PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | UNITED ARAB EMIRATES

UAE Golden Visa – Real Estate Investment Residency

Secure 10-year renewable UAE golden residence through property worth AED 2,000,000 or more.

INVESTMENT FROM	TIMELINE
AED 2,000,000	2 months

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At a glance

COUNTRY **United Arab Emirates**	ROUTE **Residency by Investment**
MINIMUM INVESTMENT **AED 2,000,000**	TIMELINE **2 months**
FAMILY MEMBERS **Spouse, children up to age 25, parents aged 99+**	LAST UPDATED **1 October 2026**

What the UAE golden visa actually requires

The governing instrument is the **Annex to Cabinet Resolution No. 65 of 2022**. Golden residence is a **10-year renewable permit** — the UAE has no permanent residency at all.

Route	Threshold
Property	**AED 2,000,000** (a local-bank mortgage is acceptable)
Public investment — deposit, company capital or partnership share	**AED 2,000,000**
Annual tax paid	**AED 250,000**
Entrepreneur — pilot project revenue	**AED 1,000,000** a year
Entrepreneur — prior venture sold	**AED 7,000,000**
Skilled worker	from **AED 30,000** a month

One thing to get right on off-plan property. The federal rule permits buying off-plan from an approved local developer. But the **Dubai Land Department requires an e-Certificate of Title** in practice, so the federal rule and Dubai's practice are not the same thing. XIPHIAS confirms the specific project with the Land Department before you rely on an off-plan purchase.

Your Indian passport is safe on a residency

Section 9(1) of India's Citizenship Act 1955 ends Indian citizenship only on the **voluntary acquisition of another country's citizenship**. Holding a residence permit, permanent residence or a long-term visa does none of that.

So every route on this page is safe to hold. What differs between countries is the **endpoint** — and we will tell you plainly where a route can never become a citizenship, where it can, and what taking that step would cost you.

A warning about the "lifetime golden visa" you may have read about

The UAE has no lifetime golden visa and no nationality-specific golden visa. On **8 July 2025** the Federal Authority for Identity, Citizenship, Customs and Port Security publicly denied reports of a "lifetime golden residency for a number of nationalities" offered from outside the UAE through consultancies on relaxed conditions. The Authority stated that:

- golden residency categories, conditions and controls are set only by official laws, legislation and ministerial decisions
- **all golden residency applications are managed exclusively through official government channels inside the UAE**, and no advisory entity, inside or outside the country, is an approved party in the process
- the reports had come from **a consultancy office in another country**, and described conditions with **no basis in law**
- **legal action would be taken** against those spreading the rumours in order to obtain money unlawfully
- applicants should **not pay any sum or hand over personal documents** to anyone claiming to provide that service

The official nomination service for golden residence is run by the government, **is free of charge**, and is not restricted by nationality. Golden residence is granted for ten renewable years under Cabinet Resolution 65 of 2022, and the property threshold is AED 2,000,000. If anyone offers to sell you a UAE lifetime golden visa, that is the moment to stop.

XIPHIAS advises only on the golden residence categories the UAE publishes.

Key benefits

- 10-year renewable golden residence.
- Ability to live, work, and study in the UAE.
- Sponsor your spouse and children — sons under 25, unmarried daughters and children with special needs — for the full term of your permit, without additional investment.
- Access to world-class infrastructure and healthcare.
- Strategic location connecting Middle East, Africa, Asia, and Europe.

Requirements

- Minimum AED 2,000,000 property investment, across one or more properties wholly owned by you.
- Property title deed; mortgaged property needs a no-objection letter from the local lending bank.
- Off-plan property only from a developer approved by the competent local authority — in Dubai the Land Department requires a registered title deed in practice.
- A lien is placed on the property for the 10-year validity of the permit.
- Valid passport with at least 6 months validity.
- Clean criminal record.
- Health insurance coverage.

When this route may not fit

- Criminal record or pending charges.

- Property value below AED 2,000,000.
- Invalid or insufficient UAE health insurance.
- Non-compliance with UAE immigration guidelines.

Costs and government fees

Programme costs

Item	Amount	Notes
10-Year Golden Visa — qualifying property	AED 2,000,000	Before application submission. Minimum total property value AED 2,000,000 (one or more properties; a local-bank mortgage is acceptable). Off-plan qualifies federally from developers approved by the competent local authority; the DLD requires a registered title deed in practice.

