

These agreements may allow:

- Continued pension contributions in the home country
- Exemptions from dual social security systems
- Coordination of pension rights for UAE nationals working abroad

Applicability depends on:

- Nationality
- Employment structure
- Existence of an applicable bilateral agreement

ROLE OF SOCIAL SECURITY IN WORK PERMIT & IMMIGRATION PROCESSES

Initial Employment and Work Authorization

- Work permits and residence visas are processed independently of pension registration
- Health insurance coverage is often required before visa issuance

Visa & Work Permit Renewals

- Continuous compliance with:
 - Health insurance
 - Salary payment via WPS

is essential for:

- Work permit renewal
- Residence visa extension

Non-compliance may result in:

- Visa renewal delays or refusal
- Employer penalties

SOCIAL SECURITY EXIT PROCEDURES UPON EMPLOYMENT TERMINATION

Employer Responsibilities

Upon termination, employers must:

- Cancel work permit and residence visa
- Settle:
 - Final salary
 - Accrued leave
 - End-of-Service Gratuity
- Cancel or transfer health insurance

Employee Considerations

- UAE nationals retain GPSSA contribution records
- Foreign employees:
 - Receive EOSG (if eligible)
 - Must exit the UAE or secure new sponsorship

PUBLIC SOCIAL SECURITY VS. PRIVATE INSURANCE IN THE UAE – KEY DISTINCTION

Feature	Public Social Security (GPSSA)	Private Health Insurance
Mandatory for UAE nationals	✓ Yes	✗ No
Mandatory for foreign employees	✗ No	✗ No
Covers retirement	✓ Yes	✗ No
Covers end-of-service	✗ No	✓ Yes (EOSG)
Mandatory health coverage	✗ No	✓ Yes
Supports visa compliance	✗ No	✓ Yes

Private health insurance is legally required for residency but does not replace statutory benefits for UAE nationals.

COMMON SOCIAL SECURITY COMPLIANCE RISKS IN THE UAE

Frequently encountered compliance issues include:

- Failure to register UAE nationals with GPSSA
- Late or incorrect pension contributions
- Lack of mandatory health insurance
- Non-payment of EOSG
- Inaccurate payroll reporting or WPS non-compliance

These violations may lead to:

- Financial penalties
- Labor and immigration restrictions
- Reputational and audit risks

WHY SOCIAL SECURITY COMPLIANCE IS CRITICAL IN THE UAE?

Proper compliance ensures:

- Lawful employment and residency status
- Pension protection for UAE nationals
- Fair end-of-service benefits for foreign employees
- Smooth visa renewals and cancellations
- Reduced legal, financial, and operational risks
- Strong employer governance and compliance standing

TAXATION IN THE UNITED ARAB EMIRATES

The United Arab Emirates operates a **distinctive tax framework** characterized by the absence of personal income tax on employment income.

Tax matters are regulated by the **Federal Tax Authority (FTA)** under the Ministry of Finance, alongside labor and immigration regulations.

While individuals are not subject to personal income tax, employers must comply with payroll-related reporting, social security (for UAE nationals), and indirect tax obligations.

TAX RESIDENCY STATUS IN THE UAE

Tax residency in the UAE is determined based on **physical presence, residence status, and economic ties**, in line with Cabinet Decisions and international tax standards.

UAE Tax Residents

Individuals may be considered UAE tax residents if they:

- Hold a valid UAE residence visa, and
- Spend a significant number of days in the UAE during a tax year, or
- Have their primary place of residence or center of economic interests in the UAE

UAE tax residency is primarily relevant for:

- Double Taxation Treaty (DTT) applications
- Tax residency certificates
- International tax planning

Non-Residents

- Individuals without sufficient presence or ties to the UAE
- Short-term visitors or assignees

Regardless of residency status, the UAE does not levy personal income tax on employment income.

INCOME TAX ON SALARIES (WITHHOLDING SYSTEM)

Employees (Local & Foreign)

- No personal income tax applies to salaries, wages, or employment benefits
- Employees receive their **gross salary without income tax deductions**

Employers

- No obligation to withhold personal income tax
- Employers must ensure:
 - Accurate payroll records
 - Compliance with labor law and salary payment rules
 - Wage Protection System (WPS) reporting (where applicable)

The absence of income tax is a key feature of the UAE's employment and compensation framework.

