

RELOCATING TO
**UNITED ARAB
EMIRATES**

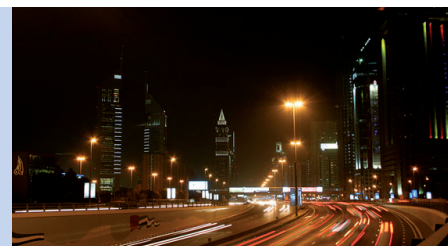
HELPFUL ADVICE
AND KEY INFORMATION



Relocating to the United Arab Emirates (UAE)

Helpful advice and key information

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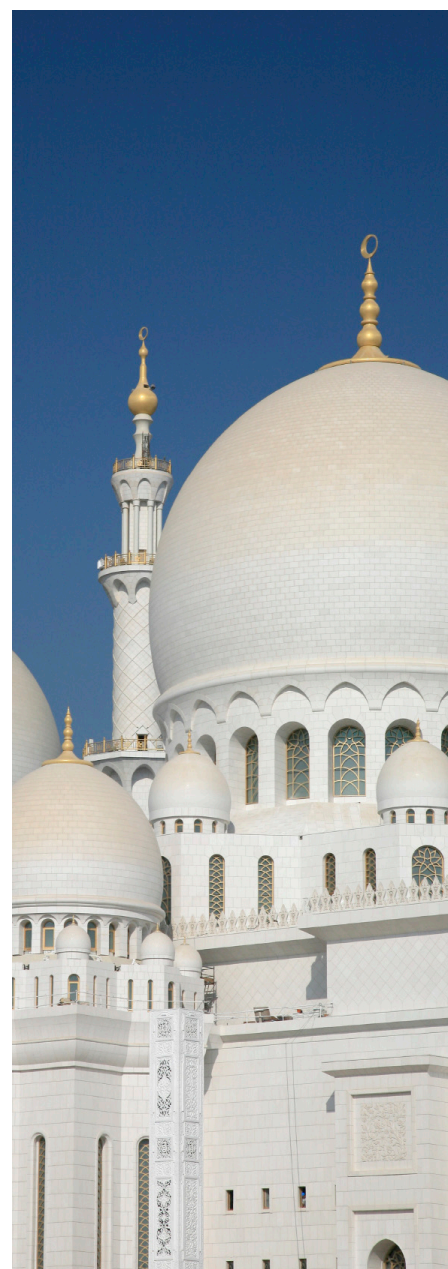
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Cover image: Burj al Arab hotel, Dubai.

Image opposite: Sheikh Zayed mosque, Abu Dhabi.

1.0 Overview



1.1 Map of United Arab Emirates



United Arab Emirates (UAE)

Population: 4,496,000

Area: 83,600 km²

Government: Federal constitutional monarchy

Established: 2nd December, 1971

Capital: Abu Dhabi

2.0 Why move to the United Arab Emirates?



2.0 Why move to the United Arab Emirates?

Over the past two decades, the United Arab Emirates has been transformed from an expatriate outpost to a vibrant and cosmopolitan destination for many Western professionals. The UAE is composed of seven emirates, Abu Dhabi, Dubai, Ajman, Fujairah, Ras al-Khaimah, Sharjah and Umm al-Quwain. The two main business centres of Abu Dhabi and Dubai offer superb lifestyles and excellent career opportunities.

The United Arab Emirates is a cosmopolitan, first world country with a long history of political and social stability. It boasts a large, highly educated, multilingual, multicultural workforce of skilled professionals, with excellent communication links within the region and to other financial centres. It has a proven record of over 30 years of delivering ambitious business projects such as technology, trade, sport, travel and tourism. The UAE has an un-bureaucratic approach to business, with some of the best tax and other financial incentives anywhere in the world. Its sophisticated lifestyle and safe living conditions make it a popular place to locate for business executives and their families.

Within the UAE you are likely to experience true diversity amongst the people you encounter. Only 11% of the residents are nationals, approximately 21% are Arabs from other countries, 57% are South Asians and the remaining 11% are East Asians and Westerners. A real mix of cultures, languages and religions are present, with expats from a variety of countries filling skill gaps at all levels.

