



Atlas
Wealth Group

Australian Expat Relocation Guide

DUBAI



2023 edition



Atlas
Wealth Group

About Us

The Atlas Wealth Group is the leading provider of Australian expat financial advice, tax, mortgage and asset management services to Australian expats in over 45 countries.

With offices located in the UAE and Australia we are a team of financial planning, tax and mortgage experts that specialise in working with Australian expats....just like you.

When you work with an Atlas Wealth Group specialist you are not paying us to research the best advice. You are tapping into over a decade of experience in delivering specialist advice that is customized for Australian expats.

With clients in over 45 countries, it doesn't matter where you are based - in Dubai, London, New York, or Hong Kong, we have the skills and expertise in ensuring that the advice that you receive is tailored to you.

We are the global advisers to Australian expats.

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1 Dubai Overview

Home to almost 16,000 Australian expats, the United Arab Emirates has become a popular destination for Australian expats, with the majority living in the key cities of Dubai and Abu Dhabi.

Over 1/3 of the world's population lives within a 4-hour flight from Dubai. Centrally located between Europe, Asia and Africa, Dubai has become one of the world's most important trading ports and hubs. Recent UAE Government initiatives have been launched to attract the world to come and live in Dubai. Demand is high, opportunity is strong, and lifestyle is great. But Dubai and the UAE are different to Australia, in many ways, and we hope with this Guide you will be able to make informed decisions on whether Dubai is right for you and your family.

UAE Quick Facts

Language	Arabic with English as the commonly used second language
Population	9.2 million
Capital City	Abu Dhabi
Largest City	Dubai
Currency	UAE dirham (AED)
Timezone	GST
Date Format	dd/mm/yyyy
Dialing Code	+971

2 Where to Live

Dubai is in the United Arab Emirates, a country that was established in 1971 from an amalgamation of the Trucial States. Dubai is one of 7 self-governing Emirates, similar to States/Territories in Australia, with the Federal Government based in the capital city of Abu Dhabi. The Ruler of Dubai is Sheikh Mohammed bin Rashid al Maktoum, and he is also the Vice President and Prime Minister of the UAE.

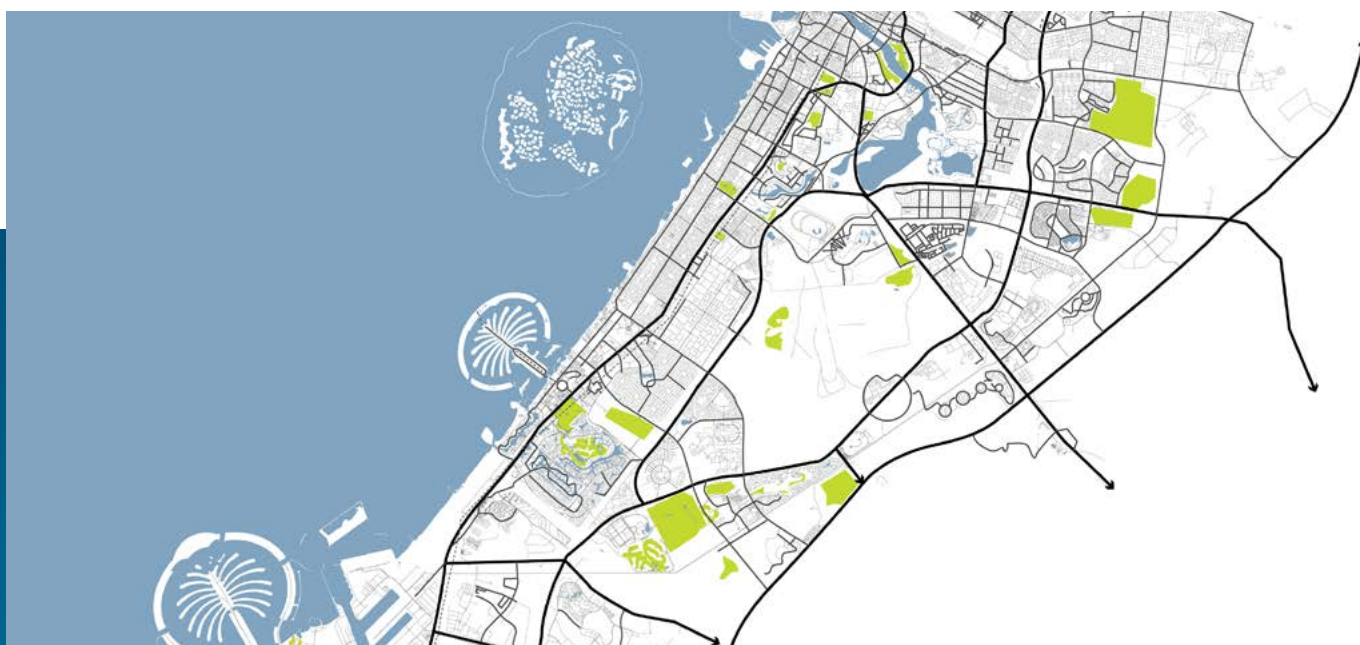
Dubai was originally a fishing village and started its growth around the trading hub of Dubai Creek. Not long after the formation of the United Arab Emirates in 1971, Dubai realized that it did not have the long-term oil deposits of its neighbour Abu Dhabi and decided to focus primarily on trade with the development of Port Rashid and Jebel Ali Port.

You may sometimes hear certain areas of Dubai be referred to as "Old" or "New" Dubai. Old Dubai typically features historic, well-established areas centered around Dubai Creek, such as Bur Dubai, Deira, Al Nahda, Al Karama and Al Garhoud that have



evolved over a long period of time.

In contrast, New Dubai reflects the rapid growth of the city from the late 1990s through to the present day. Heading south from the Dubai World Trade Centre along the Sheikh Zayed Road you will find many architectural wonders including the Burj Khalifa, the Museum of the Future, Dubai Canal, Jumeirah Beach, The Palm Jumeirah down to the Expo 2020 site.



The residential communities have traditionally been either villas (e.g. Arabian Ranches) or apartments (e.g. Marina), but now developers are building a mixture of both to attract a wider spectrum of resident (e.g. Jumeirah Village Circle).

When designing the city, the Master Developer decided to cluster businesses together based on industry sector, rather than have open development, which is why you will have suburbs such as Internet City, Media City, Healthcare City, Academic City, Dubai International Financial Centre etc. These districts will often represent separate Freezones which are operated under slightly different laws to the rest of 'on-shore' Dubai. When doing your research, you will also note that residential areas are often referenced by the name of the community e.g. Arabian Ranches, rather than the suburb name on the map, e.g. Wadi Al Safa 6. Plus, it has only been in the past few years that they have updated the road names from numbers to actual names. So don't be surprised if you come across a Street number rather than name e.g. Street 25B, particularly in the older residential areas of Dubai such as Umm Suqiem and Jumeirah.



Expatriate Hubs

Popular Apartment Developments

Barsha Heights
Business Bay
Dubai Marina
Downtown
Jumeirah Lakes Towers
Jumeirah Village Circle
Luxury Hotels
Meydan
Motor City
Palm Jumeirah
Sports City
Town Square

Popular Villa Communities

Arabian Ranches (I, II, III)
Dubai Hills
Emirates Hills (Meadows/Springs)
Jebel Ali & Al Furjan
Jumeirah Golf Estates
Jumeirah Park
Jumeirah Village Circle & Triangle
Mudon
Palm Jumeirah
Silicon Oasis
Town Square/Mira
The Villa



Types of Properties Available

Villas

Villa communities often sit at the upper end of expat budgets, and will typically have nurseries, schools, recreational facilities (pools, tennis courts, basketball courts), and shopping centers. Therefore, the need to be close to the city center is not as great as they aim to provide everything that their residents need. Villas will typically come unfurnished, and if rented, the tenant will need to supply their own whitegoods as well.

They tend to be gated communities providing enhanced security, common-use parks and playgrounds, and are often the preference for families. They can have their own gardens/courtyards, and gardeners are not expensive to engage for daily watering and general maintenance services (note they are not qualified horticulturists and will only provide basic services unless requested). Villas will have a maid's room, some of which can be accessed via the carport and others have an internal access.

The types of villas you will find are either:

- free-standing (no common walls with neighbours)
- terraced (built in a row with a common wall between each with typically 4 in a row)
- semi-detached (one common wall between 2 villas)

Most villas have carports rather than enclosed garages, and water tanks for the property are typically located under the carport. Dubai is fully integrated on the electricity grid, but some villas require bottled or piped gas for cooking. Villas will have multiple air-conditioning units which are powered by the area's electricity supplier. Utilities are charged on a consumption basis, which means the monthly cost will vary widely between the summer and winter months.



Apartments

Dubai is famous for its multi-story high-rise buildings, many of which consist wholly, or in part of residential apartments. Apartments tend to be closer to the city and can appeal to expats who are more budget sensitive. They will usually have shared recreational facilities such as a pool, gym, cafes, and shopping. Low-rise apartments are becoming increasingly popular as people are looking for the convenience of apartment living with more open space. Apartments are on a common air-conditioning system, and the fees will be either included in your monthly rent if you are a tenant or are at a fixed cost each month, regardless of the time of year.



Finding a Property to Rent or Buy

The most popular place to start looking for your property to rent and buy is online and there are many property portals that will tell you they are the biggest and the best.



Here is a selection of some of the more **reliable property listing portals** that will help start your search:

Bayut	www.bayut.com
Houza	www.houza.com
Property Finder	www.propertyfinder.ae

There are also a wide range of **Real Estate Agents** to assist you with your search, including:

Espace Real Estate	www.espace.ae
Allsopp & Allsopp	www.allsoppandallsopp.com
Better Homes	www.bhomes.com/en
Urban Nest	www.theurbannest.ae
Fam Properties	www.famproperties.com



Utilities

Utilities are provided by the Dubai Electricity and Water Authority (DEWA). Nearly every home, whether an apartment or a villa, will be 'on' DEWA excluding a handful of developments with geographical challenges where they are managed by a third-party power company e.g. The Palm Jumeirah. DEWA does not have any shopfronts as their website and Smart App are very user friendly and informative. DEWA invoices are based on consumption, are issued monthly and include Electricity, Water, Sewerage and a Housing fee of 5% of the property's value (this is paid by the tenant, not the Landlord).

Telecommunication Providers

The UAE prides itself on providing fast, efficient telecommunications services and most areas of Dubai provide 5G services. All residential areas have Internet access, and most homes only use mobile phones now, rather than landlines. The data coverage throughout the city and surrounding desert is wide-ranging, reliable and easily accessible. It is important to note that there is an Internet content filtering system in the UAE that can block access to websites deemed controversial, offensive or harmful – see Media Regulation on page 57.

There are 2 main telecommunication providers in the UAE, and they provide mobile, landline and internet services.

- **Etisalat** – www.etisalat.ae (also known as e&) is the 18th largest mobile network operator in the world, providing connectivity in 16 countries across Asia, the Middle East and Africa.
- **Du** – www.du.ae provides carrier services, a data hub, internet. They are not as big as Etisalat but they are very high profile and popular within the expat community. They also own the subsidiary Virgin Mobile who provide subsidized mobile phone services.