OTHER MANDATORY PAYROLL-RELATED DEDUCTIONS

While income tax does not apply, other statutory payroll-related obligations exist:

UAE Nationals

- Mandatory pension contributions to **GPSSA**
- Contributions are shared between:
 - Employer
 - Employee
 - Government (where applicable)

Foreign Employees

- No pension or social security contributions
- Mandatory employer-funded benefits include:
 - End-of-Service Gratuity (EOSG)
 - Health insurance (emirate-specific)

All payroll-related benefits must be:

- Accurately calculated
- Properly documented
- Settled in accordance with UAE labor law

CORPORATE TAX OBLIGATIONS FOR EMPLOYERS

Although personal income tax does not apply, employers in the UAE must comply with the following tax obligations:

- Corporate Income Tax (CIT) (effective for applicable entities and thresholds)
- Value Added Tax (VAT) at the standard rate (if registered)
- Payroll-related reporting
- Economic Substance Regulations (where applicable)
- Transfer pricing compliance (for qualifying groups)

Non-compliance may result in:

- Administrative penalties
- Fines and interest
- Increased audit exposure
- Licensing and regulatory risks

DOUBLE TAXATION TREATIES (DTAS)

The UAE has signed an extensive network of **Double Taxation Treaties (DTTs)** with numerous countries.

DTTs may:

- Prevent double taxation of income
- Allocate taxing rights between jurisdictions
- Support tax residency certificate issuance
- Facilitate international employment and assignments

Foreign employees may use UAE tax residency certificates to:

- Support treaty claims abroad
- Demonstrate non-taxable status on employment income

TAX IDENTIFICATION & REGISTRATION IN THE UAE

- The UAE does **not issue personal tax identification numbers** for individuals
- Individuals are identified through:
 - Emirates ID
 - Residence visa details

For employers:

- Tax Registration Numbers (TRN) apply for VAT and corporate tax purposes
- Payroll and employment records must align with:
 - MOHRE systems
 - Immigration records
 - WPS requirements

TERMINATION, SEVERANCE & TAXATION

Upon termination of employment:

Employees

- End-of-Service Gratuity (EOSG) is:
 - Not subject to income tax
 - Calculated based on length of service and last basic salary
- Unused leave payments are not taxed

Employers

- Must ensure:
 - Accurate EOSG calculation
 - Final salary settlement
 - Payroll closure and documentation
 - Visa and labor permit cancellation

COMMON TAX & PAYROLL COMPLIANCE RISKS IN THE UAE

Frequently encountered compliance issues include:

- Incorrect EOSG calculation
- Failure to comply with WPS salary reporting
- VAT misclassification of benefits
- Corporate tax non-compliance
- Mismatch between payroll, visa, and labor records

These issues may result in:

- Financial penalties
- Labor disputes
- Immigration and licensing risks
- Increased regulatory scrutiny

IMPORTANT NOTE ON TAX COMPLIANCE IN THE UAE

Although the UAE does not impose personal income tax, **tax and payroll compliance remains critical.**

Proper compliance ensures:

- Lawful employment and payroll practices
- Accurate EOSG and benefits settlement
- VAT and corporate tax alignment
- Smooth residence visa issuance and renewal
- Reduced legal, financial, and reputational risks
- Strong employer governance and compliance standing

EMPLOYMENT TERMINATION

Employment termination in the United Arab Emirates is primarily regulated under **Federal Decree-Law No. 33 of 2021 on the Regulation of Labour Relations**, its Executive Regulations, and Ministry of Human Resources and Emiratisation (MOHRE) guidelines.

Termination rules apply to both **UAE nationals and foreign employees** working under a valid employment contract. Employers and employees must comply with statutory provisions concerning **lawful grounds for termination, notice periods, end-of-service entitlements, and procedural requirements**.

TYPES OF EMPLOYMENT TERMINATION IN THE UAE

Employment relationships in the UAE may be terminated through the following methods:

- Resignation by the employee
- Termination by the employer with notice
- Termination by the employer without notice (for just cause)
- Mutual termination agreement
- Expiration of fixed-term employment contracts
- Retirement
- Business closure or restructuring
- Force majeure or unforeseen circumstances

Each termination type carries different legal consequences regarding notice obligations, end-of-service gratuity entitlement, and employer liabilities.

