

A DUBAI TRANSITION CONSULTANTS GUIDE

Moving to Dubai without a job

Your routes, your runway and the right order

DTC

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START HERE

Yes, you can.

A UAE residence visa needs a sponsor. An employer is one. There are three kinds.

Something you set up

Your own company, or a freelance permit in your name.

Your own standing

A Green, Golden or retirement visa. No company, no employer.

Someone's payroll

An employer abroad, or a UAE employer who hires you once you are here.

A visa, a way to earn and a tax exit are three separate things.

Most trouble starts when one is assumed to settle the others.

Which mover are you	3	The order	8
The five routes	4	The UK side, for UK leavers	10
Your own company	6	Two moves in practice	12
The runway	7	A route read with Alan	13

WHAT TURNS ON YOUR FACTS

Which of the three stands behind your visa. It follows from how you will earn.

Which mover you are decides the rest

You	Your visa rests on	Settle first	This guide
Run a business or have clients	Your own company or permit	How you will invoice, and from where	**Written for you. All of it.**
Work remotely for an employer abroad	Your employment contract	Your employer's agreement, in writing	Pages 4, 7 and 8. Page 10 if you are leaving the UK.
Want a job in the UAE	The employer who hires you	How long you can fund the search	Pages 4 and 7. We are mostly not the firm you need.
Investing or retiring	What you hold or receive	Whether you meet today's conditions	Pages 4, 7 and 8. Page 10 if you are leaving the UK.

- **Two of these at once?** Say so. The first step for one can close a door for the other.
- **Not from the UK?** Skip pages 10 and 11, and check the entry rules for your passport.
- **Already in the UAE?** Same routes. The visa is a change of status in the country.

Send Alan your profile and dates for a route read
Book the 30-minute call

WhatsApp Alan
The same note, typed

WHAT TURNS ON YOUR FACTS

Which mover you are now, and which you expect to be in a year.

No route is best. Each is a trade.

Route	Asks of you	Gives you	Leaves open
Your own company Usually in a free zone	A company to run: a licence every year, basic compliance.	A visa in your own hands and a licence to invoice.	The most decisions up front, and they are slow to undo.
Freelance permit You are the business	Work on the authority's activity list, by name.	The lightest legal way to work for yourself here.	No staff, no partners. Some clients only contract with companies.
Your own standing Green, Golden, retirement	Meeting set conditions on income, investment, property or age.	Five or ten years, no sponsor, no company to renew.	How you invoice. Residence is not a licence to trade.
Remote work visa Employer outside the UAE	A job abroad and your employer's informed agreement.	Residence while you keep your salary.	A year at a time, one employer, no UAE clients.
Arrive and job-hunt Employer sponsors later	Savings to fund a search with no income.	Being in the room. Much hiring here runs on meeting people.	You are a visitor until someone hires you.

> **"I looked online but there's too much contradicting information."**
>
> Said to Alan on a first call. The route that fits follows your work.

WHAT TURNS ON YOUR FACTS

What you do, as an authority would license it. Whether you invoice UAE clients. Who comes with you.

INSIDE THE ROUTE

The route is the smaller choice

Five choices inside it decide how it goes.

Issuing authority	Each has its own activity list, visa terms and renewals.
Activity	Your work must be on the list, by name.
Visa allocation	Too few blocks a partner or family member. Too many sits unused.
The bank's view	Banks read the licensed activity. Some draw more questions.
Emirate	Dubai, Abu Dhabi, RAK or Sharjah. Same routes, different fit.