2.1 The Economy

Since 1973, the UAE has undergone a spectacular transformation from a small desert region to a modern state with a high standard of living. Oil has traditionally dominated the UAE's economy, providing huge earnings and opportunities for investment. Oil reserves are likely to last for a further 100 years. Despite this, the UAE has taken full advantage of its strategic location and the need to diversify has been acted upon. Dubai has a thriving deep-water port and Free Trade zones for manufacturing have been created to attract foreign investment. Tourism has become a major industry, as have the financial markets.

Located between the international capital markets of London, New York and Hong Kong, Dubai is fast becoming the hub connecting the region (incorporating the Middle East, East and North Africa, the Caspian States and the Indian Subcontinent) with the existing global financial network. It is designed to span the time zones not covered by London, New York and Hong Kong. In order to achieve this, the Dubai International Financial Centre has been created, aiming to make Dubai a key international player and secure Dubai's future beyond its oil reserves.

3.0 Life in the United Arab Emirates



3.0 Life in the United Arab Emirates

The UAE is generally regarded as the most cosmopolitan and westernised of the Middle Eastern regions.

However, it is an Islamic country, and the majority of citizens are Muslims. As such, residents and visitors are expected to dress and behave appropriately.

While Arabic is the official language, English is widely spoken and Persian, Hindi and Urdu are also common.

One of the major differences in the UAE is the restriction of alcohol. Generally, only hotels have licenses to sell alcohol, so you are likely to find that the majority of bars, restaurants and clubs aimed at Westerners will be attached to hotels. It is possible to buy alcohol for personal consumption, however you must be in possession of a licence, and can only buy it from designated suppliers. It is significantly more expensive than buying alcohol in the UK.

The month of Ramadan is a feature of life in the Middle East. During this month of fasting, eating, drinking and smoking are not permitted in public, from sunrise to sunset. This is strictly adhered to, and even as a non-Muslim it is unacceptable to partake in any of the above in view of anyone who is observing Ramadan.

One of the big attractions of life in the UAE is the warmth of the climate. The winter (October – March) is dry and warm, with temperatures in the day ranging from 20° to 35°C. In the summer months (May – October) it is particularly hot and humid, with daytime temperatures reaching over 40°C during July and August.

3.1 Potential earnings and savings

One of the great attractions of working in the UAE is that there is no personal taxation. The only way to truly appreciate the quality of your offer is to analyse your package by factoring in cost of living.

Specifically geared towards the Middle East, the table below illustrates how net earnings, in the UK compare to gross earnings in the UAE.

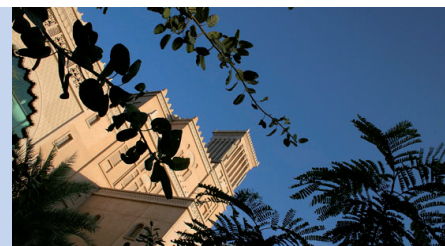
What you earn – and save every month:

	UK Gross – Before Tax	UK Net – After Tax	UAE gross – Tax saving
£30,000	£2,500	£1,825	£2,500 (+27%)
£36,000	£3,000	£2,196	£3,000 (+26.8%)
£50,000	£4,166	£2,886	£4,166 (+30.7%)
£48,000	£4,000	£2,788	£4,000 (+30.3%)
£60,000	£5,000	£3,378	£5,000 (+ 32%)
£72,000	£6,000	£3,968	£6,000 (+33%)
£100,000	£8,333	£5,345	£8,300 (+35%)

Notes:

1. All calculations are based on monthly earnings.
2. The right hand column shows a % increase between the net and gross.

3.0 Life in the United Arab Emirates



3.2 Money

The currency in the UAE is the UAE Dirham (AED), which is divided into 100 Fils. As of 29 August 2008, the relevant exchange rates were:

1 GBP = 6.7192 AED

1 EUR = 5.4171 AED

1 USD = 3.6732 AED

Banks

Several of the world's leading banks, or their subsidiaries have branches in the UAE. Foreign banks include ABN AMRO, Barclays, Citibank, HSBC, Lloyds TSB and Standard Chartered.

Setting up an account is easy, as is transferring money to the UK. You'll be given a cash point card to withdraw money from ATM machines. Credit cards are widely accepted.