JUSTIFIED VS. UNJUSTIFIED TERMINATION

Employer-Initiated Termination – With Just Cause (Without Notice)

Employers may terminate employment without notice and **without end-of-service gratuity** for serious misconduct, including but not limited to:

- Gross misconduct or serious breach of duties
- Willful disobedience of lawful instructions
- Disclosure of confidential information
- Workplace violence or serious misconduct affecting safety
- Proven dishonesty, fraud, or misuse of company assets

In just cause terminations:

- No notice period applies
- End-of-Service Gratuity (EOSG) may be forfeited
- Proper investigation and documentation are required

Failure to substantiate just cause may expose the employer to compensation claims.

Employer-Initiated Termination – Without Just Cause (With Notice)

If an employer terminates employment without misconduct, the following apply:

- Statutory or contractual notice period must be observed, or
- Payment in lieu of notice must be provided
- End-of-Service Gratuity (EOSG) must be paid, if eligible

Unlawful or arbitrary termination may result in:

- Compensation awards
- MOHRE disputes
- Court proceedings

Employee-Initiated Termination (Resignation)

Employees (local or foreign) may resign by:

- Serving the contractual or statutory notice period, or
- Resigning immediately for lawful reasons, such as:
 - Employer breach of contract
 - Non-payment of wages
 - Unsafe or unlawful working conditions

In resignation cases:

- EOSG eligibility depends on length of service
- Final salary and accrued benefits remain payable

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STATUTORY NOTICE REQUIREMENTS IN THE UAE

- Minimum notice period: **30 days**
- Maximum notice period: **90 days**
- Notice must be provided in writing
- Payment in lieu of notice is permitted

Notice rules apply equally to UAE nationals and foreign employees.

PROBATIONARY PERIOD AND TERMINATION

- Maximum probation period: **6 months**

Termination during probation:

- Employer may terminate with **14 days' written notice**
- Employee may resign with:
 - 14 days' notice (leaving the UAE), or
 - 30 days' notice (changing employer)

During probation:

- End-of-Service Gratuity does not apply
- Final salary and accrued entitlements must still be settled

END-OF-SERVICE GRATUITY (EOSG) IN THE UAE

EOSG Eligibility

Employees are entitled to EOSG if:

- They complete at least **1 year of continuous service**, and
- Termination is not for just cause

EOSG Calculation Rules

EOSG is calculated based on **basic salary** as follows:

- First 5 years → 21 days' basic salary per year
 - After 5 years → 30 days' basic salary per year
 - Maximum cap: 2 years' total wage
-
- EOSG is **not subject to income tax**
 - EOSG must be settled within statutory timelines

MASS LAYOFFS AND COLLECTIVE TERMINATIONS

In cases of restructuring or business downsizing, employers must:

- Establish legitimate business reasons
- Comply with notice obligations
- Settle EOSG and final dues
- Notify MOHRE where required

Non-compliance may result in:

- Labor disputes
- Financial penalties
- License and immigration scrutiny

TERMINATION OF FOREIGN EMPLOYEES IN THE UAE

For foreign employees holding a residence visa and work permit:

Employers must:

- Cancel the work permit with MOHRE
- Cancel the residence visa with immigration authorities
- Complete payroll and EOSG settlement

Foreign employees must:

- Exit the UAE, or
- Transfer sponsorship to a new employer, or
- Change visa status within grace periods

Failure to complete visa cancellation properly may result in:

- Overstay fines
- Future visa restrictions

FINAL PAYROLL AND LEGAL OBLIGATIONS AFTER TERMINATION

Upon termination, employers must complete:

- Outstanding salary payments
- Payment in lieu of notice (if applicable)
- End-of-Service Gratuity (if applicable)
- Payment for unused annual leave

Additionally:

- Payroll closure
- MOHRE and immigration updates

must be completed accurately and on time.

COMMON EMPLOYMENT TERMINATION COMPLIANCE RISKS IN THE UAE

Common risks include:

- Arbitrary or undocumented termination
- Incorrect EOSG calculation
- Failure to observe notice requirements
- Delayed visa cancellation
- Incomplete final settlement

These issues may lead to:

- Compensation claims
- MOHRE complaints
- Court disputes
- Immigration and licensing risks

WHY PROPER TERMINATION MANAGEMENT MATTERS IN THE UAE?

