

# UAE Golden Visa Investor Handbook

Qualification Routes · Visa Comparisons · Fees · Checklists

## About This Guide

The UAE Golden Visa is a 10-year renewable residency programme that allows foreign nationals — investors, property buyers, entrepreneurs, and qualified professionals — to establish long-term legal status in the UAE without employer sponsorship. This handbook sets out the qualification routes, visa type comparisons, government fee structures, documentation requirements, and application timelines in a single reference document for investors and their advisers.

It is written for HNW investors evaluating the Golden Visa as part of a UAE real estate entry or multi-jurisdictional mobility decision — not as a general immigration guide. Regulatory thresholds and fee schedules are current as of the date of publication and should be verified against the latest GDRFA and ICP guidance before execution.

**Full editorial context for this guide: [helisintl.com/uae-golden-visa](https://helisintl.com/uae-golden-visa)**

## What This Guide Covers

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# 1. UAE Visa Types — Overview

The UAE offers five principal residency instruments relevant to investors and business principals. Each differs in duration, sponsorship model, and the conditions under which it can be maintained.

Visa Type	Duration	Sponsor	Min. Salary / Capital	Min. Stay
Employment Visa	2–3 years	Employer	Per employment contract	6 months continuous
Investor Visa	2–5 years	UAE company	Company ownership	6 months continuous
Freelance Visa	1–2 years	Free zone	—	6 months continuous
Green Visa	5 years	Self	AED 15k/mo (employed) AED 360k/yr (freelance)	6 months continuous
Golden Visa	10 years	Self	AED 2M property / investment	None

\* "Self" sponsored means the individual — not an employer or company — is the visa sponsor. The Golden Visa is the only instrument with no minimum UAE stay requirement, making it suitable for investors with presence across multiple jurisdictions.

## 2. Golden Visa Qualification Routes

The UAE Golden Visa can be obtained through six primary routes. The property investment route is most commonly used by international real estate buyers and is the primary focus of this guide. All routes produce the same 10-year self-sponsored residency permit.

Route	Qualifying Threshold	Notes
Property Investment	AED 2 million (paid-up equity)	Freehold zones only; mortgaged property qualifies if equity $\geq$ AED 2M; joint ownership qualifies each party individually if each share $\geq$ AED 2M
Investment Fund	AED 2 million	Deposit into UAE-accredited investment fund; requires fund confirmation letter
Business Ownership	AED 2 million share capital	UAE-registered company; requires trade licence and audit confirmation
Entrepreneur	AED 500,000 project value	Accredited incubator endorsement required; project must be operational in UAE
Professional / Talent	Salary AED 30,000+/mo or specialised field	Doctors, engineers, scientists, artists, athletes; requires relevant authority nomination
Outstanding Student	GPA 3.75+ or top 5% nationally	UAE or recognised international university; issued for 5 years (extendable)

## 3. Property Route — AED 2 Million Threshold in Detail

### What Qualifies

Freehold residential and commercial property in UAE-designated freehold zones. The property must be registered in the individual buyer's own name — not through a corporate entity. The threshold is assessed on the DLD-registered value at title deed issuance, confirmed by independent valuation.

### Mortgaged Property

Mortgaged properties qualify provided the paid-up equity portion equals or exceeds AED 2 million. The outstanding loan balance does not count. A property valued at AED 3 million with AED 1.4 million in paid equity does not qualify; the same property with AED 2.1 million in paid equity does.

### Joint Ownership

Each co-owner qualifies individually if their ownership share equals or exceeds AED 2 million. A jointly owned AED 4 million property split 50/50 qualifies both parties. A jointly owned AED 2 million property split 50/50 qualifies neither.

### Off-Plan Property

Off-plan purchases from approved developers qualify when: (a) the project is registered with the relevant land department, (b) the total purchase price meets the AED 2 million threshold, and (c) sufficient stage payments have been made to satisfy the paid-up equity test. An Oqood (interim registration certificate) is issued at registration; the Golden Visa is typically issued after initial payment milestones are met. Confirm the qualifying payment threshold with GDRFA at point of application.

**Multiple properties may be combined to meet the AED 2 million threshold provided all are registered in the same individual's name in freehold zones.**

## 4. Application Process — Step by Step

### Step 1 — Property Registration

Complete title deed registration with the Dubai Land Department (DLD) or relevant emirate land authority. Obtain the original title deed in your name. Ensure the registered value meets or exceeds AED 2 million.

### Step 2 — GDRFA or ICP Application

Submit the Golden Visa application through the General Directorate of Residency and Foreigners Affairs (GDRFA — Dubai) or the Federal Authority for Identity, Citizenship, Customs and Port Security (ICP — other emirates). Applications can be made in-country or via an accredited typing centre.

### Step 3 — Medical Fitness Test

Attend a UAE government-approved medical centre for the health screening. Results are uploaded directly to the immigration system. Typically completed within 1–3 working days.

### Step 4 — Emirates ID Biometrics

Attend an ICP centre for biometric registration (fingerprints, photograph). Emirates ID is issued within 5–10 working days of biometric registration.

### Step 5 — Visa Stamping

The 10-year residence visa is stamped in your passport. For family sponsorship, repeat Steps 2–5 for each family member once the primary applicant's visa is issued.

### Step 6 — Health Insurance

UAE law mandates valid health insurance for all residents. Arrange coverage before or immediately after visa issuance. Some free zone-linked applications include insurance as part of the package.

