



UNITED ARAB EMIRATES (UAE)

An everyday guide to expatriate life and work.

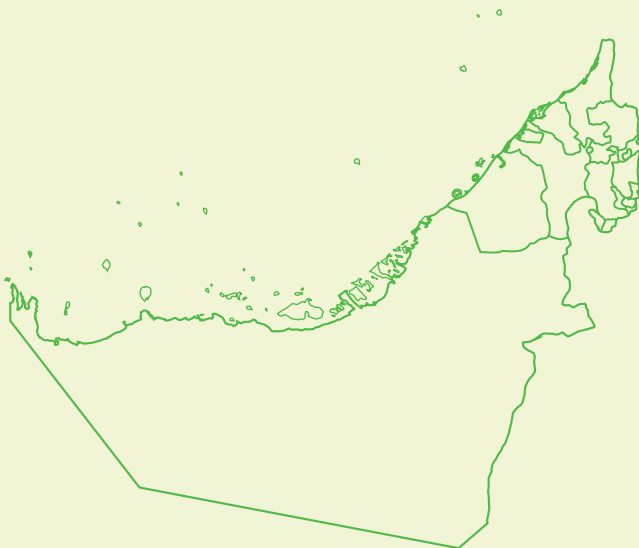
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YOUR UNITED ARAB EMIRATES (UAE) COUNTRY GUIDE

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Quick facts

Capital: Abu Dhabi

Population: About 9.4 million

Major language: Arabic and English

Major religion: Islam

Currency: United Arab Emirates dirham (AED)

Time zone: GMT +4

Emergency number: 999

Electricity: 230V, 50Hz. Standard plugs have three flat blades.

Drive on the: Right



Overview

The UAE is made up of seven emirates, with Abu Dhabi being the largest and the capital. A prosperous and exciting emirate, Abu Dhabi is at the center of the UAE's lucrative oil and gas industry and those living there enjoy a fantastic quality of life and amenities galore.



Abu Dhabi's smaller but arguably more famous neighbor, Dubai, is also beloved among expats. Dubai has loads to offer - from sprawling shopping malls and buzzing nightlife to all sorts of work opportunities and business prospects.

Despite the glamour on the surface of life in the UAE, there are naturally some downsides too. Perhaps the biggest hurdle expats will face is culture shock. The UAE is governed by Islamic law, and society there operates in a way that is markedly different from Western culture. That said, nearly 90% of the population is made up of expats. This helps ease the transition - and though the UAE is conservative, it's still more liberal than many countries in the Middle East.

New arrivals are sure to settle in with time. To smooth the process, this guide outlines everything an expat-to-be should know - from healthcare and visas, to entertainment, the cost of living, and more.

<http://www.expatarrivals.com/abu-dhabi/moving-to-abu-dhabi>

<http://www.expatarrivals.com/dubai/moving-to-dubai>

<https://www.cia.gov/library/publications/the-world-factbook/geos/ae.html>

A photograph of three camels standing in a desert landscape under a clear sky. The camel in the foreground is brown and has a colorful, patterned saddle. The other two camels are lighter in color and are also equipped with saddles. The background shows a vast, flat desert floor.

Getting started

Climate and weather

The dry subtropical climate in the UAE typically results in hot summers and warm winters. It rarely rains, though when it does, the rain tends to come in short, intense bursts, which can cause flooding. August is the hottest time of the year, with temperatures soaring up to 104°F (40°C). During this time of year, locals and expats alike often take a vacation to milder climates or, in the case of expats, visit their home country.

<http://www.weatheronline.co.uk/reports/climate/United-Arabian-Emirates.htm>

Visas

Although visa requirements throughout the Middle East tend to be complicated, expats moving to the UAE will be pleased to know that the visa criteria and application process are both relatively simple.

To get a residence visa, expats will need a sponsor in the form of an employer or a family member. An employer-sponsored visa grants the right to work in the UAE as well as live there, while a visa sponsored by a family member only grants the right to live in the UAE.

Those traveling to the UAE on holiday, to visit family, or to liaise with local businesses may need to obtain a visit visa. Citizens of any of the countries in the Gulf Cooperation Council (GCC) qualify for a 30-day visa

on arrival, and don't need to apply for one in advance. This also applies to nationals of a few other countries, such as the UK and the USA.