3 Renting in Dubai

Having a place to call home is crucial. With 80% of the population in the UAE being Expats, the vast majority will rent their accommodation. Most of the expat realtors will have a rental division as well as a home purchasing division, but the process to find and rent a property is quite different from Australia.

Dubai Land Department

Renting in Dubai is governed by the Dubai Land Department (www.dubailand.gov.ae/en) and the Tenancy Agreement is known as an Ejari. The Dubai Land Department website will provide you with all the information you need to manage your rental process. This includes the Rental Index which will give you a guideline on rental prices per area based on the property type, area, number of bedrooms.

Tenancy agreements are typically valid for 12 months, and the Rental Index will also give you clear guidance on how much your rent can be increased/decreased should you want to renew. The negotiation between landlord and tenant is governed by the Land Department and there is a well-established and effective rental dispute process. Note your landlord must give you 90 days' notice in writing if they are going to increase your rent, and you must give them 90 days' notice in writing if you do not want to renew your tenancy.



How to Find and Rent a Property

1. Website search – here you will find property listings by agents including apartments, townhouses, hotel apartments and villas. In the listing you will find information such as:

- Area/Community
- Annual rent & the payment requirements
- Number of bedrooms
- Furnished or unfurnished
- List of amenities, nearby schools, parks, hospitals, and restaurants

2. Visit the property through the listed agent (note that properties can be listed by multiple agents at the same time and some listings maybe old)

3. Understand the conditions of the rent (cheques or Direct Debit, duration of tenancy, maintenance requirements/inclusions, whitegoods included or not) and if happy, make an offer through the agent

4. Reserve the property – note to do this you will need a copy of your passport, your Emirates ID and your residency visa

5. Sign the Tenancy Agreement (Ejari) which you then need to register with the Land Department before moving in

6. Provide the agreed upon pre-dated cheques or direct debit agreements

7. Once you have your registered Ejari you can go to DEWA to get the water and electricity turned on (a deposit will be required to do this – currently AED2000 for an apartment and AED4000 for a villa)

8. If required, obtain a move-in permit from the Community Management

Note that you will need to pay a security deposit of approximately 5% of the annual rent to the landlord (redeemable when you return the villa in appropriate condition as detailed in the Ejari) and an agency commission fee of approximately 7% of the annual rent.

Note that many of the luxury hotels also have long-term apartments as an alternative to individually owned apartments. This appeals to expats who are looking for the convenience of hotel services and the apartments typically come furnished, including white goods.



Rent Payments – Cheque or Direct Debit?

Typically, expats pay for their annual rent by cheque: 1 cheque (full year's payment upfront) up to 4 cheques (quarterly payment upfront) based on what the Landlord stipulates. There may be the opportunity to negotiate on this when the market is quieter, but there are no government guidelines on how often a landlord requires the rental cheque to be paid.

When you move to Dubai, you will need to get a cheque book when you set up a bank account (see Banking in Dubai), as pre-dated cheques are used as a guarantee for the landlord ensuring that you will have sufficient funds available when the rent cheque becomes due. Recently, the Dubai Land Department have launched the Noqodi Ejari Direct Debit Service allowing payments instead of cheques, but the adoption of this will be at the discretion of the landlord.



4 Domestic Help

Domestic help is very popular in Dubai, with some domestic workers living on the property and others living in their own accommodation.

The Dubai Government has done a lot of work to ensure that the process of engaging a domestic worker is fair and equitable for both parties, and the UAE Domestic Workers Law came in to force on 5 December 2022.

This covers everything from providing appropriate accommodation, meals, clothing, payment of salary, hours of work, medical care, respect and courtesy, annual leave and costs for repatriation.

You cannot engage a domestic worker unless they have a valid license to work, otherwise severe fines will be incurred for both the worker and the employer.

There are only 2 options to legally employ a domestic worker:

- You sponsor the domestic worker and provide their visa and accommodation through the official government service, Tadbeer.
- You engage a domestic worker through an authorized third-party company

There is no legal option for a domestic worker to have their 'own visa' to provide their services and fines will be incurred by both the worker and the employer.



Typical Domestic workers jobs include:

- Housemaid
- Housekeeper
- Cook
- Nanny/babysitter
- Gardener
- Personal/Family Driver

5 Shopping in Dubai

Being one of the most vibrant shopping hubs in the GCC and MENA, Dubai is often known as a shopper's paradise. From mega malls to markets, Dubai has got all your shopping needs covered. An important thing to note is that brands found in the United States or Europe could be double the price in Dubai.

But fret not, Dubai often has super sales and from 15 December to 29 January each year, there is the Dubai Shopping Festival, and the Dubai Summer Surprises shopping festival runs from 29 July until 23 September of each year for those wanting to grab a bargain.

Below are some of the key shopping malls & market areas depending on what you're looking for. The malls offer fast retail fashion and high-end luxury stores in addition to household & furniture shopping.

Malls

Location	Area	Website
Dubai Mall	Downtown Dubai	www.thedubaimall.com
Mall of Emirates	Al Barsha	www.malloftheemirates.com
Dubai Hills Mall	Dubai Hills	www.dubaihillsmall.ae
Ibn Battuta Mall	Jebel Ali	www.ibnbattutamall.com
Dubai Marina Mall	Dubai Marina	www.dubaimarinamall.com
Dubai Festival City	Extension of Dubai Creek/Garhoud Area	www.dubaifestivalcitymall.com
Dubai Festival Plaza	Jebel Ali	www.dubaifestivalplaza.com
Dubai Outlet Mall	Al Ain Road	www.dubaioutletmall.com
The Outlet Village Mall	Dubai Parks & Resorts	www.theoutletvillage.ae
Burjuman Mall	Bur Dubai	www.burjuman.com
Nakheel Mall	Palm Jumeirah	www.nakheelmall.ae
Mercato Mall	Jumeirah 1	www.mercatoshoppingmall.com
City Centre Mirdif	Mirdif	www.citycentremirdif.com

Markets

The Gold Souk

A myriad of market stalls selling all types of gold to suit all tastes and budgets. The merchandise is carefully regulated by the Dubai government to ensure authenticity of the quality you receive therefore you can be sure your purchases will be genuine. The Gold Souk is located in old Dubai – in the heart of Deira just along the Al Ras Metro Station.

Textile Souk

The Textile Souk is located across Dubai Creek where you will encounter dozens of shops and stalls. The vendors provide different fabrics and patterns from around the globe. In addition to fabrics, you will also find buttons, sequins stones, lace and other accessories.

Global Village

From bustling bazaars to breathtaking performances, unique cuisines and shopping options, the best of the world comes together at Global Village. The cost of a ticket is AED25 per person at the gate and AED22.50 if you purchase online in advance. Their website is www.globalvillage.ae

Dubai Spice Souk

The Dubai Spice Souk is an iconic tourist attraction and visited by residents alike. The Souk is located in Deira and is known for its alleyways and shops filled with an abundance of exotic spices. The spices are imported from around the world. The Souk also has a variety of souvenir shops.

Al Kabayel Discount Centre

This is a newly opened discount variety centre that offers all types of households, food, clothing and home furnishings at a lower cost. There are branches dotted around the UAE with the main branch on Umm Suqieum street in Al Barsha. For more information, their website is www.mykabayel.com

The Gate Warehouse

The Gate Warehouse is another discount variety store that is based on Hessa Street, Dubai. They offer the same as Al Kabayel Centre above. Their website is www.gateuae.com/

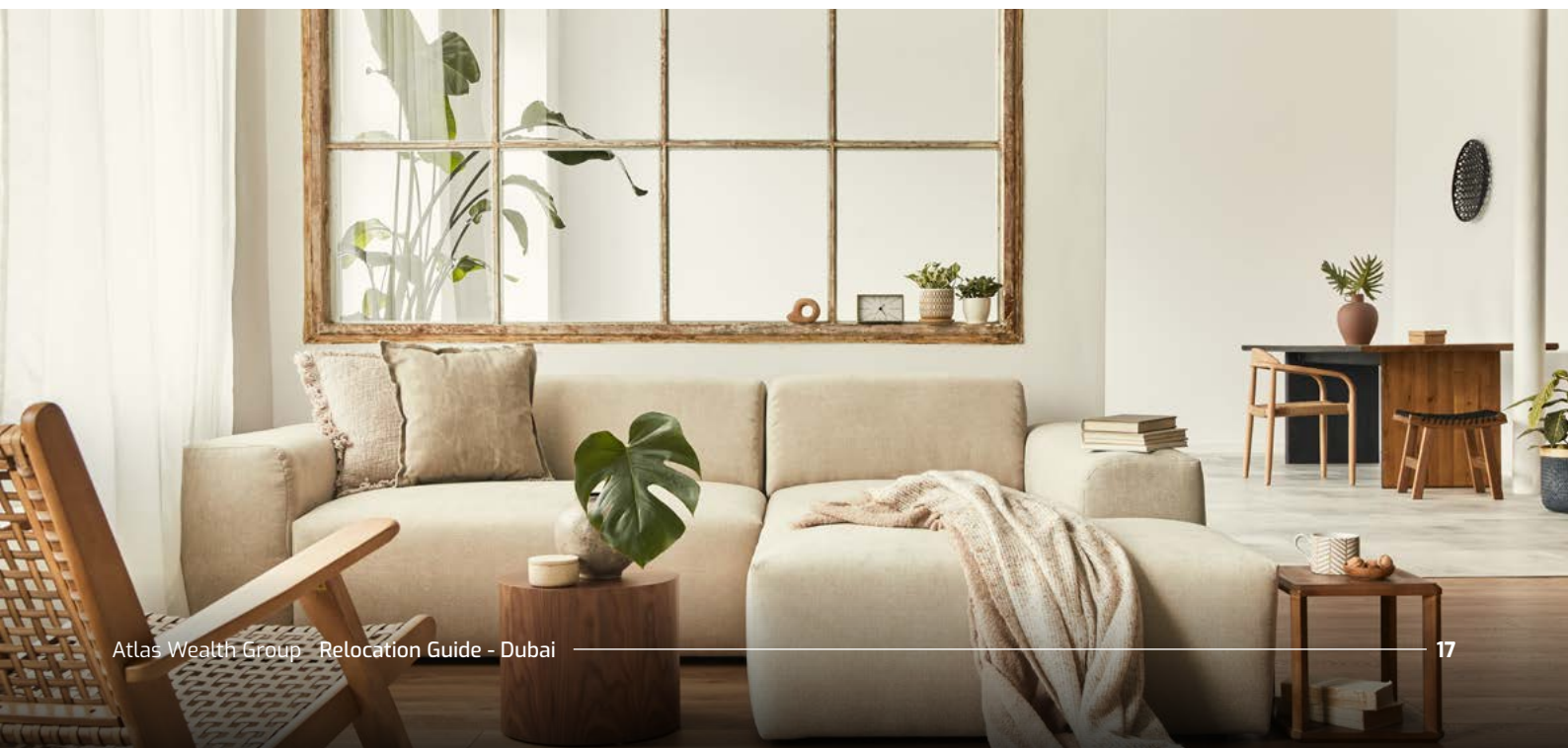
Dragon Mart

Dragon Mart is a trading hub and retail complex offering primarily Chinese products. It comprises Dragon Mart 1 & Dragon Mart 2. Both offer more all less the same things. They sell furniture, building materials, home appliances, hardware and machinery just to name a few products. They are located on Al Awir Road, in Dubai International City. Their website is www.dragonmart.ae

Furniture and Household

There are many home furnishing stores dotted around Dubai to suit all budgets. Some of the most popular shops are listed below. They also have the option to purchase online with delivery timing between 2 – 4 days generally.