Lawful and well-documented termination processes ensure:

- Compliance with UAE labor law
- Accurate settlement of employee entitlements
- Reduced litigation and financial exposure
- Smooth immigration and payroll closure
- Business continuity and reputational protection

EDUCATION OPTIONS FOR CHILDREN IN THE UNITED ARAB EMIRATES (UAE)

Families living in the United Arab Emirates—both Emirati nationals and expatriate residents—have access to one of the most diverse and internationally oriented education systems in the region.

The UAE offers **public, private, and international education** options designed to support a wide range of academic pathways, languages, and cultural backgrounds, from early childhood through higher education.

PUBLIC SCHOOLS IN THE UAE

Public schools in the UAE are primarily intended for **Emirati nationals**, though limited access may be available to expatriate children under specific emirate-level policies and fee structures.

Key Features

- Curriculum regulated by the Ministry of Education (MoE)
- Instruction language: Arabic (with English as a core subject)
- Strong focus on national identity, Arabic language, and Islamic studies
- High-quality facilities and modern digital learning tools

Public schools are particularly suitable for:

- Emirati families
- Arabic-speaking children
- Families seeking full integration into the national curriculum

Some emirates offer **fee-based public school** access for expatriates, subject to availability and approval.

PRIVATE SCHOOLS IN THE UAE

Private schools form the backbone of the UAE's education system and serve the majority of expatriate families, offering a wide range of internationally recognized curricula.

Highlights

- English- or bilingual-medium instruction
- Diverse international student populations
- High academic standards and strong university preparation
- Modern campuses and extracurricular programs

Common Private Education Options

- British Curriculum (National Curriculum of England)
- American Curriculum
- IB (International Baccalaureate)
- Indian CBSE and ICSE
- French, German, and other European curricula
- Arabic-English bilingual schools

Private schools are regulated by:

- KHDA (Dubai)
- ADEK (Abu Dhabi)
- SPEA / MoE (other emirates)

INTERNATIONAL SCHOOLS IN THE UAE

The UAE is one of the world's leading hubs for international education, hosting **hundreds of international schools** serving globally mobile families.

Offered Programs

- International Baccalaureate (IB)
- British IGCSEs and A-Levels
- American High School Diploma (AP options)
- International Primary Curriculum (IPC)
- National programs (Indian, French, Japanese, Korean, etc.)
- International schools are concentrated in: **Dubai, Abu Dhabi, Sharjah and Ras Al Khaimah**

These schools are ideal for:

- Expatriate families on short- or long-term assignments
- Families seeking curriculum continuity across countries
- Students targeting international universities

PRESCHOOL AND EARLY CHILDHOOD EDUCATION

The UAE offers a broad and well-regulated early childhood education sector for both local and expatriate families.

Available Options

- Nurseries and early learning centers
- International preschools
- Montessori and Reggio Emilia programs
- British EYFS-based nurseries
- English-language early education programs

Early childhood education typically begins from **age 2–3**, with **mandatory schooling from age 6**, depending on the curriculum.

HIGHER EDUCATION OPPORTUNITIES IN THE UAE

The UAE has developed a rapidly growing higher education ecosystem that serves both Emirati and international students.

Key Advantages

- English-medium undergraduate and postgraduate programs
- Local universities and international branch campuses
- Institutions such as:
 - United Arab Emirates University
 - Khalifa University
 - American University of Sharjah
 - NYU Abu Dhabi
 - University of Birmingham Dubai
- Strong alignment with global academic standards

The UAE is a preferred destination for students seeking **international-quality education within the Middle East.**

SPECIAL EDUCATION AND LEARNING SUPPORT SERVICES

The UAE provides structured special education and inclusion services across both public and private schools.

Available Support

- Inclusive education frameworks mandated by regulators
- Learning support departments in private schools
- Specialized SEN and inclusion schools
- Speech, occupational, and behavioral therapy services
- Individualized Education Plans (IEPs)

Support availability and depth vary by emirate and institution, with the most comprehensive services in **Dubai and Abu Dhabi**.

DOCUMENTATION AND ENROLLMENT REQUIREMENTS

For Public and Private Schools

Families typically need:

- Valid UAE residence visa (child and parent)
- Emirates ID
- Passport copies
- Previous school reports and transfer certificates
- School placement or entrance assessments
- Proof of residential address

For International Schools

Additional requirements may include:

- English language assessments
- Curriculum alignment or equivalency checks
- Entrance exams or interviews

WHY THE UAE IS A STRONG EDUCATION DESTINATION?