Those who don't qualify for a visa on arrival will have to pay for their visit visa and apply in advance. In this case, sponsorship by a UAE national, a UAE resident or a UAE-based company (such as one's employer, airline or hotel) must be obtained. Once granted, this visa is valid for 60 days.

<https://government.ae/en/information-and-services/visa-and-emirates-id>

<https://www.emirates.com/english/before-you-fly/visa-passport-information/uae-visas/>

Accommodations

While there is plenty of choice for expats looking for housing in the UAE, accommodation can be pricey. Due to the transient nature of expat life in the Emirates, most living there opt to rent rather than buy. Driven by the influx of expats, accommodation is in high demand, which has spurred a construction boom in Dubai and Abu Dhabi. There are constantly new villas and apartment blocks springing up, many of which are modern, upmarket and geared towards expat standards.

It's standard practice for the tenant to pay a year's worth of rent upfront before moving in. In some cases, expats might be able to negotiate for this to be split into two or more smaller payments by use of a postdated check, though the total cost for the year might be elevated as a result.

Expats looking for a place to live would be wise to enlist the services of an estate agent to help them sort through the many options on the market and to assist in finalizing the lease once accommodation has been found.

<http://www.livingindubai.org/househunting/>

<http://www.timeoutabudhabi.com/knowledge/features/49779-10-things-you-need-to-know-about-renting-in-abu-dhabi>

Schools

Public schools teach the standard UAE curriculum as prescribed by the Ministry of Education. All public schools teach in Arabic though, so most expat parents rather opt to send their children to international schools.

There are plenty of private and international schools throughout the UAE for parents to choose from. As of 2017, there are more than 500 schools offering various international curricula throughout the UAE. Dubai and Abu Dhabi are the emirates with the highest concentration of these schools. As for choice of curricula, the British curriculum is well-represented, along with that of the US and India. The International Baccalaureate curriculum is also taught at several schools.

Due to high demand, spaces at international schools are limited so it's best to apply as far in advance as possible. Fees at these schools are also notoriously expensive, and it's important that expat parents check their budget to make sure they can accommodate the cost.

<http://www.uaecd.org/k-12-education>

<https://www.export.gov/article?id=United-Arab-Emirates-Education>

Culture

Expats from Western countries may need some time to adjust to life in the UAE. With Islam as the state religion, the norms and customs of the UAE, not to mention its laws, can be drastically different to those of the West - although the large expat population, especially in Abu Dhabi and Dubai, somewhat mitigates these affects. Nonetheless, showing respect and mindfulness towards these aspects of life in the Emirates will undoubtedly make the adjustment a smoother one.



Language

Though the official language of the UAE is Arabic, English is widely spoken and understood, thanks to the large expat population. Still, newcomers will find that making an effort to learn a few words of Arabic will go a long way in fostering goodwill.

Social etiquette and cultural faux pas

Since the UAE is a conservative Muslim nation, it's important that expats are respectful towards the locals and their beliefs. Here are a few things to keep in mind in social situations.

- Public displays of affection are frowned upon in the UAE and, in some cases, illegal
- Sharia law deems it immoral (and thus illegal) for unmarried men and women to live together
- Expats might notice a greater separation between men and women in the UAE than there would be back home. There are often separate "family" areas for women and children in restaurants and on public transport.
- Expat women should note that clothing that exposes the knees or shoulders is considered inappropriate

http://guide.culturecrossing.net/basics_business_student.php?id=214

Eating

Emiratis are generous hosts and enjoy sharing meals with friends. Muslims don't drink alcohol, so it would be inappropriate to bring or request alcoholic drinks. After the meal, Arabian coffee will most likely be offered - this is an important part of the social ritual of dining together and it's polite to accept this offer, or at least take a different refreshment such as tea or fruit juice.

There's a wide range of cuisine on offer in the UAE, and expats are sure to find something to tickle their taste buds, from unique local restaurants to popular international chains. Many expats also enjoy the ritual of Friday morning brunches offered at various hotels and restaurants. Eating out is generally affordable in the Emirates.