Ikea	www.ikea.com/ae/en
Home Centre	www.homecentre.com/ae/en
Jysk	www.jysk.ae
Pan Emirates	www.panemirates.com
Danube Home	www.danubehome.com/ae/en
Homebox	www.homeboxstores.com/ae/en
Ace	www.aceuae.com/en-ae
West Elm	www.westelm.ae/en
Crate & Barrel	www.crateandbarrel.me/en-ae
Pottery Barn	www.potterybarn.ae/en
Marina Home Interiors	www.marinahomeinteriors.com/en-uae/



Supermarkets

Supermarkets are situated in every mall across the city, supplying residents with their everyday needs. Some of the most popular supermarkets include:

Carrefour www.carrefouruae.com/mafuae/en

Lulu Hypermarket www.luluhypermarket.com/en-ae

Spinneys www.spinneys.com/en-ae

Waitrose www.waitrose.ae/en

Choithram www.choithrams.com/en

Geant Hypermarket www.geantuae.com/geant

Union Coop www.unioncoop.ae





Online Options

With the rapid rise of online shopping across the globe, Dubai is not alone. All the major chains listed above now offer online grocery delivery either directly from their websites/applications or via third party applications such as [Instashop](#) and [NowNow](#).



Other Online Options Include

Kibsons	Online food grocer providing fruits, vegetables, fresh meat, seafood, poultry and a plethora of pantry items.	www.kibsons.com
Barakat Fresh	Fresh Fruits and vegetables.	www.barakatfresh.ae
Casinetto	Gourmet Food products primarily from Italy.	www.casinetto.com
Maison Duffour	Gourmet Food products with an emphasis on French delicacies.	www.maisonduffour.com

Meat

For meat lovers, Dubai has a range of places that provide meat of excellent quality to satisfy your meat cravings. Some of the popular butcheries are listed below, however there are plenty of butcheries around Dubai communities not listed below. You may also purchase fresh good quality meat from the supermarkets listed in the Supermarkets section above. The main producers/suppliers of meat are from Australia, New Zealand, South Africa, and Brazil.

Prime Gourmet	They have various branches around Dubai. The meat is from Australia & New Zealand. www.primegourmet.ae
The Meat Avenue	They are a supplier of meat in addition to being one of the leading catering company providing live cooking at your event. They also have a physical restaurant in Jumeirah Lake Towers. www.themeatavenue.com
Baalbak Butchery	They are a popular Lebanese butchery/grocer and offer meat primarily from Australia. They have a physical shop and a restaurant in Dubai. They also provide live cooking stations for your private event. www.facebook.com/baalbakbutchery/
Carnistore	They are an online butcher and smokehouse. Very popular for their smoked meat offering. www.carnistore.com
ElFab Co LLC	El Fab is a distributor of fresh and frozen meats, poultry and seafoods from different parts of the world. They started off as wholesalers but during the pandemic they opened up to the general public. www.elfabco.com
Springbok Butchery	They offer primarily Australian and South African meats in addition to catering for your private event. They also offer Irish pork. www.springbokbutchery.com

Food Markets & Fresh Produce

Farmer's markets are becoming increasingly popular around the globe and the same can be said for Dubai. The public want access to fresh locally grown foods that are seasonal. Some of the more popular markets are listed below:

Ripe Farmer's Market

One of Dubai's most-loved markets in the winter, runs weekly across several locations. Their flagship location is at the Dubai Police Academy Park, offering fresh food, diverse crafts and family-friendly entertainment. In addition, indoor pop-ups are organised at malls. The Market provides a platform for homegrown merchants and local farmers to sell products ranging from arts, crafts and fashion to fruits and vegetables.

Bay Avenue Farmer's market

Given the Dubai climate, this market also runs in the cooler months. It has been running for the last 10 years in Bay Avenue/Business Bay area. The produce is fresh, seasonal and organic.

Al Aweer Central Fruits & Vegetables Market

If you are feeling a little adventurous then this is the market for you. It's located in the Ras Al Khor Industrial Area 3. Here you will find fresh fruits and vegetables and have the option to barter as well. Produce can be hit and miss (mostly hit) but it's very popular and you can save a lot of on your monthly food shop.

Dubai Waterfront Market

This market very large and is primarily popular for all types of fresh seafood in addition to meats, poultry, vegetables, dry goods and spices. There are some cafes dotted around the market in addition to a large hypermarket – Lulu. The fish mongers will clean and cut the seafood for a small cost. Bartering is also possible. The location is in the Deira enrichment area, Al Khaleej Road, Dubai.

www.waterfrontmarket.ae

Jumeirah Fish Market

This is a smaller fish market with a great selection of fish, crustaceans. It is a clean and organized fish market and given their location in the fish harbour, the catch is always fresh from the sea. There are also some restaurants in the area serving fresh fish cooked your way.

Emirates Bio Farm

Although not located in Dubai, this is the UAE's largest organic farm offering certified organic produce such as fruit, vegetables and eggs. You can either visit the farm (but check visit hours) or order online. The location of the farm is in Al Ain. www.emiratesbiofarm.com

6 Rules of Dubai

Dubai has been rated as one of the safest places in the world to live (www.numbeo.com/crime/rankings.jsp). This is, in part, thanks to the fact that the UAE Government has strict laws, an impartial judicial system and they have invested significant sums in modern technology to keep the city safe.

Dubai Police have worked closely with police forces from around the world, including Australia, building a strong reputation, ensuring that this diverse community, with over 200 nationalities, can live a safe and comfortable life.

When compared to other developed nations, the crime rate across the entire UAE is low. With over 80% of the population being Expats, petty crimes such as pickpocketing and stealing cars are quite low in Dubai. The strict laws mean that its crime rates are virtually non-existent – and where it does happen, it's usually of the white-collar variety with 42% of the population of Dubai Central Prison being there for failing to pay debts.

However, when moving to Dubai you must be aware that many things considered normal in the West are not only taboo, but actively against the law. Punishments for certain crimes can be extremely severe, ranging from huge fines to deportation and to prison sentences.

What **NOT** to do in Dubai:

- Swearing (this includes rude gestures)
- Drinking alcohol under the age of 21 years (residents and tourists)
- Drinking outside a licensed venue or in the home
- Driving any vehicle under the influence of alcohol (0% tolerance)
- Being under the influence of alcohol in public space
- Homosexuality – all homosexual activity is illegal and same-sex marriages are not recognized (residents and tourists)
- Cross-dressing
- Taking photos of government buildings or of other people without their permission
- Criticizing or ridiculing the UAE government online (see social media section)
- There is zero tolerance for drugs in Dubai. Possession of drugs can land you behind bars, while trafficking and selling drugs is punishable by the death penalty
- Financial crime – this includes fraud, non-payment of bills (including hotel bills) and bail is generally not available to non-residents of the UAE
- Weapons and related equipment all require permission before entering or transiting the UAE e.g. Weapons, ammunition, body protection and related equipment (like cleaning kits, gun belts, etc), however small the quantity and whatever the purpose.



Public Affection

Overt public displays of affection can be frowned upon. Always be respectful of the local, Islamic culture. Dubai can seem quite 'western' and tolerant of behaviour deemed normal in other parts of the world, but it is still a proudly Muslim nation and will not hesitate to react should they see what they deem to be inappropriate behaviour.

Dress Code

Dress respectfully. This does not mean ladies having to wear an abaya and shayla (headdress) or men wearing a kandora unless you want to. But covering of shoulders, midriff, cleavage, and knees shows respect to the local Muslim culture.

It is always a good idea for women to carry a shall as a back up should they find they are in one of the more traditional areas of the City. Men must also wear long trousers when visiting any government building, museum, holy site, or mosque. If someone asks you to cover up, do so immediately and without protest.

Business attire is the same as you would find in any major city in the world.

Beach wear – this is tricky as Dubai sells itself justifiably as a wonderful beach destination, and often what people wear in exclusive resorts is the same as what they would wear anywhere else in the world. However, when on a public beach it is strongly advised to wear beachwear that covers appropriately. It is not necessary to wear a full length burkini as many Muslim women do, but a skimpy bikini is probably best left for the beach clubs. Being topless in any public area is totally forbidden.



Fundraising

Fundraising and charitable acts: note that all fundraising is heavily regulated – whether cash or donations – and must be registered through one of the 16 official charities in the UAE. Severe fines and prison sentences are the consequence of not following the regulations, regardless of the good intent behind the process.

Religious Freedom in Dubai

The UAE is a Muslim country, and the official faith is Islam. However, the UAE prides itself on its religious tolerance and actively promotes freedom of worship of all religions such as Judaism, Hinduism, Christianity, and Buddhism, as long as it does not conflict with official public policy or morals.

Residents are free to follow any religion and the government has endorsed and supported the establishment of a wide range of religious institutions such as churches and temples. People of all faiths live side by side in Dubai without any issues at all.

According to the UAE Constitution, sharia is the principal source of legislation, although the judicial system applies both sharia and civil law, depending on the case. The UAE has established the **Ministry of Tolerance** to promote co-existence, tolerance and peace.

However, when visiting or living in a Muslim country, you must respect the local traditions, customs, laws and religions at all times as there may be serious penalties for doing something that might not be illegal in Australia. Note that Muslims will pray in the closest mosque or prayer room 5 times a day, even during the workday, and you will hear the call to prayer from the many mosques located throughout the city.

Ramadan

Ramadan is held in the ninth month of the Islamic calendar and celebrates when the first parts of the Qur'an were revealed to the Prophet Muhammad (PBUH – Peace Be Upon Him). The Muslim community will mark the Holy Month with prayers, fasting and spending time with family and friends. The date for Ramadan changes every year as it is based on the cycle of the moon.

Whilst abstaining from eating, drinking (even water) and smoking from sunrise to sunset is observed by the Muslim community, restaurants will remain open, serving food as normal, with the occasional enclosed area screen set up, particularly in Malls and open food courts. Most businesses will also accommodate their Muslim workers with a shorter working day to accommodate more time for prayers.

As a non-Muslim, you are not required to fast during Ramadan, but you are expected to respect those who are.

DO'S for Non-Muslims during Ramadan

- The appropriate way to recognize Ramadan for non-Muslims is by using the greeting 'Ramadan Mubarak' or 'Ramadan Careem'
- Dress modestly
- Eat lunch at work/school in a closed room out of respect for your fasting colleagues
- Avoid travelling on the roads around 3pm to ensure that there is minimal traffic for Muslims who will be travelling home for prayers and to prepare for Iftar
- Accept invitations to attend Sahoor or Iftar to celebrate and learn about Ramadan, and it is polite to take a small gift, such as dates, with you

DONT'S for Non-Muslims during Ramadan

- Don't arrange working breakfasts/lunches in respect of your fasting colleagues
- You do not need to fast yourself or express sympathy to those fasting, but note that the first two weeks are the most difficult for those fasting
- Do not bring food in to the office that has a strong smell
- Do not be offended if your Muslim colleagues do not participate in office celebrations that involve food and drink during the fasting hours
- Do not arrange sporting occasions or events during the fasting hours

Alcohol in Dubai

With over 80% of Dubai's population made up of expats, many of them from non-Muslim backgrounds, the rules around drinking alcohol are often a topic of discussion. Adding to this the high volume of tourists to Dubai wanting to enjoy a luxurious break in the city but many visitors often wonder what the laws and regulations are.