- One of the world's most diverse international school ecosystems
- Broad choice of globally recognized curricula
- High-quality facilities and teaching standards
- Strong pathways to top international universities
- English as the primary language of instruction in private schools
- Safe, family-oriented living environment
- Strategic location connecting Europe, Asia, and Africa

HEALTHCARE OPTIONS IN THE UNITED ARAB EMIRATES (UAE)

Individuals living and working in the United Arab Emirates—both Emirati nationals and expatriate residents—benefit from a **highly advanced, well-regulated, and internationally oriented healthcare system.**

The UAE combines **government-funded public healthcare**, a **strong private healthcare sector**, and **internationally accredited hospitals**, offering world-class medical services, modern infrastructure, and multilingual healthcare professionals.

PUBLIC HEALTHCARE SYSTEM (GOVERNMENT COVERAGE)

The UAE's public healthcare system is administered at the federal and emirate levels through authorities such as the **Ministry of Health and Prevention (MOHAP)**, **Dubai Health Authority (DHA)**, and **Department of Health – Abu Dhabi (DOH)**.

Coverage Overview

- Emirati nationals are entitled to public healthcare services funded by the government
- Expatriate residents access public healthcare through **mandatory health insurance**
- Coverage is linked to valid residence visa and insurance registration

Public Healthcare Services Include

- Government hospitals and medical cities
- Primary healthcare centers and family medicine clinics
- Emergency and trauma services
- Inpatient and outpatient hospital care
- Maternity and neonatal services
- Pediatric and chronic disease management
- Diagnostic imaging and laboratory services

Public healthcare facilities are available across all emirates, including **Dubai, Abu Dhabi, Sharjah, Ajman, Ras Al Khaimah, and Fujairah**, with particularly advanced infrastructure in Dubai and Abu Dhabi.

PRIVATE HEALTHCARE SERVICES

The UAE has one of the **most developed private healthcare sectors in the Middle East** and is the primary choice for expatriates and high-income residents.

Key Advantages

- Short waiting times
- English-speaking and multilingual doctors and medical staff
- State-of-the-art hospitals and clinics
- Direct access to specialists without referrals
- High-quality patient care aligned with international standards

Private healthcare providers include globally recognized hospital groups such as **Cleveland Clinic Abu Dhabi, Mediclinic, NMC Healthcare, Burjeel, Saudi German Hospital, and American Hospital Dubai.**

INTERNATIONAL HOSPITALS AND EXPAT-FOCUSED CLINICS

Major cities in the UAE host **internationally accredited hospitals and clinics** catering specifically to expatriates and globally mobile families.

Common Features

- Multilingual medical professionals (English widely used)
- US, UK, and EU-standard treatment protocols
- Modern inpatient and outpatient facilities
- 24/7 emergency departments
- Specialized services including cardiology, oncology, orthopedics, pediatrics, OB-GYN, fertility, dentistry, dermatology, mental health, and rehabilitation

These facilities are widely preferred by foreign employees and families seeking premium healthcare and international service standards.

HEALTH INSURANCE REQUIREMENTS

For Employees

- Health insurance is mandatory for all residents in the UAE
- Employers are legally responsible for providing health insurance to employees
- Insurance coverage is required to obtain and renew residence visas

Additional Insurance Options

While basic health insurance is mandatory:

- Employers often provide enhanced private medical plans
- International health insurance is common for senior executives and expatriates
- Supplemental coverage may include dental, optical, and international treatment

Health insurance compliance is closely monitored by local health authorities.

MATERNITY AND FAMILY HEALTHCARE

The UAE offers comprehensive maternity and family healthcare services through both public and private providers.

Available Services

- Prenatal and postnatal medical care
- Government and private maternity hospitals
- Advanced obstetrics and gynecology services
- Neonatal intensive care units (NICU)
- Pediatric care and specialist access
- National immunization programs aligned with WHO standards
- Routine child health screenings and development monitoring

Private hospitals are commonly chosen for maternity care due to comfort, privacy, and advanced facilities.

EMERGENCY AND URGENT CARE SERVICES

The UAE provides highly reliable emergency medical services nationwide.

- **998 – Ambulance emergency** number
- **999 – Police emergency** (medical assistance coordination)
- Advanced ambulance and paramedic services
- Emergency departments in public and private hospitals
- Trauma care, surgical intervention, and intensive care units

Emergency medical treatment is provided regardless of nationality, with costs covered according to insurance policy terms.