Those interested in trying out traditional Emirati fare will find a rich variety of flavors on offer. While pork products are excluded, other meats such as chicken, lamb and even camel are a prominent part of traditional Arab cuisine. Rice and bread are staples, and dates and chickpeas in various forms are also popular.

<https://www.thenational.ae/arts-culture/ask-ali-etiquette-for-enjoying-dinner-with-emiratis-1.344516>

<http://www.cultures.ae/index.php/cuisine>

Drinking

Islamic law forbids the consumption of alcohol by Muslims. Although non-Muslims in the UAE aren't subject to this, alcohol may only be consumed within restaurants or bars that are authorized to serve it. Expats with residence status can apply for their own alcohol license which will allow them to buy alcohol from specialized shops and consume it at home. But it's still illegal to be drunk in public or to take alcohol outside of the home or designated venues.

<https://www.worldnomads.com/travel-safety/middle-east/united-arab-emirates/drinking-and-the-united-arab-emirates-dont-mix>



Holidays

One of the most significant events on the UAE's calendar is the holy month of Ramadan. During this time, Muslims will fast from sunrise to sunset. Expats should respect fasting co-workers during this time by not eating or drinking in front of them. They should also avoid doing so in any public area, as this is punishable by law. Still, there is also plenty for expats to enjoy during this time - joining Muslim friends for the evening breaking of the fast, for example, is a memorable feast.

There are a number of public holidays in the UAE throughout the year. The dates of most public holidays vary each year as they are based on sightings of the moon or the Islamic calendar.

New Year's Day - 1 January

The Prophet's Ascension - 27th day of Rajab*

Eid al Fitr - 1st day of Shawal*

Arafat Day - 9th day of Dhu al-Hijjah*

Eid al Adha - 10th day of Dhu al-Hijjah*

Islamic New Year - 1st day of Muharram*

The Prophet's Birthday - 12th or 17th of Rabi' al-awwal*

Martyr's Day - 30 November

UAE National Day - 2 December

*Dates on the Islamic calendar

<https://www.thenational.ae/lifestyle/a-class-for-expats-in-the-uae-on-ramadan-etiquette-1.297051>

<https://www.edarabia.com/uae/public-holidays/>

Transport

There are a few options for public transport in the UAE, although these can often be difficult to navigate. Most expats opt to buy or rent a car.

Navigating the streets of the UAE by car can be a challenge, as road names are inconsistent and landmarks in the area are often used as a substitute when describing the location of a building. The UAE also has a high rate of road accident fatalities and local drivers can be unpredictable. Many expats see hiring a driver as the safest and most convenient transport option.

Taxis are also a popular option among locals and expats alike, and are generally a reliable and affordable way to get around.

Though domestic airlines can be used to travel between Emirates, the small size of the UAE makes this largely unnecessary, since its entirety can be crossed by car in around five hours. There are very few rail connections between the emirates, but those without links can usually be traversed by bus instead if expats prefer not to fly or drive.

<http://guide.theemiratesnetwork.com/living/transport.php>

<https://adremgroup.com/guidance/guide-living-working-uae/>

Getting in touch

For the most part, Internet coverage in the UAE is both extensive and reliable. Expats are bound to have the resources to stay in touch with friends and family back home, although it's worth mentioning that communication services can be expensive.

For many years, state-owned telecoms company Etisalat was the only provider in the UAE. In 2006, a competitor, Du, came onto the market. The two have a healthy competition in the mobile sector, so there are some good deals to be found. But because Etisalat and Du's fixed-line service areas don't overlap, the lack of competition in this respect drives up prices for fixed-line broadband.

<https://www.thenational.ae/uae/why-you-pay-more-for-internet-in-the-uae-1.564155>

Telephone

TFixed-line telephone usage is far outstripped by mobile phone usage. Those that have fixed-line services at home mainly use them to access fixed-line Internet. However, because fixed-line broadband is more expensive than mobile broadband, many mobile users also opt to use their mobile phones to access the Internet.

<https://www.budde.com.au/Research/United-Arab-Emirates-Mobile-Infrastructure-Broadband-Operators-Statistics-and-Analyses>

Internet

With an Internet penetration of 90%, the UAE has one of the highest rates of Internet availability and usage in the Middle East, second only to Qatar. However, the cost of landline broadband remains one of the highest in the Persian Gulf due to the lack of competition between providers.