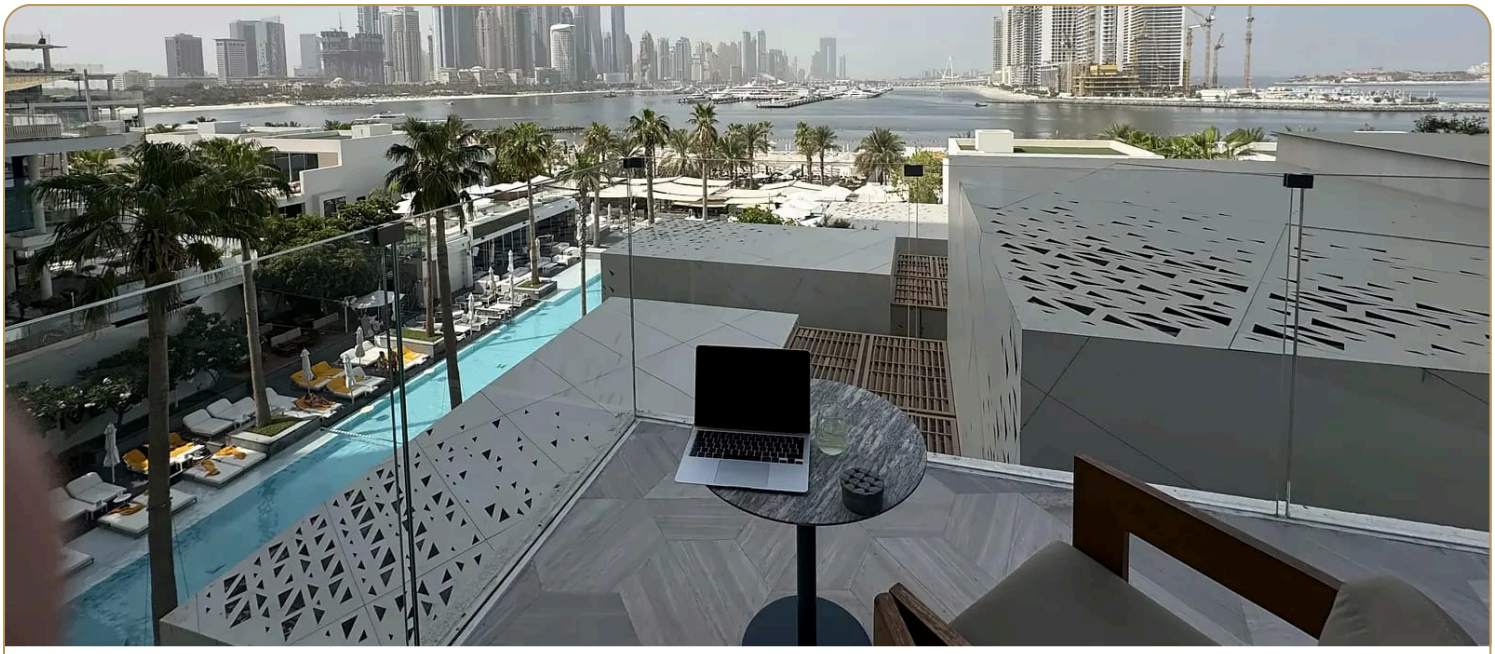
A poor choice shows up late

- At the bank, when the activity draws questions.
- At renewal, when the allocation is too small.
- When a client will only contract with a company.

The fix is a changed licence or a fresh start. Compare on three years of cost, never on year one.

WHAT TURNS ON YOUR FACTS

Which authority, which activity wording, how many visas, which emirate.



YOUR OWN COMPANY

Usually the right route. Sometimes the wrong one.

It fits when

- You have your own clients or business.
- You need a licence to invoice.
- Family, partners or staff will join you.
- You want to start before you arrive.

It is wrong when

- You are taking a UAE job.
- You are a remote employee and will stay one.
- You sell only your own time, in a listed activity.
- You qualify on your own standing, with nothing to invoice.
- You already hold residence.

A company is a thing to run: a licence every year, basic compliance, a corporate tax registration. The licence takes about a week. Fitting it to your plans takes longer.

WHAT TURNS ON YOUR FACTS

Whether you need a company at all. If so: where, licensed for what, with how many visas.

THE RUNWAY

The first year costs most at the start

No employer, no relocation package. You fund it, and you wait for it.

Before you fly
Set-up

Licence or permit, visas, compulsory health insurance.

First weeks
Housing

Rent in a few large cheques, a deposit, an agency fee.

First months
Waiting

The bank account is pending. Paperwork, office by office.

Month twelve
Renewals

Due whether the income has arrived or not.

> **“You don’t realise quite how much of a footprint you’ve built up in your home country.”**
>
> Alan, on the first three to six months of paperwork.

Five questions for your runway

- Can you pay the rent in one or two cheques and still live?
- How many months can you go with no new income?
- What renews in month twelve?
- What do you run on while the bank decides?
- Job-hunting: on what date do you stop?

WHAT TURNS ON YOUR FACTS

The real number. It depends on your route, family, area and school.

THE ORDER

Each step opens the next

The UAE side is counted in weeks. The side you leave is counted in tax years.

1

Route

Which route, where, licensed for what.

2

Company

Or permit. Your sponsor.

3

Visa

Medical and biometrics, partly in person.

4

Emirates ID

Comes with the visa. Opens the rest.

With the visa and Emirates ID in hand, these open

5

Bank account

Needs the ID. Usually the slowest.

6

Home

A tenancy needs the visa and ID.

7

Family visas

Follow yours, and the tenancy.

8

Shipment

Customs asks for your visa.

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The same note, typed

WHAT TURNS ON YOUR FACTS

Which steps apply to you, and which can overlap.

Out of order, every step costs weeks

Done too early	What it costs
The tenancy, before the visa is certain	A year of rent signed for, and no right to live there yet.
The licence, before the bank's view	An account that stalls on questions about the activity.
The move, before the tax year is planned	Still resident at home for tax. Found out a year later.
The shipment, before the visa	Your belongings at customs, waiting for it.

A straightforward case, in order

Months before Plan

Route, dates, schools.

About a week Licence

Once documents are ready.

The weeks after Visa and ID

Medical, biometrics.

Several weeks Bank

Usually the slowest.

First month there Home

Tenancy, family visas.

WHAT TURNS ON YOUR FACTS

Your dates: the tax year, the school term, your lease.

A residence visa is not a tax exit

HMRC counts UK days against UK ties. Your visa plays no part.