Below is some useful information of the current situation in respect to Alcohol consumption and purchase in Dubai.

Dubai drinking laws

On the 7th of November 2020 a federal law change took effect in Dubai. Alcohol consumption was no longer deemed a criminal offence and a license was no longer required for visitors to be able to do so. Alcohol can only be consumed in private (such as your own home or hotel) or in licensed public places.

You cannot drink in the street or be publicly drunk in Dubai. It's an offence under UAE laws. In fact, behaviour that you may associate with being intoxicated, such as making rude gestures, swearing, and public displays of affection will also be punished if caught. There is zero tolerance for underage drinking, public drunkenness, and drink driving in Dubai.

Therefore, if you're enjoying alcohol whilst out it is sensible to not go beyond your limits.





What is the legal age to drink in Dubai?

Anybody wanting to consume alcohol in Dubai must be at least 21. ID should be always carried as proof. Anyone caught selling alcohol to a person under the legal drinking age of 21 will be punished with hefty fines, a prison sentence or deportation.

Can I take duty free alcohol into Dubai?

Those who land in Dubai are permitted to bring 4 litres of alcohol in whether you are a resident or tourist. This must be consumed in private, such as your home or holiday accommodation.

Where to buy alcohol in Dubai

If you're wanting to enjoy an alcoholic beverage whilst out and about in Dubai, you will need to look for licensed premises. If you are staying in a hotel, they will likely have a bar or restaurant that is authorised to serve alcohol. You can buy alcohol here, but it will need to be enjoyed at the venue.

Alternatively, if you prefer a drink at home, or in your hotel room, there will be shops approved to sell alcohol. However, these will not be the same as the supermarkets you have at home. They are typically known as liquor stores and are for purchasing alcohol only. Keep your eye out for African + Eastern or MMI stores.

There are other stores, but these can be found outside of Dubai. A google search will assist you in sourcing these spots.

In summary, enjoying alcohol in Dubai is legal, as long as you are respectful of the local laws and customs. Remember, alcohol can only be enjoyed in licensed venues, or in the privacy of your hotel room or accommodation.

7 Dubai's Medical System

Public health care

Dubai has one of the best public health care systems in the world, offering a high standard of medical care in state-of-the-art facilities. The Dubai health service is run by the Dubai Health Authority (DHA), which oversees both public and private health care. Each of the four public hospitals (Dubai, Rashid, Latifa and Hatta) has an emergency department, offering both inpatient and outpatient services.

To access services provided in medical facilities run by the government, you will need a UAE health card. You can apply for a card from the DHA online or visit a medical Center. You will need to provide your national ID number and passport details. You will also have to pay 320 AED, if you are 18 or older. Children under 10 pay 120 AED.



Private health care

It is law for all Dubai residents to have health insurance cover. Legislation dictates that companies must provide their employees with a health insurance plan that includes at least a basic level of cover (defined by the government). Companies are not required to cover the cost of health insurance for employees' families, but some do. Expat workers with families may therefore need to arrange protection for dependents and any domestic workers such as nannies, maids, cooks and drivers that they may employ.

Primary care

Dubai has no dedicated general practitioner (GP) surgeries. For non-urgent medical care and general outpatient consultations, you will need to visit a “family doctor” in a public or private hospital or medical centre, for both adults and children. This includes services such as vaccinations, gynecology and antenatal clinics.

Emergency care

Public hospitals provide free emergency treatment to everyone and those who don't yet have a health card are issued provisional cards on arrival at the hospital emergency department. Most medical emergencies are dealt with at Rashid Hospital. While private facilities also provide emergency treatment, this can be quite expensive without comprehensive health insurance.

Since the introduction of compulsory health insurance for residents, all hospitals accept health insurance cards, billing insurance companies for emergency services.

If you have a medical emergency at home, call 800-DOCTOR (800-362867), which is run by a private company recommended by the government.

Specialist care

In Dubai, you do not need a referral from a family doctor to see a specialist. You can choose one yourself at a public or private clinic. Many people prefer to see a “family doctor” at outset anyway if it isn't a medical emergency.

Medicines

Dubai has plenty of pharmacies — some are also open 24 hours that dispense both over the counter and prescription medications. Like the rest of the UAE, Dubai has strict laws regarding pharmaceuticals so you may need a prescription for medications that are normally available over the counter in Australia.

Dental care

Dental care is very expensive in Dubai and many expats fly home or elsewhere for treatment. If you can't or don't want to fly home, dental insurance is a good solution, and many providers provide international private medical insurance (iPMI) that covers dental treatment.

8 Getting Around in Dubai

By Car

Given the number of cars on the road and Dubai's vast road network, it's no wonder plenty of people choose to drive here. Rental cars are reasonably priced, and petrol and easy to come by, with fuel stations frequently accessible. But, a word of warning, it can feel a bit like defensive driving here at times, and quick decision-making skills are beneficial. You may have to navigate seven and eight-lane motorways and make snap decisions, but if you're confident and keep your cool, you'll pick it up quickly. Google Maps and Waze are the two most commonly used navigation systems, and with the excellent telecommunication systems, you should have no issues with coverage.

By Taxi

Taxis are the most efficient way of getting from A to B. They're air-conditioned, metered, and most have Wi-Fi and card payment facilities. Taxis can be hailed on the street, picked up at a taxi rank, or booked by phone or via an app. The minimum fare in Dubai is AED 12 and you can expect to absorb tolls (Salik) in the fee. Depending on where you get your taxi and what time, there is a starting fee, which can range from AED 5.50 to AED 25 (the latter is for an airport taxi). You should also be aware there are surcharges levied by taxi companies during peak times and in high tourist seasons. These surcharges also take effect when there are high profile exhibitions taking place in Dubai such as Gulf Food, GITEX and Arab Health.

Some private limousine companies also service hotels and malls and their prices are agreed prior to your taxi journey. They typically are much more expensive so it's worth keeping this in mind.

The main apps for taxi bookings are listed here which you are able to download on your iPhone or Android device. It should be noted that when wanting to book an RTA government taxi, this can only be done via the Careem application, and it is called Hala service.



Dubai Metro

The rail network known as the Metro is operated by Dubai's Roads and Transport Authority (RTA), the body that also operates the city's buses, water taxis and trams.

This 55-mile-long automated transport system has two lines – Red and Green – and is the most budget-friendly way to navigate the emirate. Trains run every 10 minutes or so. You can make use of the RTA's journey planner in advance of your trip so you know how long it will take.

In order to use the Metro, you will need to purchase a Nol card (Arabic for fare) rechargeable transport pass. These can be bought at ticket counters or vending machines within each of the 50-odd Metro stations, at bus stations, or local supermarkets and convenience stores, including Lulu, Carrefour and Waitrose. Cards can be topped up at station vending machines.

There are seven zones that make up the Metro network and fares are calculated based on how many zones you pass through on any given journey – one zone starts at AED 3.

Most trains have four carriages: one is usually a dedicated women-only carriage, and some are quiet carriages, where speaking to one another loudly and talking on the phone is frowned upon. Some have 'Gold Class' seating options too, which come into their own when the trains are at their busiest during rush hour.





By Bus

The RTA manages the city's bus network, which has almost 130 different routes and is used by commuters who are on the lower end of the earning scale. Dubai's buses are air-conditioned and serve their purpose, but they certainly aren't quick, so for tourists looking to pack as much sightseeing in as they can, there are better transport options. If you are on a budget, fares do range from just AED 3 and at their most expensive cost about AED 8.50. Buses do not accept cash and as with the Metro you will need a rechargeable Nol card to be permitted to board.

By Tram

The Dubai Tram services the Dubai Marina and Al Soufah districts and makes stops at destinations including Jumeirah Beach Residences, JBR The Walk, and Dubai Marina Mall. Governed by the RTA, it also connects to The Palm Monorail and the Dubai Metro. Users will need their Nol cards to ride the tram and can expect to pay AED 3 per ride (kids under 3 ride free). This is aimed at people residing in the area or tourists wishing to see the sites.

9 Working in Dubai

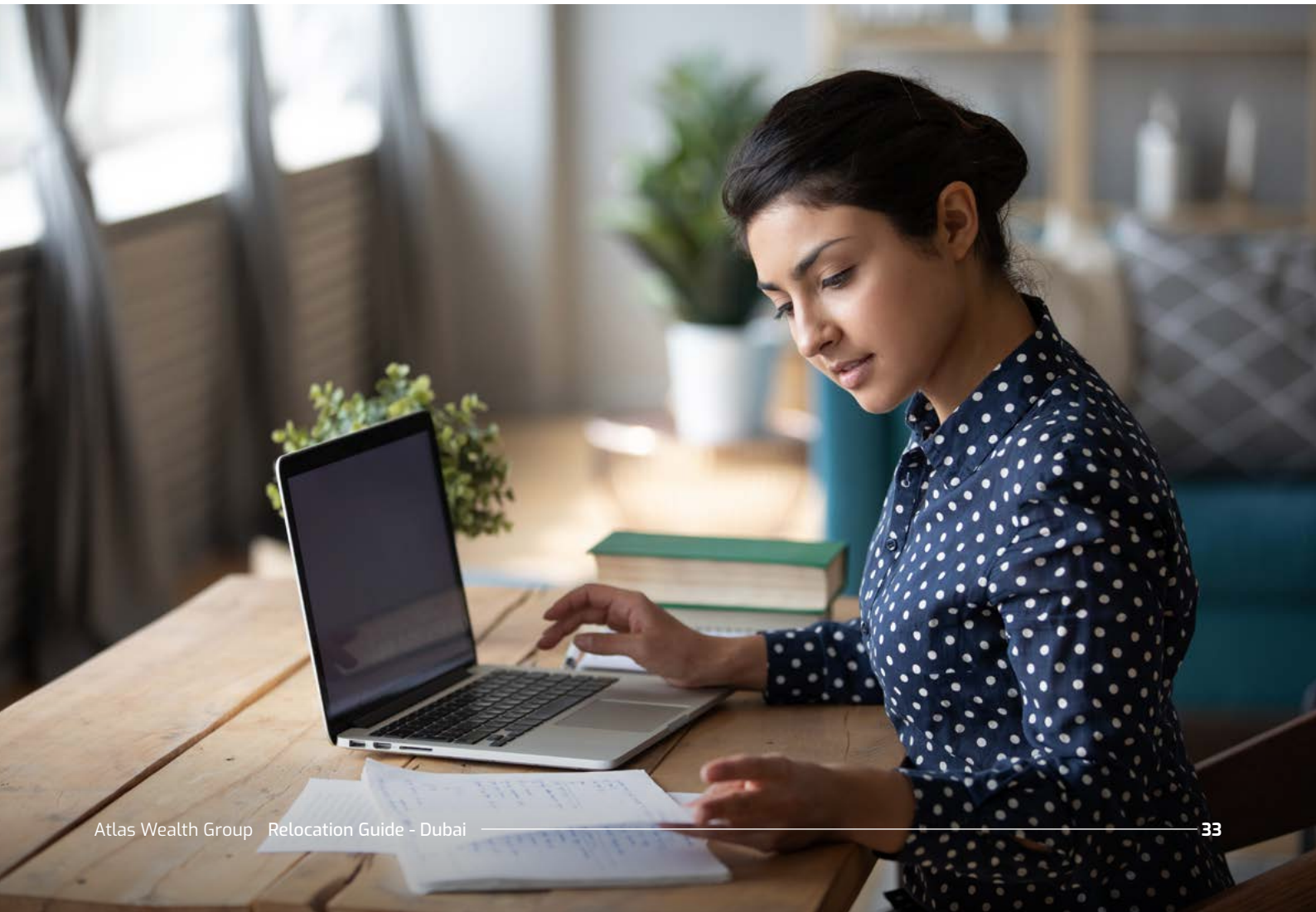
If you intend to work in Dubai, you will need to be sponsored by an employer - you cannot work on a visit or a tourist visa. Once you have accepted a job offer your employer will apply for a residency visa on your behalf and then you will be able to get a work permit.

