

THE UAE GOLDEN VISA · DUBAI · ABU DHABI · ACROSS THE UAE

Buy the property. Earn ten years.

A clear guide for international buyers: how a UAE property worth AED 2 million can lead to a renewable 10-year residence visa, what changes between Dubai and Abu Dhabi, and how off-plan and mortgaged homes are treated.

01 · THE BASICS

02 · DUBAI & ABU DHABI

03 · OFF-PLAN & FINANCE

04 · THE PROCESS

05 · COSTS & FAMILY

BOOK A FREE STRATEGY CALL

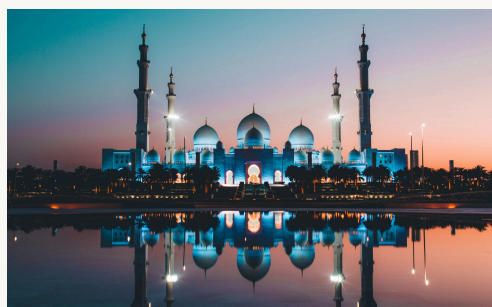
One property. A **ten-year** home base in the UAE.

The Golden Visa lets a property owner live in the UAE without an employer or a local sponsor. The rule sounds simple — property worth AED 2 million — but what counts as “worth” depends on the emirate, whether the home is finished, and how it is financed.

Why Veer & Sant is sending you this

Many buyers are told “any AED 2M property gets you the visa”. That is often true in Dubai and often false in Abu Dhabi. This guide sets out the rules as published by the authorities on 23 October 2026, so you can choose the property first and check the visa second.

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01

The Golden Visa

A renewable long-term residence permit for qualifying investors. For property buyers, it turns a purchase into a right to live, work and study in the UAE.

What the visa **gives you**

The property route is open to anyone who owns UAE property worth at least AED 2 million. You do not need to live in the UAE first, but you must be in the country to complete the final steps.

10_{yrs}

Residence permit length, renewable

2_M

AED minimum property value, one or several units

66,078

Golden Visas issued in Dubai in the first half of 2026

0

Employers or local sponsors needed



No sponsor needed

Your visa does not depend on an employer or a local sponsor.



Family included

Sponsor your spouse, children and parents on the same route.



No 6-month rule

Stay outside the UAE longer than six months without losing residency.



Live, work, study

Work for any employer, run a business, enrol children in school.



Renewable

Renews for as long as you keep qualifying property.

Residency, not citizenship.

The Golden Visa does not give a UAE passport. It also comes with conditions: you keep the qualifying property and valid health insurance for the whole term.

The AED 2 million rule — what actually counts

The authorities look at the value registered in your name: the price on the title deed, the Oqood (Dubai off-plan contract) or an official valuation. Not the asking price, and not a share someone else owns.

OWNERSHIP	REGISTERED VALUE IN YOUR NAME · SCALE AED		0 – 3 M	RESULT
One ready apartment	AED 2.2M			QUALIFIES Sole owner, title deed in your name
Two units combined	AED 1.15M	AED 0.95M		QUALIFIES Values add up — one or several properties
Joint purchase, 50% share	Your share 1.5M	Co-owner 1.5M		DOESN'T QUALIFY Dubai: each owner's share must be AED 2M+
Bought below 2M, now worth more	Paid AED 1.8M			CHECK Dubai tests value at purchase; ask for a valuation route
Owned through a company	Company-owned AED 2.5M			DOESN'T QUALIFY Property must be in the applicant's own name

Spouses buying together: some buyers are allowed to count a spouse's share when the couple applies as one family. This is decided case by case — ask before you sign as joint owners.

VEER & SANT VIEW

If the visa matters, put the property in one name and keep the registered value comfortably above AED 2M. A unit priced at exactly AED 2,000,000 leaves no margin for discounts or fee deductions.

02

Dubai & Abu
Dhabi

Both use the same federal threshold. They test it differently — and the difference matters most if you are buying off-plan or with a mortgage.

Dubai: the **most flexible** route

Dubai Land Department (DLD) runs the Golden Visa for property investors. It accepts ready, off-plan and mortgaged homes, as long as the registered value reaches AED 2M.



Ready property

ACCEPTED

Title deed in your name, purchase value of AED 2M or more at the time of purchase. One or several properties.