PHARMACEUTICALS AND MEDICATION ACCESS

The UAE operates a tightly regulated pharmaceutical system under federal health authorities.

Key Features

- Prescription and over-the-counter medications widely available
- Strict regulation of controlled and prescription drugs
- Pharmacies located in hospitals, malls, and residential areas
- English-speaking pharmacists widely available
- 24/7 pharmacies in major cities

Prescriptions issued by UAE-licensed physicians are required for controlled and prescription-only medications.

MEDICAL TOURISM AND SPECIALIZED TREATMENTS

The UAE is a leading **medical tourism destination in the Middle East**, offering advanced treatments and premium healthcare services.

Common Specializations

- Cardiology and cardiovascular surgery
- Orthopedic and sports medicine
- Fertility and IVF treatments
- Cosmetic and reconstructive surgery
- Ophthalmology and laser eye surgery
- Oncology and advanced diagnostics
- Executive health screenings and preventive medicine

Dubai and **Abu Dhabi** are designated medical tourism hubs with globally recognized healthcare facilities.

WHY THE UAE IS A STRONG HEALTHCARE DESTINATION?

- Mandatory health insurance for all residents
- World-class private healthcare infrastructure
- Internationally accredited hospitals and clinics
- Highly qualified, multilingual medical professionals
- Advanced medical technology and digital health systems
- Strong regulatory oversight and patient safety standards
- Reliable emergency services nationwide
- Family-friendly and expatriate-oriented healthcare environment

PAID PUBLIC HOLIDAYS

Holiday Name	Arabic Name	Date	Type	Description
New Year's Day	رأس السنة الميلادية	January 1	National	Marks the beginning of the Gregorian calendar year; observed nationwide.
Eid Al Fitr	عيد الفطر	Varies (Islamic calendar)	Religious	Celebrates the end of Ramadan; one of the most important Islamic holidays.
Arafat Day	يوم عرفة	Varies (Islamic calendar)	Religious	Observed on the 9th day of Dhu al-Hijjah, preceding Eid Al Adha.
Eid Al Adha	عيد الأضحي	Varies (Islamic calendar)	Religious	Commemorates Prophet Ibrahim's devotion; major Islamic festival.
Islamic New Year	رأس السنة الهجرية	Varies (Islamic calendar)	Religious	Marks the beginning of the Islamic (Hijri) New Year.
Prophet Muhammad's Birthday	المولد النبوي الشريف	Varies (Islamic calendar)	Religious	Celebrates the birth of Prophet Muhammad (PBUH).
Commemoration Day	يوم الشهيد	December 1	National	Honors Emirati martyrs who sacrificed their lives for the nation.
UAE National Day	اليوم الوطني لدولة الإمارات	December 2	National	Celebrates the formation of the United Arab Emirates in 1971.

**Dates of religious holidays vary each year according to the lunar calendar*

BUSINESS SETUP SERVICES

Establishing a business in the **United Arab Emirates (UAE)** offers local entrepreneurs and foreign investors access to one of the Middle East's most dynamic and diversified economies, a highly international business environment, and a strategic gateway connecting Europe, Asia, and Africa.

The UAE allows **100% foreign ownership** in most sectors (subject to licensing authority and activity), supported by progressive commercial laws, free zone regulations, and federal economic reforms. The country provides a transparent legal framework, fast-track digital company registration, and strong investor protection mechanisms through authorities such as the **Ministry of Economy, Department of Economic Development (DED), and various Free Zone Authorities.**

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COMPANY FORMATION OPTIONS IN THE UAE

Investors may choose from several legal entity types depending on business activities, ownership preferences, and geographic scope.

Common Legal Entity Types

- **Mainland Limited Liability Company (LLC)**
- **Free Zone Company**
- **Branch Office**
- **Representative Office**
- **Civil Company** (for professional services)

The **Limited Liability Company (LLC)** and **Free Zone Company** are the most commonly preferred structures for foreign investors due to:

- 100% foreign ownership (for most activities)
- Limited liability protection
- Flexibility in business operations
- Eligibility to sponsor residence visas for shareholders and employees
- Access to UAE banking and international markets

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COMPANY INCORPORATION PROCESS IN THE UAE

Company incorporation in the UAE is efficient and largely digitalized, especially in free zones.