One of the key things to understand about working in Dubai is that the work visa or employment permit is provided by the employer. As an employee, you don't apply for visas or permits on your own; If you are seeking job opportunities in Dubai, you can explore options through websites and portals or referrals by others.

Who can apply for a work visa in Dubai

Three conditions decide whether or not expats need a Dubai working visa. You will need one if:

- You have been hired while you are still in Australia
- A job opportunity comes up when you are in Dubai on a visit visa or a tourist visa
- You are already working in Dubai and want to switch to a new employer



In the first instance, the Ministry of Human Resources & Emiratization and Ministry of Foreign Affairs and International Cooperation have set up centres outside the country to facilitate this process.

In the second instance, you can obtain your Dubai work permit by leaving the UAE. You don't necessarily have to fly back home. Airlines such as Air Arabia and FlyDubai offer you a 'visa run' facility in which you can stopover at a neighbouring country (such as Oman) till you obtain a work permit in Dubai.

The hiring company can also assist with the 'Change Status' process by the General Directorate of Residency and Foreign Affairs (GDFRA) in Dubai. In this scenario, you do not have to leave the country to obtain the work permit in Dubai.

In the third instance, you also get a new work permit to join a new company. As per Article 1 of Ministerial Decree No. 766 of 2015, an employee whose contract was terminated because of expiry of contract is eligible for a new work permit in Dubai, provided they are able to secure a new employment opportunity.

Dubai work permit visa requirements

You need the following to obtain your work permit in Dubai:

- Passport Photograph against a white background
- Copy of passport (which is valid for at least six months)
- Copy of attested educational certificates (these need to be attested in the country where you obtained them, so you must sort this out before you leave Australia or it will cost you a small fortune in courier fees to have them sent back to Australia)

Medical Testing

Along with the Dubai work permit visa requirements, you also need to take medical fitness tests at government-approved health centres in Dubai. This is necessary both for new work visa applicants as well as renewals. You will have to take a blood test (screening for communicable diseases) and an x-ray of your chest to screen for pulmonary tuberculosis.

More information can be found on this link:

www.u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/residence-visa-for-working-in-the-uae



Sponsoring Family

Expatriates with valid UAE residence visas can sponsor residence visas for their families. Employees who have a valid visa can sponsor their families regardless of their job titles if they earn a minimum salary of AED 4,000 or AED 3,000 plus accommodation. Some notes are listed below:

- A mother can sponsor her children in special cases approved by the authorities provided she is in employment.
- A resident sponsor has 60 days to apply for his dependents' residence visa after they enter the UAE under an entry permit.
- A resident can sponsor parents, and the residence visa will be granted on a yearly basis regardless of the duration of the sponsor's visa.
- The type of profession is no longer a condition for an expatriate worker to be able to sponsor the family visas.
- Medically unfit people will not be granted a residence visa.
- Sponsoring wives: You must provide proof of your marital status by providing an attested marriage certificate.
- Sponsoring daughters: You may sponsor your daughter only if they are unmarried without any age restrictions.
- Sponsoring sons: You may sponsor your son until the age of 25. It should be noted that if your son is a person of determination, the age limit does not apply.
- Sponsoring newborns: For babies born in Dubai, a residence visa must be applied within 20 days of the birth to avoid fines.
- Sponsoring your parents: You may sponsor your parents for 1 year by paying a deposit as a guarantee as stipulated by immigration (the guarantee applies for each parent). Visas should be applied for both parents at the same time and obtain medical insurance for each. If one of your parents has passed away or parents are divorced, documentary proof will be need to be submitted at the time of application.
- Cancellation of visas: As the family visas are linked to the residence permit of the sponsor, if the sponsor's visa is cancelled, the dependents visas will also need to be cancelled. Dependents are granted a 6-month grace period from the date of expiry or cancellation of their visa to obtain a new residence permit. If you do not renew or cancel the visa of your dependent, you could be liable for hefty fines, and these are calculated on a daily basis.

*Rules are subject to change and current information can be found on this link: www.icp.gov.ae/en/

Emirates ID

Emirates ID is the UAE Government-issued identity card for the UAE's citizens and residents. It is mandatory for all UAE citizens and residents to apply for an Emirates ID.

The Emirates ID is used:

- to get government services
- as a document to pass immigration through the eGates and smart gates at several airports in the UAE.

Identification number

The identity card is featured for its identification number known as the identity number which sticks with its holder forever. By this number, he may benefit from all the governmental and some of the non-governmental and private entities services, which require the identity card as evidence of who is accessing the service. The identity number is featured for its sole and un-repeated number. It includes 15 digits.

Golden Visas

The Golden visa is a long-term residence visa which enables certain people to live, work or study in the UAE while enjoying exclusive benefits. Investors, entrepreneurs, scientists, outstanding students and graduates, humanitarian pioneers and frontline heroes are among those eligible for the Golden visa.



Some of the benefits of the Golden visa include:

- an entry visa for six months with multiple entries to proceed with residence issuance
- a long-term, renewable residence visa valid for 5 or 10 years
- the privilege of not needing a sponsor
- the ability to stay outside the UAE for more than the usual period of six months in order to keep their residence visa valid
- the ability to sponsor their family members, including spouses and children regardless of their ages
- the ability to sponsor unlimited number of domestic helpers
- the permit for family members to stay in the UAE until the end of their permit duration, if the primary holder of the Golden visa passes away.



Those eligible for the Golden Visa include:



- **Investors in public investments**
- **Real Estate Investors**
- **Certain Entrepreneurs**
- **Outstanding Specialist talents**
- **Doctors and Scientists**
- **Inventors**
- **Creative individuals in the fields of culture and arts**
- **Executive Directors**
- **Certain Athletes**
- **Outstanding Students**
- **Humanitarians**
- **Frontline Heroes**

More information can be found on this link: www.u.ae/en/information-and-services/visa-and-emirates-id/golden-visa

10 Education in Dubai

Education in Dubai is compulsory for all children from the age of 5 and is broadly split into public and private schools, with 90% of education provided through private school system. Education is governed by the [Knowledge and Human Development Authority \(KHDA\)](#) and there are over 17 different curricula on offer.

Public Schools

Public schools in Dubai are government owned and are primarily for children of UAE passport holders, GCC citizens and the children of holders of nationality by decree. They are taught primarily in Arabic with English as a second language.

Private schools

Over 90% of the schools in Dubai are fee-paying private schools, with the funding model being either not-for-profit or for-profit.

Schools are divided into Primary & Secondary education, as in Australia, however children typically start school a year earlier – the year they turn 4 years old. Private schools are taught in English, and it is compulsory for every school to provide Arabic language classes to children until the age of 16 years.

There are a handful of schools in the UAE that provide a specific Australian element to the curricula (see below) but the most common education systems for Australian children are:

International

Baccalaureate: Foundation – Year 13

British Curriculum: Foundation – Year 13

US Curriculum: Kindergarten – Grade 12

The KHDA hold regular inspections of the schools in Dubai, and each are issued a rating based on what the inspectors saw and experienced, ranging from Very Weak to Outstanding. Please refer to the [KHDA website](#) for more detail on the rating system.

Which is 'best' for Australian children is often a hot topic of discussion and it will come down to a combination of things – the academic curriculum, extra-curricular activities, location, campus and facilities, where the teachers come from, long-term university application....the list is endless.

Visiting a variety of schools before registering your child is essential but note that each school will charge a registration fee. Newcomers to Dubai learn quickly to choose their home once they have successfully registered their child in a school, rather than the other way around. Traffic, particularly at drop-off and pick-up can be very heavy. As fee-paying private schools there are no catchment area quotas and few, if any, scholarships.

The academic calendar for schools in Dubai starts in September and ends in July but it is up to the individual school to set their term breaks.

The KHDA are strong advocates for inclusive education, however there are also a number of schools who specialize in children with **special needs**.

What makes a good education for a child is a very subjective topic, but you can be assured that the top schools in Dubai offer a high standard of education, comparable to the best schools in Australia. A number of students from Dubai are accepted into the best universities in the world, and yes, students in Dubai can certainly apply and be accepted at the best Australian Universities.

School fees range per year, depending on the level of education:

- **Primary:** AED13,000 – AED65,000
- **Secondary:** AED35,000 – AED 130,000

There are a handful of Australian Primary and Secondary Schools in Dubai and Sharjah:

Australian International School, Dubai

Al Barsha South
+ 971 4 258 2222
www.aisdubai.ae



Australian International School, Sharjah

Maliha, Kalba Road,
Industrial Area 18, Sharjah
+971 6 558 9967
www.ais.ae



Victorian International School, Sharjah

Al Taawun St - Al Mamzar
– Sharjah
+971 6 577 1999
www.viss.ae



11 Taxes

Income tax

The UAE does not levy a tax on income. There is, therefore, no mechanism to complete an income tax return in the UAE as there is no applicable individual tax within the country. The same also applies to freelancers and self-employed individuals who are residents of the Emirates.

Corporate tax

Corporate taxes are only levied on oil companies and foreign banks in the UAE. However, there are 45 free zones in the country; businesses registered in the United Arab Emirates are exempt from paying tax for a period that can be extended. There are no capital gains taxes unless the company is taxable under another income tax.

Corporate tax rules are due to change from 1 June 2023, when the plan is to introduce a federal corporation tax at 9% for businesses with net profits of AED 375,000 or more.

Property transfer tax

A transfer charge applies to the transfer of property in the UAE. This varies by Emirate; it is 4% in Dubai, for example. Although the buyer and seller both share the burden of this, the buyer generally pays the transfer fee.

Inheritance tax

There is no regime for inheritance tax. If there is no will, however, inheritance is dealt with according to Islamic Shari'a Law.

Rental tax/Dubai Municipality Housing Fee

A municipality fee is added onto your utility bill which is provided by the Dubai Electricity & Water Authority (DEWA).

The municipality fee is calculated at 5% of whatever your annual rent is on your property and then is charged monthly along with your water and electricity charges.