Off-plan property

CASE BY CASE

Accepted from DLD-registered developers once the unit is registered in Oqood. No minimum payment is published; DLD reviews each file.



Mortgaged property

WITH BANK NOC

A no-objection letter from a UAE bank showing the amount paid and the balance. Confirm how much paid equity DLD will require.



DLD SERVICE AT A GLANCE

Fee (main applicant)	AED 9,884.75
Processing	7-10 working days
Where	DLD Cube / Golden Visa centres
Presence	Inside the UAE, in person
Visa issued by	GDRFA Dubai

Abu Dhabi counts **what you've paid**

The Abu Dhabi Residents Office (ADRO) sets a stricter test. For mortgaged and off-plan homes, AED 2M of your own money must already be in the property.



Ready property

ACCEPTED

Purchase agreement registered with the Department of Municipalities and Transport (DMT), or a DMT unit value certificate, of AED 2M or more.



Off-plan property

AED 2M PAID

Purchase agreement with an approved developer and proof that at least AED 2M has already been paid to the developer.



Mortgaged property

AED 2M EQUITY

Mortgage from a UAE national bank. The property must be worth more than AED 2M and your equity must be at least AED 2M.

MORTGAGED HOMES IN ABU DHABI · AED MILLIONS

AED 5M villa, AED 3M mortgage

QUALIFIES

Your equity 2M

Loan 3M

AED 4M apartment, AED 2.5M mortgage

DOESN'T QUALIFY

Your equity 1.5M

Loan 2.5M

Only your equity counts toward the AED 2M test. Example one is ADRO's own published example.

HOW TO APPLY

Living abroad: request nomination by email to ADRO at e.management@adro.gov.ae.

Living in the UAE: request nomination online through TAMM. After nomination, the visa is issued by the federal authority (ICP).



Same threshold, **different test**

Dubai looks at the value of what you have bought. Abu Dhabi looks at what you have paid. For a cash purchase of a ready home the two are identical; for off-plan and mortgages they are not.

	DUBAI	ABU DHABI
Minimum value	AED 2M registered value	AED 2M registered value
Ready property	YES title deed	YES DMT agreement or value certificate
Off-plan	YES once in Oqood; no published minimum payment	YES only once AED 2M is paid
Mortgage	YES UAE bank NOC (paid amount & balance)	YES national bank; your equity ≥ AED 2M
Several properties	YES values combined	YES values combined
Apply from abroad	Buy remotely; final steps in person inside the UAE	Nomination by email from abroad; final steps in UAE
Who decides	DLD → GDRFA Dubai	ADRO → ICP
Transfer / registration fee	4% DLD fee (buyer, by custom)	2% DMT fee (often split 1% / 1%)

Rules from DLD and ADRO service pages as at 23 October 2026. Fees: DLD official schedule; Abu Dhabi 2% per DMT schedule as reported by market sources — confirm at registration.

The other emirates: **ask first**

The AED 2M rule is federal, so it applies everywhere. But property registration, freehold areas and off-plan treatment are set locally, and Dubai's rules do not carry over automatically.

Sharjah

FREEHOLD IN DESIGNATED PROJECTS

Since November 2022, all nationalities may own outright in approved development areas. Property of AED 2M+ is reported to qualify; off-plan rules are not published.

Ras Al Khaimah

READY AND OFF-PLAN ACCEPTED

AED 2M+, units can be combined. Off-plan needs a developer-signed SPA; ready homes need an RAK Land Department valuation. You must be in the UAE to apply.

Ajman, Umm Al Quwain, Fujairah

LIMITED OFFICIAL GUIDANCE

Federal AED 2M rule applies, but property-specific procedures are not clearly published. Treat as case by case.

BEFORE BUYING OUTSIDE DUBAI OR ABU DHABI

Get written confirmation of these six points from the local land department or developer. A verbal “yes, it qualifies” is not enough.

- 01 Is this project in a freehold area open to my nationality?
- 02 Which document proves the AED 2M value here?
- 03 Can off-plan qualify before handover — and at what payment level?
- 04 Which banks' mortgages are accepted?
- 05 Which authority nominates me, and which issues the visa?
- 06 Can I start the process from abroad?