3.3 Accommodation

In the UAE, expats can opt to buy or rent. A variety of accommodation is available, from unfurnished apartments to fully furnished villas. Many apartment blocks come fully furnished and include facilities such as satellite TV, a swimming pool, tennis courts and covered parking. Self-contained compound villas, are common, also with plenty of facilities, and often service and maintenance staff. Rental costs and property prices have increased a lot in recent years, however the percentage increase in rent per year has now been capped to prevent exorbitant raises. You are still likely to find that property costs will be the biggest outlay during your time in the UAE, and proportionally higher than other costs of living in the region.

Finding rental accommodation is hard due to a lot of housing developments not being completed, though more are forecast to come online in 2009 to ease this shortfall.

3.4 Travel and transport

Dubai International airport is 5km south-east of Dubai and is a major hub at the crossroads between Europe and Asia. Airlines such as Gulf Air, British Airways, Emirates, Lufthansa and KLM regularly fly in and out of Dubai.

Abu Dhabi International airport is one of the fastest growing in the world. In 2007 it served nearly 8 million passengers with flights to Europe, America, Asia and Africa.

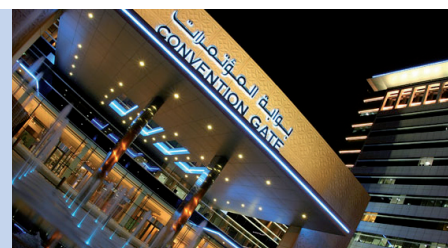
Most expats purchase a car for the duration of their stay in the UAE. The majority of the models will include air-conditioning and tend to be automatic. Cars are substantially cheaper than in the UK, and many expats opt for a 4-wheel drive vehicle for off-road and desert driving. The low cost of a petrol is also a factor when considering your ideal car, especially for those expats who have lived in the UK previously.

Alternative transportation is essentially limited to taxis, which are metered and numerous. Bus services are not generally used by expats, and as yet there is no rail system in place.

3.5 Education

There is an excellent range of primary and secondary private schools in the UAE catering especially for the expat community. The majority are managed by and run for English-speaking Westerners, and offer an American curriculum plus a UK or international syllabus. In general, standards at private schools are high, with small class sizes and modern facilities. Enrolment in private schools usually involves an interview with the parent and child, and sometimes an examination. Places are becoming more competitive, given the increasing number of expats.

3.0 Life in the United Arab Emirates



3.6 Shopping

The UAE is a shopper's paradise with souks, malls, department stores and supermarkets selling a variety of goods. There are plenty of smart, modern indoor shopping malls selling everything from DVD players to designer clothes, making Abu Dhabi and Dubai highly desirable shopping destinations. There is no sales tax.

3.7 Food and drink

Every type of food can be purchased in the UAE. There are fresh fruit, vegetable and fish markets well worth visiting. There are also a large variety of restaurants serving European and oriental cuisine. Most types of food and takeaway can be found in the major cities, from small independents to large international chains.

3.8 Communications

All mail in the UAE is addressed to post office boxes. Although a PO box can be rented, most residents use their company address for private mail. The telephone network operated by the national telecommunication organisation ETISALAT is superb: local calls are free and direct dialing is available to 150 countries.

The international dial code for UAE is +971. Cheap rates for international direct calls apply from 9.00 pm to 7.00 am and all day on Fridays and public holidays. This is another example of the UAE's commitment to attracting international business to the region.

3.9 Recreation

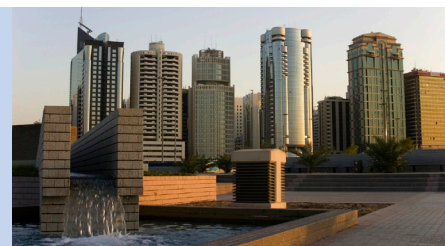
The UAE has a wealth of recreational activities. For the sports lover, there are championship golf courses in Dubai at the Emirates and Dubai Creek. Fishing, horse riding, water sports, skating and even skiing are also covered.

Lying just off Abu Dhabi's coast are some 200 small islands. Spend a day island hopping or taking advantage of the excellent watersports facilities.

In Dubai, there's world-class horse racing to enjoy (although no betting is allowed). Desert driving is also popular; take a 4-wheel drive vehicle across the sand dunes and camp in the desert. Alternatively, relax around the pool at one of the several social clubs popular with expats.