Taxes on goods and services (VAT) in the UAE

There are two taxes on goods and services in the United Arab Emirates:

1. **VAT** - The VAT rate of the UAE is 5%.
2. **Excise tax** - The UAE implemented an excise tax beginning in 2017. This is an indirect tax that is levied on goods that the government considers harmful to human health or the environment.

Refunds of VAT in the UAE

Tourists, expats, and residents all pay VAT at the point of sale. Since November 2018, eligible tourists have been able to request refunds on goods purchased with VAT. To do so, these conditions must be met:

- Goods must be purchased from a retailer participating in the Tax Refund for Tourists Scheme.
- Goods aren't excluded from the Refund Scheme of the Federal Tax Authority.
- They must have the intention of leaving the UAE within 90 days of supply along with the purchases.
- They must export the goods out of the UAE within three months of supply.
- The process and purchase and export of goods must be carried out according to the requirements and procedures determined by the Federal Tax Authority.

Tourists can receive their refunds through a special device found at airports, seaports, and border ports.

The devices enable consumers to electronically submit the tax invoices for their purchases from the outlets registered in the Refund Scheme, along with copies of their passport and credit card.

Tax on online shopping

Shoppers buying goods online from outside the UAE, will pay 5% of the total value of the order with the threshold set at AED1,000. This is known as customs duty. Goods below total value of AED1,000 will not be charged any customs duty.



12 Banking in Dubai

Opening a personal bank account in Dubai is quite straightforward as long as you have your documentation in order. Once you have obtained your residence permit, simply make a phone call or send an online enquiry, and an agent will contact you in no time. They will come and visit you in your home or office to get the process started, or you can go in to the bank branch.

They will explain everything you need to know about accessing banking services in Dubai including how to open a bank account, what documents you need to provide, and how you can go about closing a bank account.

Banking in Dubai

The UAE as a whole has a robust banking sector that is regulated by the UAE Central Bank established in 1980. There are approximately 50 local and foreign banks in the country. The rating agency Moody's classifies the UAE banking system as stable due to the banks' resilient capital levels and liquidity buffers.

There are **four types** of banks that operate in Dubai, as follows:

- **Commercial banks**
- **Industrial banks**
- **Investment banks**
- **Islamic banks**

Banks have adopted several global standards, including the International Accounting Standard, the International Financial Reporting Standards, and most recently, the capital adequacy regulations in line with Basel III regulations.

Do you need a bank account in Dubai?

While it is possible to manage your money using an overseas account, most expats benefit from having a local bank account in Dubai. Most employers may require you to have a local account for salary purposes.

Secondly, although the UAE's banking system is well connected to other countries, local creditors may not be willing to transfer money overseas because of the high fees involved. Third, a local account eases the process of obtaining credit cards and taking out a car loan or a home mortgage.



Types of bank accounts

As with other countries, banks in Dubai offer several different types of personal accounts for residents and non-residents alike.

Current accounts

These are good for everyday transactions and transfers. They also come with cheque books, which you will need to issue post-dated rent cheque to your landlord. Typically, banks offer two kinds of current accounts, with and without salary transfers. If you are employed, it might make more sense to open an account with your company's bank. This is to ensure that you get the salary as soon as it's transferred

Saving accounts

These typically offer higher interest rates than current accounts, but may have limited access to funds, and might have penalties for withdrawals. Savings accounts can offer a fixed or variable interest rate. You can choose to denominate them in foreign currency as well as local. Savings accounts also work as salary accounts, but typically do not carry the benefit of a cheque book.

Offshore accounts

As an expat haven, offshore banks from jurisdictions all over the world offer representations in the UAE, particularly in Dubai. Anyone with a valid residence visa can open an offshore bank account to import and export funds. Offshore banking is generally considered to be stable, reliable, and secure and many offshore accounts also come with distinct financial and legal advantages, such as lower tax rate.

Offshore banking encompasses a range of services, including asset protection, private bank accounts, wealth management, portfolio management, tax consultation, inheritance planning, and company formation.

How to open a bank account in Dubai as an expatriate

Establishing a banking relationship in Dubai is quick and efficient. In general, the process takes anywhere from a day or two to a couple of weeks, depending on the kind of account. Different accounts require different documents.

Expats can open bank accounts in the UAE within a couple of working days. As a resident, the basic requirements for opening a personal savings or current account are:

- Your original passport plus a copy
- Your Emirates ID card, but you can usually provide this later if you haven't received it yet. Instead, they may just ask for a copy of your Emirates ID registration form. It should also be noted that Dubai stopped issuing visa stamps in the passport, but the visa is now stored within the chip of your Emirates ID.



- A salary certificate from your employer to include when you joined, your position, your remuneration and any other benefits provided.
- Non-residents may only open savings accounts. While you won't be able to ask for a cheque book, you will, however, be given a debit card to withdraw money. In addition, non-resident accounts are subject to a minimum and/or maximum balance. A bank may also decide to run a background check before allowing you to open an account.

Mobile banking

The UAE's love for all things techno-forward extends to banking. Three banks now allow residents to open accounts over the internet via a smartphone app, which are:

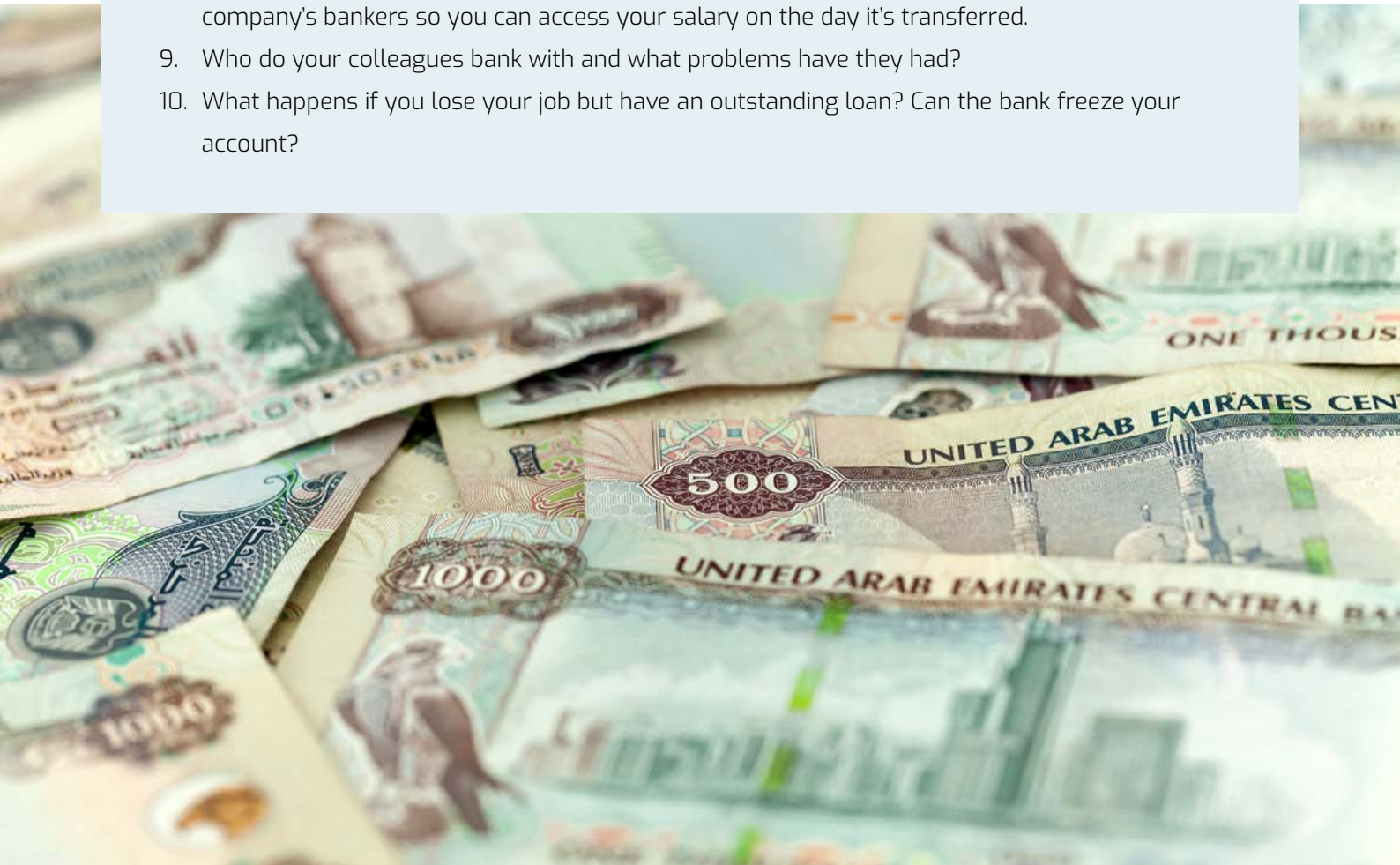
- Liv, backed by Emirates NBD
- Neo, powered by Mashreq
- Wio, backed by First Abu Dhabi Bank (FAB)

Once you've downloaded the app, scanned your Emirates ID and top up the account, a local delivery service will contact you within a day and drop off your new debit card. Typically, these cards work internationally and at a range of ATMs. Residents are also issued with IBAN account numbers and Swift codes, so transferring to and from any other bank account is possible. Most established banks offer internet and mobile banking.

Choosing a bank account

With the high percentage of expats in Dubai, you will find that banks operating in the city are particularly geared towards your needs. Nonetheless, there are a few factors to consider when shopping around for a bank account in the UAE. The following points should be kept in mind when choosing the right account:

1. What is the minimum balance required?
2. When and why might you need to pay fees and penalties?
3. Are there any salary transfer requirements?
4. How many withdrawals can you make each month?
5. What fees apply to new cheque books and debit or ATM cards?
6. Do you need to transfer money abroad? If so, where to, and how long do transactions take to your home or target country?
7. Is there an ATM near your home and near your office? International banks generally have fewer branches than local establishments.
8. Does your employer bank with them? It sometimes makes sense to open an account with your company's bankers so you can access your salary on the day it's transferred.
9. Who do your colleagues bank with and what problems have they had?
10. What happens if you lose your job but have an outstanding loan? Can the bank freeze your account?



Banking services available

Expat residents in the UAE can avail of a range of services from local and international banks operating within the country. You can choose to go with your current bank when buying these services or establish a relationship with a new bank.

Credit cards

Expats with a minimum monthly salary of AED 5,000 are eligible for a credit card. Those who don't meet this requirement then you can put down a deposit of AED 60,000 instead. Dubai's high-consumption economy means residents have a wide choice of payment cards available, with perks including airport lounge access, airline air miles, dining discounts and more.

Car loans

Car loans are easily available in Dubai. That said, local regulations only allow customers to apply for loans covering 80% of the cost of their cars. You'll need to pay the final 20% as a deposit. The maximum repayment period is 60 months or five years. For a second-hand car, however, the maximum repayment period is three years.



Personal loans

Dubai residents can take out a range of personal loans. These may be a cash loan on the back of a credit card, or a more traditional bank transfer obtained on a visit to the branch. Don't look for more than 20 times your monthly salary – regulations don't allow it. The maximum repayment period is 48 months or four years.