03

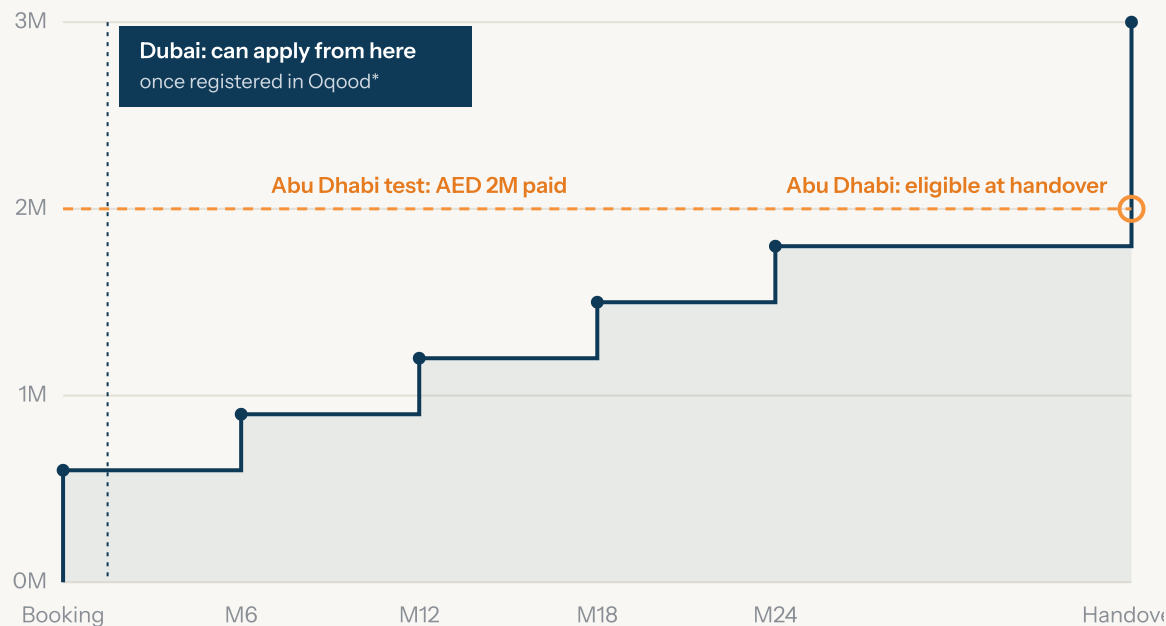
Off-plan & **finance**

Can you get the visa before your building is finished? Can you use a mortgage? Yes to both in Dubai — with conditions. Here is how it works.

Off-plan: the visa **before** the keys

In Dubai, an off-plan unit worth AED 2M+ can support a Golden Visa application before handover, once it is registered with DLD in Oqood. In Abu Dhabi, you must first have paid AED 2M to the developer.

CUMULATIVE AMOUNT PAID · ILLUSTRATIVE AED 3M UNIT ON A 60/40 PLAN



*Subject to DLD review. Payment plan is an example, not a specific project.

DUBAI OFF-PLAN · WHAT IS NEEDED

- Total value of AED 2M or more in your name
- Developer registered with DLD / RERA (the Real Estate Regulatory Agency)
- Unit registered in Oqood — a sales contract alone is not enough
- Payments made into the project's DLD escrow account
- You attend in person inside the UAE

What changed: until January 2024, off-plan buyers had to pay 50% (or AED 1M). That minimum was dropped and no new percentage has been published. DLD can still look at payments and construction progress — confirm your project before you pay.

Seven buyers, **two** answers

The same purchase can qualify in one emirate and not in the other. Find the line closest to your plan.

PURCHASE	DUBAI	ABU DHABI
Ready home, AED 2.2M, cash	YES Qualifies	YES Qualifies
Ready home, AED 5M, AED 3M mortgage	YES Qualifies with bank NOC	YES Qualifies — equity is AED 2M
Ready home, AED 2.5M, 50% mortgage	CHECK Confirm — DLD may ask for AED 2M paid	NO No — equity is AED 1.25M
Off-plan AED 2.4M, 20% paid, in Oqood	CHECK Can qualify — reviewed case by case	NO Not yet — AED 0.48M paid
Off-plan AED 2.4M, AED 2M+ paid	YES Qualifies	YES Qualifies
Off-plan, reservation form only	NO No — wait for Oqood registration	NO No — needs registered agreement
Two ready units, AED 1.1M + 1.0M	YES Qualifies — values combined	YES Qualifies — values combined

Mortgage tip: UAE banks lend to non-residents, usually at lower loan-to-value than to residents. If you plan to borrow, size the loan so your own equity still clears the test of the emirate you are buying in.