### Indicative Timeline

Stage	Indicative Duration
Title deed registration (DLD)	1–5 working days after completion
GDRFA/ICP application submission	1 working day (typing centre)
Medical fitness screening	1–3 working days
Emirates ID biometrics & issuance	5–10 working days
Visa stamping	3–7 working days after medical clearance
Total (primary applicant)	2–4 weeks from DLD registration
Each family member (additional)	+1–2 weeks per member after primary visa

## 5. Government Fees and Total Cost Estimates

Government fees are set by GDRFA and ICP and are subject to change. The figures below are indicative based on standard processing as of publication. Expedited or priority service lanes carry additional charges. Fees are typically payable in AED at point of application.

### Primary Applicant

Fee Item	Indicative Range (AED)
Golden Visa application fee	2,800 – 4,200
Medical fitness test	700 – 900
Emirates ID issuance	370 – 420
Visa stamping fee	500 – 650
Insurance (if arranged via application)	800 – 2,000 per year
Typing centre / service fee	150 – 300
Estimated total (excl. insurance)	4,520 – 6,570

### Family Member (per person)

Fee Item	Indicative Range (AED)
Dependent visa application fee	2,000 – 3,500
Medical fitness test	700 – 900
Emirates ID	370 – 420
Visa stamping	500 – 650
Estimated total per dependent	3,570 – 5,470

**Family of four (primary + spouse + 2 children): estimated total government fees AED 14,230 – 23,980, excluding legal/advisory fees and health insurance premiums.**

*These are government fees only. Professional adviser fees, property conveyancing costs, and DLD transfer fees (typically 4% of property value) are separate and should be modelled as part of the total acquisition cost.*

## 6. Family Sponsorship — Who Qualifies

The Golden Visa provides broader family sponsorship rights than any other UAE residency instrument. The primary visa holder may sponsor the following dependants on the same 10-year residency term.

Family Member	Eligible?	Conditions
Spouse	■	No age or income restriction
Sons	■	Unmarried; enrolled as students; no upper age cap (standard visas cap at 18–25)
Daughters	■	Unmarried; no age cap
Parents (of primary holder)	■	Can be sponsored for the full 10-year duration (not available on standard employment visas)
Domestic staff	■	Separate domestic worker visa; not covered by Golden Visa directly
Married children	—	Qualify independently if they meet their own Golden Visa criteria

In the event of the primary Golden Visa holder's death, sponsored family members are permitted to remain in the UAE and maintain their residency status until the current visa period expires — a right not available on standard employment-sponsored dependant visas.

## 7. Golden Visa vs Other Residency Instruments

Factor	Employment Visa	Investor Visa	Green Visa	Golden Visa
Duration	2–3 years	2–5 years	5 years	10 years
Sponsor	Employer	UAE company	Self	Self
Min. stay required	Yes (6 mo)	Yes (6 mo)	Yes (6 mo)	None
Lapses if job changes	Yes	If company closed	No	No
Labour ban risk	Yes	No	No	No (exempt)
Grace period on exit	30–60 days	30–60 days	30–60 days	180 days
Sponsor own parents	No	No	No	Yes
Sons (age limit)	Up to 18–25	Up to 18–25	Up to 18–25	No limit
Daughters	Unmarried	Unmarried	Unmarried	Unmarried, no age cap
Auto tax residency	No	No	No	No

*Note on tax residency: UAE residency — regardless of visa type — does not automatically confer UAE tax residency for international tax treaty purposes. A separate UAE Tax Residency Certificate (TRC) requires a minimum day-count threshold (typically 183 days/year) and must be applied for through the Ministry of Finance. Investors with complex multi-jurisdictional tax positions should obtain specialist advice before structuring UAE residency.*

## 8. Document Checklist

The following documents are required for a property-route Golden Visa application. Original documents plus attested copies are typically required. Requirements may vary by emirate; confirm with GDRFA (Dubai) or ICP (other emirates) before submission.

### Primary Applicant

- Valid passport (minimum 6 months validity beyond intended application date)
- Recent passport-size photograph (white background, specified dimensions)
- Original title deed registered with DLD or relevant land authority
- Property valuation report (if value requires independent verification)
- No Objection Certificate (NOC) from mortgage lender (if property is mortgaged)
- UAE entry permit or current valid residency visa (if applying in-country)
- Medical fitness test certificate (from approved UAE health centre)
- Emirates ID application form
- Valid UAE health insurance policy
- Payment receipts for all applicable government fees

### Each Dependent Family Member (additional)

- Valid passport (minimum 6 months validity)
- Passport-size photograph
- Proof of relationship to primary applicant (marriage certificate / birth certificate)
- Attested translation if documents are not in Arabic or English
- Medical fitness test certificate
- Emirates ID application form
- Valid UAE health insurance
- School enrolment certificate (for sons above 18)

**Document attestation requirements vary by country of origin. Verify apostille or UAE consulate attestation requirements for your jurisdiction before travelling.**

## 9. Key Authorities and Official Resources

Authority / Resource	Role	Website
GDRFA Dubai	Golden Visa applications, residency stamping, and family sponsorship for Dubai	<a href="http://gdrfad.gov.ae">gdrfad.gov.ae</a>
ICP (Federal)	Identity, citizenship and residency authority for Abu Dhabi and other emirates	<a href="http://icp.gov.ae">icp.gov.ae</a>
Dubai Land Department (DLD)	Title deed registration, property valuation, Oqood off-plan registration	<a href="http://dubailand.gov.ae">dubailand.gov.ae</a>
Ministry of Finance UAE	Tax Residency Certificate (TRC) applications	<a href="http://mof.gov.ae">mof.gov.ae</a>
MOHRE	Labour card / work permit issuance; required separately from Golden Visa to work for UAE employer	<a href="http://mohre.gov.ae">mohre.gov.ae</a>
UAE Official Golden Visa Portal	Eligibility checker, category list, official fee schedule	<a href="http://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa">u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa</a>

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