International money transfers

With a wide array of international banks in Dubai, expat residents can often simply transfer money overseas via their smartphone. Many local banks have correspondent relationships with institutions in other countries, so depending on where you want to move your money, it's worth checking about these. Free transfers to some countries, such as India, are considered the norm.

However, there are alternative money transfer solutions to banks that can sometimes offer easier and cheaper international transfer options. The following providers offer a range of international money transfer options:

- **OFX:** an Australian online foreign exchange and payment company that service expats all over the world with highly competitive exchange rates
- **CurrencyFair:** offers money transfers to over 150 countries and has exchange rates up to eight times cheaper than the banks, helping you avoid excessive bank fees.
- **Moneycorp:** offers foreign exchange and global payment services to individual and corporate customers in over 120 currencies.
- **Wise:** is an international money transfer provider available in 59 countries that offers transfers between cross-border bank accounts up to eight times cheaper than traditional banks.

Managing your bank account in the UAE

Banks in the UAE cater to customers in a variety of different ways. You can choose how you manage your money and finances with Emirati banks, whether via counter services or remotely.

- **Face-to-face:** Although digital and mobile banking is now the norm, customers may still want to head to the branch for certain procedures. While banks are slowly moving to branchless banking, several financial institutions in the UAE have service counters at prominent malls and other locations around the country to better reach their customers. Appointments are usually not required.
- **Online banking:** You can enjoy 24/7 access to your account through online banking. Digital banking is a key feature of most modern banks in Dubai. Most services and products, including loans, are also available online and some banks now have live online chat systems to deal with issues.
- **Mobile banking:** Smartphone or mobile banking has taken off in Dubai And the country as a whole. Many of its tech-savvy residents now prefer to manage their finances from smartphone devices. Mobile-only banks offer all their services through an app; in fact, they don't use physical branches at all. You can manage your funds, access services, and make a range of payments all at the touch of a screen.

13 Leisure Activities in Dubai

Dubai is famous for its wide variety of leisure activities, from desert sands to ski fields to theme parks and mountains, there is something for everyone. It is a city perfectly designed for families, with a huge selection of attractions that will keep kids delighted and entertained. Adults of all ages are also well catered for, and some attractions even include the family pet!

The key variable to enjoying your leisure time in Dubai is the weather, with a balance between outdoor activities in the cooler months, otherwise known as "The Season" (November – April) vs the intense heat of summer when everyone heads indoors (May – October).

Tourist attractions that every resident must try (typically when you have guests in town):

1. Visit the [Burj Khalifa](#), the tallest building in the world, and admire Dubai's dancing fountains
2. Play in the snow, ski the slopes, and interact with penguins at [Ski Dubai](#) in the [Mall of the Emirates](#)
3. Shop at [Dubai Mall](#), one of the world's largest malls with the world's largest indoor [Aquarium](#)
4. Go dune bashing, camel riding, watch falconry and enjoy sand surfing on a desert safari
5. Visit [Dubai Parks and Resorts](#) with 3 theme parks to entertain the kids, including [Legoland](#) and Legoland Waterpark
6. Visit the largest indoor theme park in the world or watch a movie in IMAX at [IMG Worlds of Adventure](#)
7. Go to the [races](#) with everything on offer from the world's richest horse race, the Dubai World Cup, through to the [camel races](#), where you get up close and personal
8. Learn the heritage of Dubai by visiting the [Dubai Museum](#) and [Bastakia Quarter](#)
9. Enjoy a day at an exclusive beach club or even at the public beach, with every sort of water activity available to enjoy, or simply just play in the sand
10. Visit [Green Planet](#), Dubai's very own tropical rainforest, filled with a huge variety of flora and fauna, plants and animals
11. [Motiongate Dubai](#) is a Hollywood-inspired theme park located in Dubai Parks and Resorts, Dubai, United Arab Emirates, showcasing themed areas and attractions based on DreamWorks Animation, Columbia Pictures, Lionsgate, and The Smurfs



Dining Out in Dubai:

Dubai is a mecca for restaurants, bars, and venues, and you will find every cuisine for every budget. Thousands of restaurants open every year, but thousands close too, so the best way to stay on top of what to eat and where to go is to follow key bloggers or log in to [What's On Dubai](#) which will tell you all about the latest places to go. There are many Australians working in Food & Beverage in Dubai, and even a few Australian restaurants. So yes, lamingtons are available, chicken salt is here and for the Victorians, there is even a good parmi or two.

Aussie Coffee - one of the most common questions for Australians moving to Dubai is where to get a good Australian-styled coffee. There are a number of Australian-run cafes and baristas throughout the city, with an honorary shout out to some Kiwis who share the passion for excellent coffee – some even welcome your dogs for that lazy Saturday morning coffee:

- Tom&Serg/Common Grounds/Sum of Us
- Stomping Grounds
- Roseleaf Café
- RAW Coffee
- Boston Lane
- Jones the Grocer
- Arrows and Sparrows
- Myocum

Brunch - Brunch in Dubai is an institution and is worlds away from a lazy Saturday late breakfast in the café around the corner as enjoyed so much in Australia. Brunch in Dubai is essentially an upmarket lunch with an all you can eat and drink menu – either buffet or table service - for a fixed price. The Brits have really made brunching an art form, but it is a very popular way for residents to celebrate with friends and enjoy the best in food and service.

Leisure Activities for Adults living in Dubai:

Tennis & Padel

There are tennis & padel courts to rent all over Dubai and there is also the Dubai Duty Free Tennis Tournament that takes place in February, attracting some of the top tennis players in the world.

Sailing

Sailing is hugely popular in Dubai with a number of Marinas spread along the coastline of the Emirate. Dubai Offshore Sailing Club (DOSC) is also a very popular club with Australians looking to enjoy the water and casual lifestyle so often found at home. There is also the Dubai Boat Show that takes place in March each year, a popular event for those who love the water.

Cycling

The UAE invests heavily in cycling with UAE Team Emirates winning huge success at racing events around the world. This passion is shared with the residents of Dubai, and recreational cycling as one of the most popular sports, with hundreds of kilometers of cycle track built all over the city. Cycling is not an option for commuting in Dubai (way too dangerous with few, if any, bicycle lanes), but with some of the world's best custom-built cycle tracks, you can understand why such a large number of Australian expats participate.

Golf

Part of Dubai's tourism success right from the first was thanks to the world-class golf courses built the length and breadth of the city. Still hugely popular today, to play on and live around, golfers in Dubai are spoilt with a wide range of beautiful courses, as well as some of the world's richest golfing tournaments taking place during the cooler months of the year.

Rugby Union

For the rugby enthusiasts, whether on or off the pitch, there is plenty on offer. There is a well-established league consisting of 2 divisions for senior players. One of the highlights of the Dubai Calendar is also the Dubai Rugby Sevens Competition that is held at the end of November/early December each year, where teams from all over the world come to compete and celebrate the best of rugby.

Netball

With so many Aussies, Kiwi's, Brits and South Africans, it is not surprising that there is also a netball league for ladies. The Dubai Sevens also has a highly competitive Netball competition, for women and girls.

Off-roading

This is a hugely popular pastime for Australians in Dubai, with several clubs set up for beginners right through to experienced off-roaders.

Trekking

This has become an increasingly popular leisure activity, especially with the development by the UAE Government in Hatta, Ras al Khaimah and Fujairah. Trekking enthusiasts can enjoy trekking in the mountains with a wide range of tracks catering for different fitness and abilities. Hugely popular in winter, trekking often goes hand in hand with the off-road enthusiasts.

Running

There are a number of running clubs in Dubai that cater for enthusiasts with specially designed tracks and meets. The Dubai Government have also invested heavily in running and cycling tracks along the length of the coast, with drinking facilities located regularly along the track.

The Arts

With the development of galleries in the DIFC, Alserkal Avenue and Dubai Design District (D3), the arts scene and community in Dubai is really flourishing. Art Dubai is now one of the set events in the Dubai calendar, with a wide range of artistic styles and NFTs proving hugely popular with the residents in Dubai.

Live entertainment

The Dubai Government have invested heavily in attracting some of the biggest acts to the city by building world-class venues such as Dubai Opera, the Coca Cola Arena and Dubai Expo. Whether musicians, dancers or actors, Dubai attracts some of the world's best performing artists and residents are spoilt for choice with a truly multi-national line up. And tickets sell fast!

Staycations

Staycations have been popular in Dubai since expats started moving to the city, but thanks to Covid, everyone now understands the appeal of staying in a lovely hotel 15 minutes from home. There are nearly 600 hotels in Dubai alone, with approx. 120,000 rooms. Residents can get great deals, particularly in the Summer, but even throughout the year always check before you book as you might just pick up a bit of deal.

But what about the kids? How do you keep the kids busy on the weekends in Dubai?

There are literally hundreds of activities that kids can get involved in when living in Dubai. All will involve a fee – even sports – but there are no limitations for kids when it comes to being active in Dubai. Understandably, many take place in the winter months, but with the growing number of indoor venues, most activities have now become year long.

Here is just a small selection of the kind of activities your kids can enjoy:

Sport

Schools will have a full sports programme, but the school leagues do not compete on a weekend unless it is for a specific tournament. So, most kids will play sport for their school and train in a separate academy late afternoon during the week and on the weekend:

- Soccer (called Football in Dubai)
- Rugby – girls and boys
- Netball
- Swimming
- Horse-riding
- Surf Lifesaving – run by Australian Surf qualified teachers
- Athletics
- Gymnastics
- Parkour

Arts and crafts

- Art classes – drawing, painting, pottery
- Photography Classes
- Dance – complete range of classical through to contemporary
- Music – a huge range of instruments including singing
- Cooking
- Visit to the Emirates Bio Farm

14 Australian Groups in the UAE

The Australian expat community in the UAE is fortunate to have a number of groups that cater to Australians living in this country but don't let their business sounding names make you think it's all about the boardroom.



Australian Business Council

www.abcduae.com

Australian Business Council (ABC) is the largest networking association for Australians in the UAE whose members are based predominantly in Dubai. They provide business and social networking through a wide range of events, communications, and social media activity.

The ABC works closely with the Australian Embassy in Abu Dhabi, Austrade in Dubai, the State Government offices as well as the Dubai Government Departments. They also provide support for many of the Australian sports associations in Dubai, both for kids and adults.

The ABC provides a warm and easy welcome into the Australian community and the wider business market in the UAE.

In fact these groups offer their members many social benefits too including:

- Golf days
- Family BBQ's
- Balls
- Networking
- Sporting events



Australian Business Group, Abu Dhabi

www.ausbg.net/

The Australian Business Group Abu Dhabi (AusBG) is a networking and community group that provides several events for Australians, both business and social, throughout the year.

They work closely with the Australian Embassy, the State Government offices, as well as Austrade and the various UAE Government offices based in the capital.

There is great collaboration between the ABC and AusBG which provides strong and effective networking for Australians moving to the region.

15 Safety

Dubai has been rated as one of the safest places in the world to live (www.numbeo.com/crime/rankings.jsp). Women need to take responsibility for their actions but can feel comfortable and confident settling here. Women, children and the elderly walk around the city during the evening without any concerns.