VEER & SANT VIEW

Buy a property that makes sense without the visa — location, rent and resale first. The visa is the bonus that comes with the right purchase, not the reason to buy the wrong one.

04

From purchase to residency

Most of the work can be done from home. The last steps — medical test, biometrics and Emirates ID — happen in the UAE.

Check eligibility **before** **you pay**

Reservation fees are often non-refundable. Run these six checks before you transfer anything or sign a sale and purchase agreement (SPA).

STEP 01

Choose the emirate

Dubai and Abu Dhabi test off-plan and mortgages differently.

STEP 02

Set the full budget

Price plus 4% DLD fee (Dubai), agency fee, visa fees and insurance.

STEP 03

Verify the developer

DLD/RERA registration, escrow account, track record on delivery.

STEP 04

Check the visa test

Value, payment level and documents for your exact purchase.

STEP 05

Confirm the route

Which authority nominates you and which issues the visa.

STEP 06

Read the SPA

Payment schedule, delay and cancellation terms before you sign.

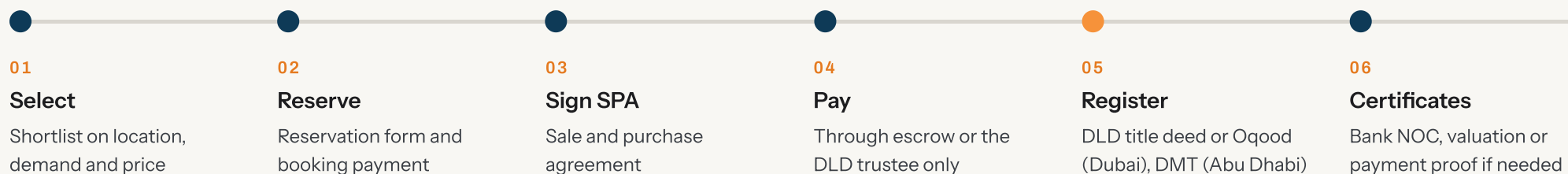


AVOID THIS MISTAKE

Do not rely on a verbal promise that a unit “comes with a Golden Visa”. Only DLD, ADRO and ICP decide. Ask for the qualifying conditions in writing.

From offer to **registered owner**

You can complete a UAE purchase from abroad with a power of attorney or remote signing. Registration is the step that matters for the visa — it creates the document the authorities will check.



DUBAI PURCHASE FEES · OFFICIAL DLD SCHEDULE

DLD transfer fee	4% of price
Title deed issue	AED 250
Registration trustee (price ≥ AED 500k)	AED 4,200
Mortgage registration (if any)	0.25% of loan

Off-plan buyers: the document the authorities accept before handover is the registered Oqood contract, not the reservation form or the SPA alone. Ask your developer when Oqood registration will be completed — it usually follows the first payment.

Applying **from overseas**

You do not need UAE residency to buy or to start. Three steps happen from home; four need you in the UAE, usually in one trip of one to two weeks.

FROM HOME

01

Check eligibility

Confirm the rules for your emirate and property

02

Buy & register

Remotely, with registered title or Oqood

03

Entry permit

6-month multiple-entry visa to complete residency

IN THE UAE

04

Fly in

Bring originals; book the service-centre visit

05

Apply

DLD centre (Dubai) or ICP after ADRO nomination

06

Medical & biometrics

Medical fitness test, fingerprints, photo

07

Visa & Emirates ID

Residence issued; 10-year Emirates ID follows

6 months

Multiple-entry entry permit to finish procedures, renewable once for six more

≈1,250

AED approximate entry permit fee (last published 2023 — confirm with ICP)

7–10

Working days DLD quotes for the Golden Visa service once you apply

PLAN ONE TRIP

Book the service-centre visit before you fly and bring every original. Family members applying with you must also be in the UAE.