<https://www.budde.com.au/Research/United-Arab-Emirates-Fixed-Broadband-Market-Statistics-and-Analyses>

Postal service

Emirates Post Group is the national postal company, and service is generally reliable. Using a P.O. Box to receive mail is the norm, but those who wish to have mail delivered to their home may be eligible for the "My Home" program, which comes at an extra cost.

https://www.epg.gov.ae/portal/_en/service.xhtml?service=service84



Employment

The job market

The United Arab Emirates is known worldwide as an economic powerhouse – though its strength lies primarily in its massive oil and gas reserves, it has diversified its economy to some extent in recent years. Apart from oil and gas, other thriving sectors include tourism, finance, construction and the service industry.

<https://www.focus-economics.com/countries/united-arab-emirates>

Income tax

There is no tax on income in the UAE – a drawcard for many expats considering working in the Emirates. However, expats may still be liable for tax in their home countries.

<https://en.portal.santandertrade.com/establish-over-seas/united-arab-emirates/tax-system>

Business etiquette

Much of business etiquette in the Emirates is rooted in religious tradition. Business is undertaken in a conservative manner and Emiratis see getting to know a business partner as an important part of doing business.

Emiratis appreciate those who go to lengths to make a good impression, so expats should dress neatly and conservatively – suits are appropriate. Women should wear conservative clothing that covers their shoulders and knees.

The general greeting is a handshake, but some Muslim women won't shake the hand of a man. When greeting an Emirati woman, it's best to wait for an invitation to shake hands. If she doesn't offer her hand, simply nod in her direction.

Business cards should have an Arabic translation on one side. Offer them to business partners Arabic-side-up with the right hand only. The left hand is considered dirty in Arab culture, so avoid gesturing with it or offering it for a handshake.

Emiratis like to get to know those they do business with, and it's important to maintain good personal relations with them. Small talk is to be expected at the start of a meeting, and some expats may find that the questions they are asked are rather personal. This is not intended to cause offence, but is simply out of curiosity and a desire to get to know the person. Emirati business people may arrive late to meetings, but expats should still make an effort to arrive on time.

<http://www.uae.doingbusinessguide.co.uk/the-guide/business-etiquette,-language-culture/>

<https://blog.oncallinternational.com/business-etiquette-around-world-united-arab-emirates/>

<http://blog.cudoo.com/the-quick-guide-to-u.a.e.-business-etiquette>

Retirement

The UAE is not typically a retirement destination, and its stringent visa rules make it difficult for foreigners to retire there. The process for obtaining residency in the UAE as a foreigner is quite opaque, and it's difficult to obtain even after living there for many years. Those with their minds set on retiring in the UAE may be able to do so through a family visa, a property ownership visa, or a business investment visa.

<https://www.thenational.ae/business/retiring-in-the-uae-a-guide-on-how-to-live-and-work-here-past-the-retirement-age-1.10988>



Finance

The UAE has a strong finance sector and a stable economy, so expats should have nothing to worry about in this respect. In addition, banking services are excellent and there are plenty of options.

Currency

The official currency of the UAE is the United Arab Emirates dirham (AED), which is subdivided into 100 fils.

Money is available in the following denominations:

- Notes: 5 AED, 10 AED, 20 AED, 50 AED, 100 AED, 200 AED, 500 AED and 1,000 AED
- Coins: 1 AED and 5, 10, 25 and 50 fils



Cost of living⁵¹

The cost of living in the UAE is steep and is consistently ranked as one of the highest in the world. Salaries in the Emirates are tax-free, though, and seem to keep up with the cost of living for the most part.

Accommodation will undoubtedly be the largest expense for expats living in the UAE – in some cases, rental costs can take up nearly half of one's salary. For those with children, international schooling is also a significant expense as fees can be exorbitant.

Those expats who decide to purchase their own car should also budget a fair amount for this purchase although, luckily, the price of gas is relatively low in the Emirates. Taxi fare can also begin to add up if expats use this service frequently.

Groceries are reasonably priced, especially local produce. While imported goods are available, they can be extremely expensive. Eating out is generally an affordable luxury, but drinking alcohol, whether at a licensed establishment or in one's own home, is expensive. Expats should also remember that they'll need to purchase a license to be able to buy alcohol for consuming at home.