Moving to Dubai as a Woman

The United Arab Emirates is a very safe place for a woman to live and work, whether married or single. The UAE takes great pride in the fact that Emirati women enjoy the highest rate of tertiary education in the GCC, and the participation of women in the UAE Cabinet is amongst the highest in the world at 30%. This respect extends from the leadership through all layers of society, including the expat community, whether you are a business professional, stay at home mother, student, or domestic worker.

What do I need to know as a woman living in Dubai:

Expatriate women in Dubai can either

- work with their own employment visa
- if their residence visa is sponsored by their husband, they can apply for work and secure a work permit via their new employer using an NOC letter (no objection letter)
- Women can also sponsor their family, including their husbands
- Women can set up their own bank account, as either in their own name (as a visa holder) or on a joint account with their husband.
- Women can drive in the UAE and own their own cars
- Non-Muslim women can drink alcohol in Dubai
- It is rare for a woman to be treated differently to a man in a professional setting, but it can happen e.g. if you are meeting with local company you may not be offered a handshake due to religious reasons. This is not intended to offend but is seen more as a gesture of respect.
- You do not need to wear an abaya or hijab when living in Dubai, but it is recommended that you dress modestly (e.g. keeping your shoulders and knees covered), particularly when visiting the more traditional areas of the city, and other emirates. As the most populated emirate, with a high percentage of tourists, Dubai is more tolerant than the rest of the country.

Benefits for a woman living in Dubai:

- Dubai provides a number of women-only areas, such as designated queues in government buildings, pools and gyms, taxis (differentiated by their pink colour) as well as ladies' nights in clubs and bars.
- The city's metro also offers a women-and-children-only carriage. This can provide far greater comfort when using public transport in the hot summer month. Using these carriages is totally optional as women are allowed to travel in the mixed-gender carriages.

Here are some female networking groups – either online or in person – that you may consider joining when you move to Dubai: [Dubai Business Women Council](#); [Female Fusion](#) ; [Real Mums Group UAE](#); [Aussie & Kiwi Mums Dubai](#)



16 Social Media Tips and Tricks for Australians in Dubai

Social Media is hugely popular in Dubai and is used extensively by residents and tourists alike. Dubai is the 2nd most 'Instagramed' city in the world and encourages all its visitors to share their photos and experiences in the city. As expats, social media also provides us with a free, convenient platform to network with our communities and share our stories to our family and friends all over the world.

Social Media platforms available in the UAE:

- Facebook (excluding Facetime)
- Instagram (excluding Instagram calls)
- LinkedIn
- Snapchat (excluding Snapchat calls)
- WhatsApp (excluding WhatsApp calls)
- Twitter
- Tiktok

Key social media groups to join in Dubai:

Platform	Group Name	Platform	Group Name
Facebook	Australians & Kiwis in the UAE	Linkedin	Australian Business Council
Facebook	Aussie & Kiwi Mums Dubai	Linkedin	Australian Business Group Abu Dhabi
Facebook	Australian Expat Financial Forum	Linkedin	Austrade
Facebook	Australian Expats in Dubai	Instagram	Australian Embassy UAE
Facebook	Australian Business Council	Instagram	Australian Business Council
Facebook	Australian Business Group Abu Dhabi	Instagram	Australian Business Group Abu Dhabi
Facebook	Australian Embassy UAE	Instagram	Aussies Abroad
Facebook	ANZA		



Media Regulation

The UAE Government also has strict rules governing social media, the Federal Law on Combating Information Technology Crimes, that you must be aware of, otherwise you can face lengthy prison time and hefty fines:

- Do not post people's pictures without permission, whether friends or strangers. This includes tagging people without consent.
- Respect people's & company's privacy and confidentiality.
- Do not gossip, spread rumours.
- Do not make threats or harass.
- Do not use illegal online channels.
- Do not post content that is offensive to Islamic morals and values.

Social media is monitored by the Telecommunications and Digital Government Regulatory Authority, and they will report any misconduct to the website operators. Etisalat and Du are required to block online content if requested by TDRA. Restricted content includes:

- pornography, nudity and vice
- impersonation, fraud and phishing
- insult, slander and defamation
- invasion of privacy
- offences against the UAE and the public order
- supporting criminal acts and skills
- drugs
- medical and pharmaceutical practices in violation of the laws
- infringement of intellectual property rights
- discrimination, racism and contempt of religion
- viruses and malicious programs
- promotion of or trading in prohibited commodities and services
- illegal communication services
- gambling
- terrorism
- prohibited top level domains
- illegal activities
- any content prohibited upon order from judicial authorities, or in accordance with the law.

17 Language

The official language of the UAE is Arabic, but English is used widely throughout Dubai. So much so that some might say that Arabic and English are both the first languages in Dubai.

Road signs are in both Arabic and English, and several of the local television channels and newspapers are in English. On the local TV channels, you will find Standard Arabic, while out in the community you may hear lots of different variations of Arabic dialect, especially Egyptian Arabic. Many expats try to learn conversational Arabic, hoping to integrate into Arabic culture but this is totally optional as almost everyone speaks English.

When moving to any city there will be a lot of paperwork to process. The UAE prides itself that most of the bureaucracy can be processed online, and all forms and websites are available in English as well as Arabic.

It is the law for all schools to teach Arabic language until children are 16 years old, irrespective of curriculum, and if the child is born to parents following Islam, they must also participate in Islamic studies. The system accommodates children of all ages being introduced to Arabic for the first time, so do not be concerned when your teenager moves across with you and starts school in Dubai. Schools are well equipped to handle this.

Word	Meaning	Situational Use
InshaAllah	God willing	I will be home at 6 o'clock, inshallah
Yallah	Hurry up/ Let's go/ Come on	Yallah Habibi, the school bus is about to go!
Shukran	Thank you	
Habibi (male) Habibti (female)	My love/ My dear	Term of endearment
Khalas	Enough/ Stop	Khalas, please stop
Wallah	I swear/ I really mean it	wallah, this is the most fantastic dinner I've ever had
Mashallah or Mash'Allah	Gratitude for someone or something	Mashallah, habibti, you look so lovely
Alhamdulillah	God be praised/ Thank God	He arrived safely at home, alhamdulillah.
Marhaba	Welcome/ Hi	Greeting a friend <i>Marhaba, Habibi</i>

18 Holidays in Dubai

Public Holidays in Dubai are allocated to both the private (non-government) and public (government) sector but not always both dependent on the nature of the holiday (similar to bank holidays in Australia). They are a combination of religious and secular holidays. The key Islamic dates do not always result in a public holiday, but when they do, it is for everyone in Dubai, irrespective of religious affiliation. The actual date of an Islamic holiday will be dependent on the sighting of the moon, so public holidays may only be confirmed a couple of days before the holiday is held.

Any religious celebrations outside of Islam that are personal to you (e.g. Easter or Christmas) need to be negotiated with your employer or taken as a part of your annual leave allocation.

Schools follow an approved academic calendar as set out by the KHDA (Education Board) and will typically follow the holidays from where the curriculum comes from e.g. British Curriculum schools will roughly follow the term breaks in the UK, Indian schools will follow the Indian school terms but interestingly the Australian schools follow the British calendar but will still sit final exams at the same time as students in Australia.

Holiday	Date 2023	Meaning
New Year's Day	01 Jan	First day of the new year
Eid Al Fitr	20 Apr – 23 Apr*	Eid holiday after Ramadan
Arafat Day	27 June*	First day of Eid Al Adha
Eid Al Adha	28 June – 30 June *	Islamic Holiday
Hijri New Year	21 July*	Islamic New Year
Prophet Muhammad's Birthday (PBUH)	29 September*	
Commemoration Day	1 December	Originally Martyr's Day
UAE National Day	2 Dec – 3 Dec	The founding of the UAE

*Islamic Holidays will be dependent on the sighting of the moon

19 Emergency Contacts in Dubai

Department	Toll free number
Police	999
Ambulance	998
Fire Department (Civil Defense)	997
Coastguard	996
Electricity Failure	991
Water Failure	922



Consular Assistance for Australians when living in Dubai:

The Consular Services Charter outlines the consular services and assistance that may be provided to Australians by the Department of Foreign Affairs and Trade. There will be circumstances in which their ability to provide consular support may be limited. If you're arrested or jailed, the Australian Government will do what it can to help you under their Consular services charter, but they can't get you out of jail.

- The Australian Embassy in Abu Dhabi has consular responsibility for Australians in Abu Dhabi.
- The Australian Consulate-General in Dubai has consular responsibility for Australians in Dubai and the northern Emirates.

The Australian Embassy and Consulate-General cannot provide legal advice to Australians in the UAE, but the following lists of lawyers may be able to assist you:

Lawyers in Dubai and the Northern Emirates

Australian Embassy, Abu Dhabi

- 8th Floor, Al Muhairy Centre
Zayed the First Street
Abu Dhabi, UNITED ARAB EMIRATES
- Telephone: (+971 2) 401 7500 /
Facsimile: (+971 2) 401 7501
- Email: abudhabi.embassy@dfat.gov.au
- Website: www.uae.embassy.gov.au

Australian Consulate- General, Dubai

- 25th Floor Burjuman Centre Office Tower
Sheikh Khalifa bin Zayed Road (Trade Centre
Road) Dubai, UNITED ARAB EMIRATES
- Telephone: (+971 4) 508 7100 /
Facsimile: (+971 4) 355 1547
- Email: consular.dubai@austrade.gov.au

*If you're unable to contact the Embassy in a consular emergency, contact the 24-hour Consular Emergency Centre in Canberra on +61 2 6261 3305 from overseas

20 Hospitals in Dubai

Dubai houses many hospitals and medical centers across the city, and you can expect to have state-of-the-art medical equipment and facilities.

All major hospitals operate accident and emergency departments, 24 hours a day 7 days a week.

Some of the more popular hospitals are listed below.

Hospitals 24-hour / Emergency / Accident & Emergency (A&E)

American Hospital Dubai Private	Telephone: +971 4 336 7777 Address: Opposite Movenpick Hotel, 19th Street, Oud Metha, Dubai Website: https://www.ahdubai.com
Al Zahra Hospital Dubai Private	Telephone: +971 4 378 6666 Address: Sheikh Zayed Road, Al Barsha 1, Dubai Website: https://www.azhd.ae
Kings College Hospital Private	Telephone: +971 4 519 9999 Address: Al Khail Road, Marabea East Exit Dubai Hills, Dubai Website: https://www.kingscollegehospitaldubai.com
Latifa Hospital Government	Telephone: +971 4 219 3000 Address: Oud Metha Road, Al Jaddaf, Dubai Website: https://www.dha.gov.ae/en/LatifaHospital
Mediclinic City Hospital Private	Telephone: +971 800 6332273 Address: Beside Al Manara Services Centre, Sheikh Zayed Road, Dubai Website: https://www.medcare.ae
Mediclinic Parkview Hospital Private	Telephone: +971 800 999 Address: Umm Suqueim Street, Arjan Dubai land, Dubai Website: https://www.mediclinic.ae
Rashid Hospital Government	Telephone: +971 4 219 2000 Address: Umm Hurair 2, Dubai Website: https://www.dubaihealthcareguide.com/item/rashid-hospital
Saudi German Hospital Private	Telephone: +971 800 2211 Address: Hessa Street 331 West, Al Barsha 3, Exit 36, Dubai Website: https://www.sghdubai.ae

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