Get the **paperwork** ready

Most delays come from documents, not decisions. Certificates issued outside the UAE usually need to be attested in the issuing country and by the UAE embassy, then translated into Arabic.



Personal

- Passport, valid 6+ months
- Recent passport photo (white background)
- Current UAE visa and Emirates ID, if any
- Health insurance valid in the UAE



Property

- Title deed, or registered Oqood for off-plan
- Abu Dhabi: DMT agreement or unit value certificate
- Off-plan in Abu Dhabi: proof of AED 2M paid
- Mortgage: bank NOC showing paid amount and balance



Family

- Attested marriage certificate
- Attested birth certificates
- Undertaking that children over 18 are unmarried
- Parents: attested dependency certificate

Start attestation early.

Marriage and birth certificate attestation can take several weeks in some countries. Begin while your purchase is still being registered so your family can apply in the same trip.

05

Costs, family & **the long term**

What the visa costs, who you can bring with you, and what keeps your residency valid for the full ten years.

What it costs to buy and apply

ONE-OFF COSTS · AED 2M READY HOME IN DUBAI, CASH · AED

DLD transfer fee (4%)		80,000
Agency fee (2% + VAT, typical)		42,000
Golden Visa — main applicant		9,885
Registration trustee		4,200
Title deed		250
Total on top of price	≈ 6.8% of the purchase price	136,335

Excludes health insurance, mortgage costs, furniture and service charges. Agency fee is a market norm, not a regulated rate. Abu Dhabi registration is 2% instead of 4%.

The visa itself is under AED 10,000 in Dubai. The larger costs come from buying the property. Budget roughly 7% on top of the price for a ready Dubai home.

DLD GOLDEN VISA FEE · MAIN APPLICANT

Medical examination	700
Emirates ID (10 years)	1,153
Residence permit	2,856.75
DLD fee	4,020
Administrative fee	1,155
Total	AED 9,884.75

Processing: 7-10 working days after a complete application. Fees as published by DLD on 14 October 2026.

Bring your **family** with you

Each family member gets their own residence permit linked to yours. In Dubai, families of real estate investors received more than 100,000 Golden Visas between 2021 and early 2026.

Spouse

Husband or wife, on your Golden Visa for the same term.

Children

Sons and daughters regardless of age under the Golden Visa rules. DLD asks for an undertaking that children over 18 are unmarried.

Parents

Mother and father, with an attested dependency certificate.

Domestic staff

Allowed in line with your financial means.



EXAMPLE: COUPLE WITH TWO CHILDREN · DUBAI VISA FEES · AED

You	Spouse	Child 1	Child 2	
Family member AED 5,774.50 + AED 100 each · file opening AED 318.75				27,827.00

6+ months

Abroad without losing residency — the usual six-month limit does not apply

10 yrs

If the holder dies, the family may stay until their own permits expire

Keeping it for **ten years**

The visa lasts as long as the reason you got it. Before you sell, refinance or restructure, check what it means for your residency.

Can I sell the property?

Dubai places a lien on the property. Selling normally means cancelling the visa unless you hold other qualifying property.

Can I swap to another property?

Yes, if the replacement keeps you at AED 2M+. Arrange it with the authority before the sale.

What if I refinance?

Abu Dhabi tests your equity. A larger loan can take you below the threshold.

What if the price falls?

Eligibility is based on the registered value; check which value is used at renewal.

What happens at renewal?

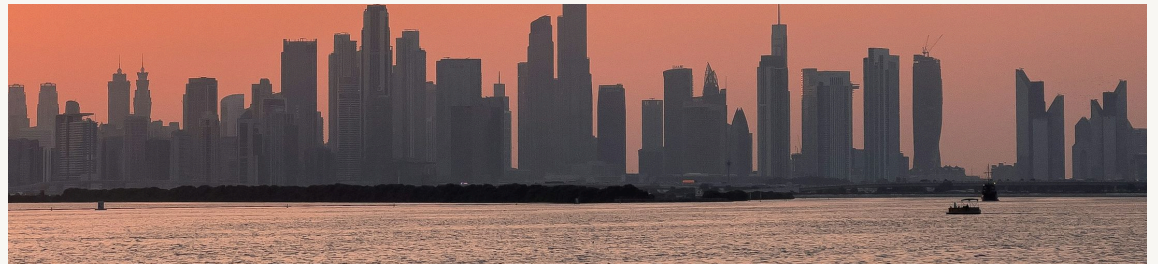
You need qualifying property, health insurance and a medical test again.

