



**MULTI MÜLK.**  
from PROPERTY to PASSPORT!

# DUBAI

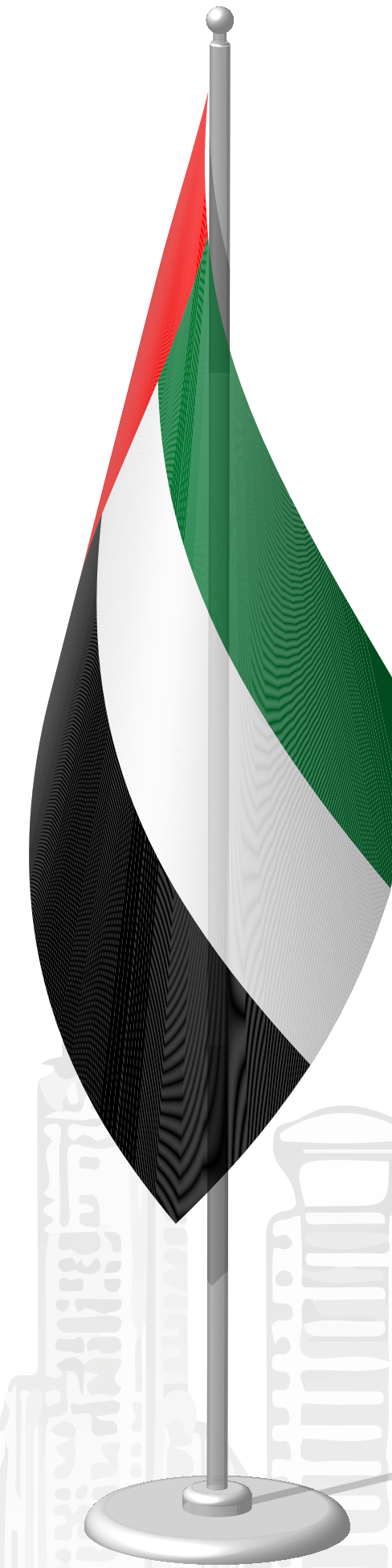
A Global Hub for Luxury Living,  
Business, and Investment





# Overview

Dubai, a dynamic city in the United Arab Emirates (UAE), has emerged as a global hub for business, tourism, and real estate investment. Known for its luxurious lifestyle, modern infrastructure, and tax-friendly environment, Dubai offers a compelling proposition for those seeking to invest in property and secure residency. The UAE government actively encourages foreign investment through various residency and visa programs, making Dubai an attractive destination for individuals and families worldwide.





# WAYS TO OBTAIN RESIDENCY IN DUBAI

## Golden Visa

The Golden Visa is a long-term residency program designed to attract foreign investors, entrepreneurs, skilled professionals, and exceptional students, offering residency for 5 or 10 years. This visa allows holders and their families to live, work, and study in the UAE without needing a national sponsor.

For real estate, the minimum required investment is usually AED 2 million (approx. USD 545,000).

## Real Estate Investment

Purchase a property worth AED 750,000 or more (approximately \$204,000 USD) to qualify for a 3-year renewable visa.





## Business Investment

Invest in a new or existing business with a minimum share value of AED 72,000 (approximately \$19,600 USD) to qualify for a 3-year renewable visa.

## Employment

Secure employment with a Dubai-based company to obtain a residency visa, usually sponsored by the employer.

## Retirement Visa

Individuals aged 55 or above can apply for a 5-year retirement visa by meeting specific financial requirements.





# QUALIFICATIONS FOR THE **REAL ESTATE INVESTMENT PROGRAM**

## **Property Value**

Purchase a property worth AED 750,000 or more in freehold areas of Dubai.

## **Mortgage Eligibility**

Property can be purchased through a mortgage, but the minimum investment of AED 750,000 must be met after deducting any mortgage amount.





## Property Type

Residential properties (apartments, villas) and commercial properties in designated freehold areas qualify.

## Off-Plan Property

Investments in off-plan properties can also qualify, provided the payment terms meet the required criteria.

## Additional Investment

Additional investments in multiple properties can be combined to reach the AED 750,000 threshold.





# STEPS TO ATTAIN DUBAI RESIDENCY THROUGH REAL ESTATE INVESTMENT

## Choose a Property

Research and select a property that aligns with your investment goals and budget.

## Secure Financing (if applicable)

Arrange for a mortgage loan with a UAE-based bank if needed.

## Property Purchase Agreement

Sign a Sales and Purchase Agreement (SPA) with the developer or seller.