In the evening, Abu Dhabi and Dubai are much like any thriving European city with a choice of numerous restaurants serving Arabic, European, American and Asian cuisine. Bars and nightclubs such as the Hard Rock Café and Champions Irish Village in Dubai – and Hemmingways and Zax bar in Abu Dhabi can stay open until 3.00 am. There are plenty of cinemas showing the latest movies and live bands from the UK or America.

4.0 Working in the United Arab Emirates



4.1 Passports and visas

Your visa will be organised by your employer once you have secured a job offer from them. For the duration of your stay in the Middle East they act as your sponsor, and all documents such as driving licence, bank account, health cards, etc are reliant on you being in possession of a Residence Visa, which will be organised by your employer.

4.2 Health regulations

There are no compulsory regulations for entry to the UAE.

4.3 The United Arab Emirates workplace

Smart, conservative clothing is expected, despite the soaring heat outside and the fiercely efficient air conditioning inside.

When greeting Arab women do not offer to shake their hand unless the woman extends hers first. The terms 'Sayed' (Mr) or 'Sayeda' (Mrs), followed by the first name, should be used in greeting, to ensure politeness. It is also very important for visitors never to sit with their feet pointing directly at someone else, as this causes offence. Be careful in a meeting not to criticise a colleague or client, as causing someone to lose face is considered bad manners. Any criticism of colleagues should be kept for private discussions afterwards.

Friday is the main day of prayer, so meetings should not be scheduled for this day. Calls to Arab colleagues or clients should also be avoided on this day. Depending on the company you work for, the other day making up the weekend will either be Thursday or Saturday.

4.4 Working hours

Office hours are usually from 8.30 or 9.00 am to 5.30 or 6.00 pm. In the month of Ramadan, the working day is reduced to six hours for Muslims, who fast during daylight hours.

4.5 Employment prospects

The market is booming in both Abu Dhabi and Dubai, and excellent opportunities exist for the right candidates who possess the required skills. Given the relatively small percentage of Emirati nationals who make up the working population, many opportunities exist for expats.

The government strongly encourages employers to use the local labour force where possible. Local graduates are being particularly encouraged to take up employment and employers are strongly urged to recruit Emirati graduates. UK graduates are likely to have particular difficulty securing a position unless they have substantial relevant work experience, or are already employed by a UK firm who transfers them to the UAE.

In general, for a candidate to be employed from overseas they must have experience and skills that cannot be found locally. With destinations like Abu Dhabi and Dubai being so popular, and the large number of people looking to relocate, finding a job in the UAE is not a foregone conclusion or a quick process. As a general rule, candidates will need to have at least four years' post qualification experience to be considered as viable.

4.0 Working in the United Arab Emirates



4.5 Employment prospects (continued)

Often, lower to middle level jobs are not advertised, instead recruiting and man power contracting agents are used to hire back in their native country. So many of these jobs never appear in a public forum. Even if they did, the salary packages would be too low for most candidates who have previously lived and worked in the West to consider and survive on.

Other factors are the space and expense issues of living in the UAE. In Dubai especially, there is simply not enough office space at the moment. To combat this, many companies are keeping support and back office staff in home cities or cheaper international locations, with just the frontline staff based in the UAE.

While these space issues will be lessened in the coming years, currently office space is at a premium. Coupled with ever-increasing property prices and rents, relocating expats is becoming increasingly costly, and is reserved for key personnel.

However, for those candidates with skills in demand, the tax-free lifestyle and booming market can be a great career move. Generally, the remuneration packages and the lifestyle that can be achieved are more modest than in previous years, however the quality of life and experience of working in such a vibrant economy are experiences not to be missed.

5.0 General information



5.1 Useful links

1. City guides and information

www.dubaicityguide.com

www.dubaitourism.ae

www.timeoutdubai.com

www.justlanded.com

www.timeout.com/travel/abudhabi

www.visitabudhabi.ae

www.expatswomanabudhabi.com

www.explorerpublishing.com/residents/abu-dhabi

www.timeoutabudhabi.com

www.abudhabi.com

www.uae.org.ae

www.ameinfo.com

2. Government departments

www.dubai.ae

3. Local news

There are two English speaking newspapers in Dubai:

www.gulf-news.com

www.khaleejtimes.com