What about my family?

Their permits depend on yours. If your visa is cancelled, theirs are too.

KEY MESSAGE

Manage the property and the residency together. A sale that makes sense for the portfolio can still cost your family its visas.



Seven **costly** assumptions

Each of these appears regularly in buyer enquiries. All of them can be avoided with one check before signing.



- | | | |
|----|--|--|
| 01 | Buying only for the visa | A unit that qualifies is not automatically a good investment. |
| 02 | Assuming 20% down is enough | True for some Dubai off-plan files, not in Abu Dhabi. |
| 03 | Confusing price with paid capital | Abu Dhabi counts what you have paid, not the price. |
| 04 | Ignoring the mortgage test | Too much debt can take you below AED 2M of equity. |
| 05 | Using Dubai rules everywhere | Each emirate registers and assesses property its own way. |
| 06 | Splitting ownership | A 50% share of AED 3M is AED 1.5M — not enough in Dubai. |
| 07 | Trusting a verbal guarantee | Only the authorities approve visas. Get conditions in writing. |

The better approach: verify first, invest carefully, apply with the right documents.

Your final checklist

If you can tick all sixteen, you are ready to commit. If not, those are the questions to bring to your strategy call.

Investment

- ☐ Right emirate for my plans?
- ☐ Registered value AED 2M+ in my name?
- ☐ Rent and resale potential checked?
- ☐ Developer and escrow verified?

Eligibility

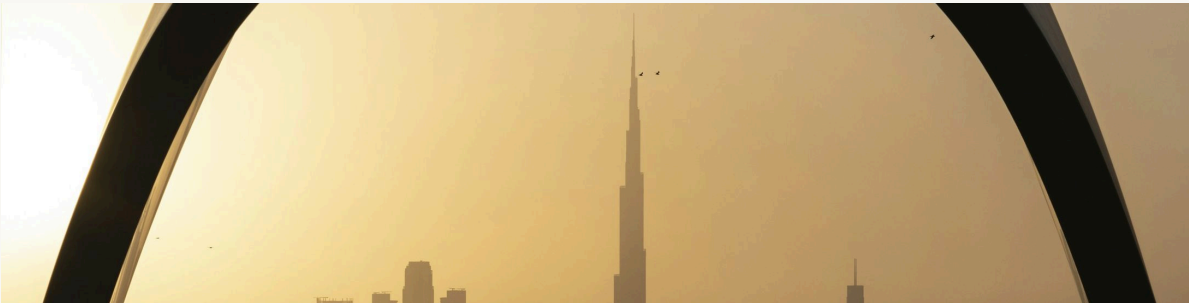
- ☐ Local rules confirmed in writing?
- ☐ Off-plan: Oqood registered, payments accepted?
- ☐ Mortgage: equity enough for this emirate?
- ☐ Applying authority identified?

Application

- ☐ Passport and photos ready?
- ☐ Title deed / Oqood / certificates in hand?
- ☐ Health insurance arranged?
- ☐ Trip planned for medical and biometrics?

Long term

- ☐ Family documents attested?
- ☐ Know what a sale would mean?
- ☐ Ongoing costs budgeted?
- ☐ Renewal date in the diary?



RULES CURRENT AT 23 OCTOBER 2026

Golden Visa rules change. We re-check DLD, ADRO and ICP requirements against your exact property before you commit.

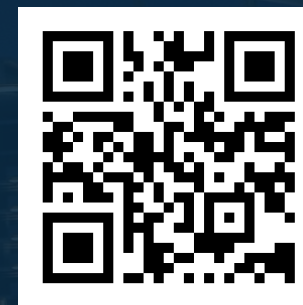
Choose the property first. **The visa will follow.**

Book a free strategy call. We'll match you with properties that qualify in the emirate you choose, show the full cost on your numbers, and coordinate the conveyancing, mortgage and Golden Visa steps — end to end.

BOOK A FREE STRATEGY CALL

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