UK midnights in a tax year	Ties kept	Result
Fewer than 16		Never UK resident
16 to 45	●●●●	Resident with 4 ties or more
46 to 90	●●●○	Resident with 3 or more
91 to 120	●●○○	Resident with 2 or more
121 to 182	●○○○	Resident with 1 or more
183 or more		Always UK resident

- **The ties:** family, accommodation, work, the 90-day tie, the country tie.

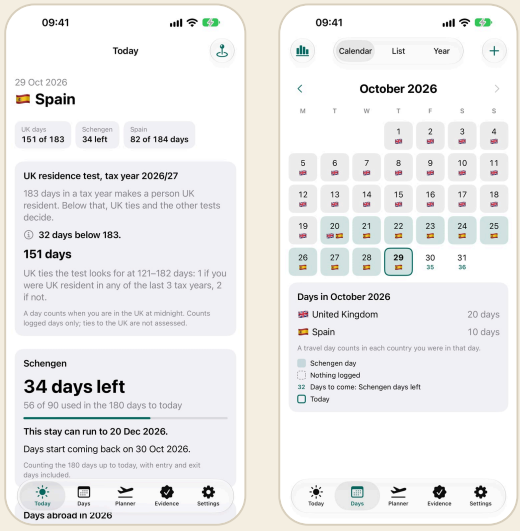
RezTally

Keeping the count, and the record

Your day limit is set by your ties and your departure year. That is the part we plan with you.

HMRC's guidance (RDR3) expects you to keep records of where you were and when. Once your limit is set, RezTally keeps the count and that kind of dated record.

RezTally is our own iPhone app for logging which country you are in each day. See reztally.com for where it stands.



WHAT TURNS ON YOUR FACTS

How many ties you hold, and which you can let go.

The departure year is seven decisions

1. **When do you leave, against the tax year?** It decides whether the year can split.
2. **What happens to your UK home?** Kept available, it can count as a tie.
3. **Where will your family be?** A spouse or young children in the UK can be a tie.
4. **How many UK days will year one need?** Days worked count, as well as nights.
5. **Is the UAE visa in place in time?** Before you near your day limit.
6. **What stays taxable in the UK?** UK rent, and some other UK income.
7. **Who tells HMRC, and when?** A P85 and a final return follow the move.

On a UK payroll

Payroll needs your leaving date. National Insurance runs separately.

Your employer

Must check what your presence in the UAE creates for them.

Not working full time overseas

Then the days and ties table decides it. What counts is one for the adviser.

UK tax in this guide is general information. Advice on your facts comes from a UK-registered tax adviser we work with.

WHAT TURNS ON YOUR FACTS

Your ties, your days, your dates. Same flight, same visa, different answers.

TWO MOVES IN PRACTICE

Same steps, different order

Both anonymised from our own work. One went ahead. One has not yet.

A UK founder planning the move with business partners

A free zone company, set up from the UK

Needed a company to sponsor the founder now and the partners later, on a tight timeline. A mortgage mattered too.

Company

Free zone, with room for more visas.

Visa

Applied for from outside the UAE.

Mortgage

Introduced to a UAE adviser who works with British expats.

> **Incorporation documents in under four weeks from payment. The mortgage introduction went ahead.**

A UK founder not yet ready to relocate

The company now, the flight later

Wanted the company in place before moving, and might not be on the ground for a month or two.

Company

Formed entirely from the UK.

Bank

Banks that open business accounts remotely.

Visa stage

Held back until a couple of weeks before the flight.

> **The plan we proposed. They have not gone ahead yet, and have since introduced other founders to us.**

WHAT TURNS ON YOUR FACTS

The order. It came from each client's dates.

It starts with two short lists

A route read is Alan's view, on your facts, of which route fits and in what order.

Your profile

- [ ] Which mover you are, and what you do.
- [ ] Where your income comes from.
- [ ] Who is moving with you.
- [ ] Your nationality, and where you live now.
- [ ] Whether you keep a home where you are.

Your dates

- [ ] When you want to be living in the UAE.
- [ ] What is fixed: a lease, a school year, a notice period.
- [ ] When you can first be there in person.
- [ ] How many days a year you expect back home.
- [ ] Anything already signed or paid for.

What comes back

- The routes open to you, and the ones we would rule out.
- The order we would do it in, against your dates.
- What needs a UK tax adviser before anything is signed.
- A straight answer if we are not the right firm for you.

Sources, as at October 2026. Visa routes and terms: u.ae Green visa, Golden visa, virtual work visa and retirement visa; ICP; GDRFA Dubai. Health insurance: ISAHD, Dubai Health Authority. Customs: Dubai Customs. UK days and ties, for someone UK resident in any of the previous three tax years: HMRC RDR3, which also covers the records to keep. Timings and cases: our own guides and anonymised work. Rules change. Check the source or ask us before you act.

WHAT TURNS ON YOUR FACTS

All of it. The route depends on how the answers combine.



Alan Underwood

Founder of Dubai Transition Consultants. He moved himself and his businesses from the UK to the UAE, and he is the person you speak to.

We set up the company or permit, the visas and the bank account, and plan the UK tax exit alongside with a UK-registered tax adviser.

> **"It's great to talk to a human."**
>
> Said to Alan on a first call.

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Where this came from: dubai-info.co.uk

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