Key Incorporation Steps

- Trade name reservation
- Initial approval from relevant authority
- Selection of legal structure and business activities
- Preparation of incorporation documents
- Office lease or virtual office arrangement (as required)
- Business license issuance
- Company establishment card issuance
- Immigration and labor file registration
- Corporate bank account opening

Once licensed, the company may commence operations immediately, subject to sector-specific approvals.

MINIMUM CAPITAL REQUIREMENTS

Capital requirements vary depending on jurisdiction and activity:

- **Mainland LLC**

- No fixed minimum capital for most activities

- **Free Zone Companies**

- Capital requirements vary by free zone
- Many free zones impose **no minimum paid-up capital**

Capital requirements are typically declared in incorporation documents and may not need to be deposited unless required by the licensing authority or bank.

BANK ACCOUNT OPENING IN THE UAE

After incorporation, companies must open a corporate bank account with a UAE-based or international bank.

Typical Requirements

- Trade license
- Certificate of incorporation
- Memorandum & Articles of Association
- Shareholder and director KYC documents
- Proof of business activity
- Office lease or address confirmation

Banks apply strict **KYC and AML** procedures, and onboarding timelines may vary, especially for foreign-owned entities.

TAX REGISTRATION & ONGOING TAX COMPLIANCE

The UAE operates a modern and internationally aligned tax framework.

Key Tax Obligations

- **Corporate Tax registration** (9% standard rate, where applicable)
- **VAT registration** (mandatory once thresholds are met)
- Quarterly VAT filings
- Corporate tax filings
- Economic Substance Regulations (ESR) compliance (where applicable)
- Transfer pricing documentation (for qualifying entities)

The UAE tax regime remains highly competitive, with exemptions available for qualifying free zone entities.

SOCIAL SECURITY & PAYROLL SETUP

Local Employees (UAE Nationals)

- Mandatory registration with **GPSSA**
- Employer and employee social security contributions apply

Foreign Employees

- No social security contributions required
- Mandatory health insurance (employer-sponsored in most emirates)

Employers must also ensure:

- Payroll setup
- Salary payments via the **Wages Protection System (WPS)** (where applicable)
- End-of-service gratuity accruals

WORK PERMIT & IMMIGRATION SUPPORT

Foreign nationals require appropriate immigration authorization to live and work in the UAE.

Coverage Includes

- Employment visa sponsorship
- Residence permit issuance
- Emirates ID registration
- Medical fitness testing
- Visa renewals and cancellations
- Family sponsorship support

Employment may only commence after work permit and residence visa issuance.

ACCOUNTING, BOOKKEEPING & CORPORATE COMPLIANCE

UAE companies must maintain proper accounting records in line with international standards.

Ongoing Compliance Services

- Bookkeeping and accounting
- VAT and corporate tax filings
- Annual financial statements
- Audit coordination (mandatory in many free zones)
- License renewals
- Corporate secretarial services

Non-compliance may lead to fines, license suspension, or immigration restrictions.

VIRTUAL OFFICE & REGISTERED ADDRESS SOLUTIONS

All companies must maintain a registered business address in the UAE.

Available Solutions

- Virtual office packages (free zones)
- Flexi-desk and serviced office options
- Physical office leases
- Mail handling and regulatory correspondence

Registered address compliance is mandatory for licensing and immigration purposes.

SECTOR-SPECIFIC LICENSING & REGULATORY APPROVALS

Certain activities require additional approvals, including:

- Financial services and fintech
- Insurance and investment advisory
- Healthcare and pharmaceuticals
- Education and training
- Media and broadcasting
- Energy and utilities
- Transportation and logistics

Licenses must be secured before commencing regulated activities.

INVESTMENT INCENTIVES & GOVERNMENT SUPPORT

The UAE offers extensive incentives to attract foreign investment.

Available Incentives

- 100% foreign ownership
- Competitive corporate tax regime
- No personal income tax
- Free zone tax incentives
- Long-term residence options (Golden Visa)
- Strong IP and investor protection
- Government-backed innovation and startup initiatives

Eligibility depends on business activity, jurisdiction, and economic contribution.

WHY SET UP A BUSINESS IN THE UAE?

- Strategic global business hub
- 100% foreign ownership in most sectors
- No personal income tax
- World-class infrastructure
- Stable political and economic environment
- Strong banking and financial ecosystem
- Business-friendly regulatory framework
- Access to Middle East, Africa, Asia, and Europe