<https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

<http://www.expatarivals.com/abu-dhabi/cost-of-living-in-abu-dhabi>

Banking

The UAE has a sophisticated banking system and a number of international banks have a presence there. But expats shouldn't discount local banks as many of them are excellent and some offer impressive deals.

ATMs are easy to find throughout the Emirates and credit cards are accepted in most places. To open a bank account in the UAE, expats will need their passport, residence visa, proof of residence, and a No Objection Certificate from their employer.

<http://blog.cudoo.com/the-quick-guide-to-u.a.e.-business-etiquette>

Health

The quality of healthcare in the UAE is comparable to that of Europe and, as a result, emirates like Dubai and Abu Dhabi have become favored destinations for medical tourism. Dubai even has an entire district dedicated to healthcare, the aptly named Dubai Healthcare City. Expats who would like to use the public system will need to obtain a card from the Ministry of Health, though private medical insurance and facilities are recommended.

<http://www.telegraph.co.uk/news/health/expat-health/8015363/Expatriate-guide-to-the-UAE-health-care.html>

Private Medical Insurance

In some emirates, such as Abu Dhabi, residence visas are only available to those subscribed to private health insurance. This is often paid for by employers. There are plans for this requirement to be rolled out across the UAE, but it's unclear when it will be implemented. For this reason, it's best for expats to arrange their own health insurance before moving to the Emirates.

<http://www.telegraph.co.uk/news/health/expat-health/8015363/Expatriate-guide-to-the-UAE-health-care.html>

Emergencies

The Emirates are generally well equipped to handle medical emergencies. For an ambulance, expats can dial 999, 999 or the number given by their health insurance provider.

<https://government.ae/en/information-and-services/justice-safety-and-the-law/handling-emergencies>

Pharmacies

Pharmacies are easy to find throughout the UAE, and many of them are open 24 hours a day. Medication is often expensive in the Emirates, so expats should remember to keep receipts to submit to their medical insurance provider.

Health Risks

Many of the major health risks in the UAE are related to the oppressive heat; dehydration and sunstroke remain a danger, especially for those used to a much cooler climate. It's best to remain indoors when the sun is at its strongest – preferably in an air-conditioned building. Expats should also be mindful of their intake of liquid and be sure to drink plenty of water. Those with existing respiratory conditions should note that the sand and dust throughout the Emirates can aggravate symptoms.

<http://www.livingindubai.org/health-tips-for-expats-in-dubai/>

Vaccinations

No specific vaccinations are required for entry into the UAE, although it is advised that all standard vaccinations are up-to-date before entry, including those for measles, mumps, rubella, hepatitis A and B, polio, and tetanus. Those travelling from regions infected with cholera or yellow fever may need to present a medical certificate.

[https://wwwnc.cdc.gov/travel/destinations/traveler/none/united-arab-emirates](https://wwwnc.cdc.gov/travel/destinations/traveler/none/ united-arab-emirates)



Cost of Living Chart

Prices vary across the UAE but the list below shows average prices in the Emirates for August 2017.

Accommodation (monthly rent in good area)

Furnished two-bedroom apartment AED 9,500
Unfurnished two-bedroom apartment AED 8,000

Groceries

Eggs (dozen) AED 12
Milk (1 liter) AED 6
Rice (1kg) AED 8
Loaf of white bread AED 5
Chicken breasts (1kg) AED 23
Pack of cigarettes (Marlboro) AED 10

Eating out

Big Mac Meal AED 25
Coca-Cola (330ml) AED 2
Cappuccino AED 18
Bottle of local beer AED 40
Three-course meal for two at a mid-range restaurant AED 200

Utilities

Mobile-to-mobile call rate (per minute)
AED 0.55
Internet (uncapped ADSL or cable - average per month) AED 315
Basic utilities (per month for small apartment)
AED 600

Transportation

Taxi rate (per kilometer) AED 2
Bus/train fare in the city center AED 5
Petrol/gasoline (per liter) AED 1.80

<https://www.expatisan.com/cost-of-living/country/united-arab-emirates>
https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+Arab+Emirates



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