Government fees

Fee	Amount	Notes
GDRFA golden residence permit fee	AED 1,100	

Funds to show

Requirement	Amount	Notes
Property title deed (e-Certificate of Title)	AED 2,000,000	Must show property of AED 2,000,000 or more wholly owned by the investor (one or more properties). Mortgaged property needs a no-objection letter from the lending bank.

How the process works

1. **Choose Property & Validate Eligibility**
   Select qualifying real estate and confirm the total value meets the AED 2,000,000 threshold.
2. **Documentation Submission**
   Prepare the title deed (and bank no-objection letter for mortgaged property), passport, UAE entry permit and compliance documents.
3. **Government Review & Approvals**
   Authorities assess eligibility, conduct background checks, and confirm qualifications.
4. **Medical & Biometrics**
   Complete mandatory health screening and Emirates ID fingerprinting.

5 **Visa Issuance & Emirates ID**
Receive your 10-year golden residence permit and Emirates ID.

Document checklist

Identity

- Valid passport copy
- Passport-size photos
- Emirates ID / UAE entry permit (if applicable)

Financial

- Property title deed (e-Certificate of Title)
- No-objection letter from the lending bank (mortgaged property)
- Bank statements (if requested)

Compliance

- Police clearance certificate
- Valid UAE health insurance proof

Questions clients ask

What is the minimum real estate investment for the UAE Golden Visa?

AED 2,000,000 for the 10-year golden visa, across one or more properties wholly owned by you. A mortgage from a local bank is acceptable with a no-objection letter from the bank.

Can I include my family members?

Yes — your spouse, sons under 25, unmarried daughters and children with special needs, for the full term of your permit and without additional investment.

How long does the application process take?

The Dubai Land Department states 7–10 business days for the property golden visa request itself; medical screening and Emirates ID registration follow, and total time depends on document readiness.

Are off-plan properties eligible?

Federally, yes: Cabinet Resolution 65 of 2022 permits off-plan purchases of AED 2,000,000 or more from local companies approved by the competent local authority. In Dubai, the Land Department requires an e-Certificate of Title in practice, which points to completed, registered property — XIPHIAS confirms the specific project before you commit.

Do I need health insurance?

Yes, all applicants must have valid health insurance coverage.

Important notes

- The UAE has no permanent residency. Golden residence is a renewable 10-year permit, not a settled status.
- UAE citizenship is available by nomination only, through the Rulers' and Crown Princes' Courts, Executive Councils and Cabinet on the nomination of a federal entity. An investor cannot initiate it, and residence never ripens into it.
- Federal rules and Dubai practice differ on off-plan property. Cabinet Resolution 65 of 2022 permits off-plan purchases from approved local developers, but the Dubai Land Department requires an e-Certificate of Title in practice. Confirm with the relevant emirate's authority before relying on an off-plan purchase.
- A separate GDRFA property-owner entry visa (60 days) requires the property to be entirely constructed and habitable plus AED 10,000 a month income. Off-plan does not qualify on that route.
- The UAE has no lifetime golden visa and no nationality-specific golden visa. On 8 July 2025 the Federal Authority for Identity, Citizenship, Customs and Port Security denied reports of a lifetime golden residency for a number of nationalities offered from outside the UAE, and stated that all applications are handled exclusively through official UAE government channels.

Compliance

- Governing instrument: the Annex to Cabinet Resolution No. 65 of 2022. Golden residence is 10 years, renewable.
- Property route: AED 2,000,000. A mortgage from a local bank is acceptable. Off-plan qualifies federally where the purchase is from a local company approved by the competent local authority.
- Public investment route: AED 2,000,000 as a deposit, new company capital or partnership share, or annual tax of AED 250,000.
- Entrepreneurs: a pilot project with annual revenue of at least AED 1,000,000, or a prior venture sold for at least AED 7,000,000.
- Skilled workers: from AED 30,000 a month. Talented persons: no salary or qualification threshold. Outstanding students: one-time and non-renewable.
- The official nomination route for golden residence is free of charge and carries no nationality restriction.

Official sources: Annex to UAE Cabinet Resolution No. 65 of 2022; ICP — denial of lifetime golden residency rumours, 8 July 2025; WAM — UAE denies rumours about lifetime golden visa; ICP — Nomination Request for Golden Residence user manual.

NEXT STEP

Plan your United Arab Emirates application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **UAE Golden Visa – Real Estate Investment Residency** fits, set out the full cost in writing and manage the application with you from start to finish.

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CREDENTIALS

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- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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