## Title Deed Transfer

Pay the purchase price and transfer the title deed at the Dubai Land Department (DLD).

## Visa Application

Submit the residency visa application, along with the required documents, to the General Directorate of Residency and Foreigners Affairs (GDRFA).

## Medical Fitness Test

Undergo a medical examination to meet the health requirements for residency.

## Emirates ID

Receive your Emirates ID, which serves as your official identification in the UAE.





# KEY POINTS REGARDING DUBAI'S **REAL ESTATE INVESTMENT VISA PROGRAM**



## **Family Inclusion**

The visa allows for the inclusion of the spouse and children.



## **No Residency Requirement**

There is no minimum stay requirement to maintain the visa.



## **Renewable**

The visa is renewable for as long as the investor holds the property.



## **Path to Long-Term Residency**

Investors can apply for long-term residency (Golden Visa) after fulfilling specific criteria.





# REQUIRED DOCUMENTS

- Passport copies for the investor, spouse, and children (if applicable).
- Birth certificates of children (if applicable).
- Proof of financial means (bank statements).
- Police clearance certificate.
- Marriage certificate (if applicable).
- Title deed or SPA of the purchased property.
- Medical fitness certificate.

# RECOMMENDED DEVELOPERS

- Emaar Properties
- DAMAC Properties
- Meraas
- Nakheel
- Dubai Properties





# RECOMMENDED LOCATIONS

Downtown Dubai



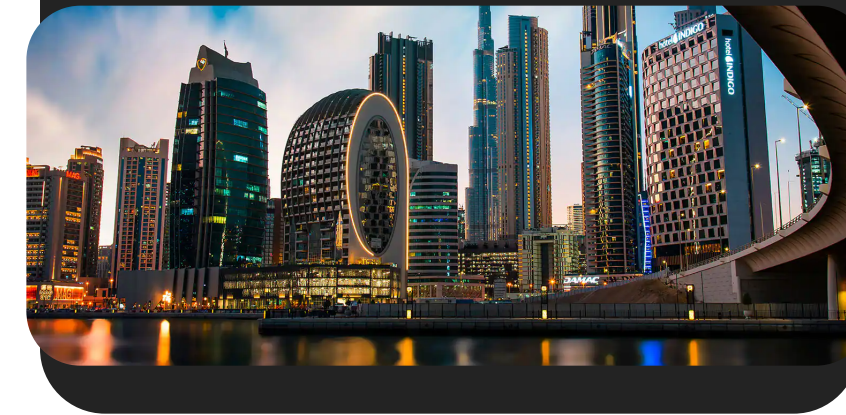
Dubai Marina



Palm Jumeirah



Business Bay



Jumeirah Village Circle



## RENTAL INCOME & PROPERTY APPRECIATION

### Rental Yields

4-8% per annum (depending on location and property type).

### Property Appreciation

Historical average of 5-10% per annum, but can vary.





# BENEFITS OF DUBAI RESIDENCY

## Tax-Free Income

Dubai offers a zero-income tax environment, making it attractive for high-net worth individuals.

## Business-Friendly Environment

Dubai provides a conducive environment for businesses to thrive with world-class infrastructure and minimal bureaucracy.

## Safety and Security

The UAE is known for its safety and security, making it a desirable place to live and invest.





## World-Class Lifestyle

Enjoy a luxurious lifestyle with world-class amenities, shopping, dining, and entertainment options.

## Global Connectivity

Dubai International Airport is a major aviation hub, offering easy access to destinations worldwide.

## Multicultural Society

Dubai's diverse population creates a vibrant and cosmopolitan atmosphere.





# EXTRA COSTS

## Rental Yields

4% of the property value (paid to the DLD).

## Mortgage Registration Fees

0.25% of the loan amount.

## Agent Commission

2% of the property value.

## Visa Application Fees

Varies depending on the visa type and duration.

## Medical Examination Fees

Approximately AED 250-500.

## Emirates ID Fees

AED 170 for the first year and AED 100 for renewals.





# ADDITIONAL CONSIDERATIONS

## Golden Visa

Explore the eligibility requirements for the Golden Visa, which offers longer residency and additional benefits.

## Business Setup

If you are also interested in setup a business in Dubai, Multi Mulk Consultancy can provide comprehensive guidance and support.

## BY CHOOSING MULTI MULK CONSULTANCY, YOU GAIN ACCESS TO

- Expert advice and personalized solutions tailored to your needs.
- A wide range of investment options and property portfolios.
- End-to-end support throughout the entire process, from property selection to visa acquisition.





# A-Z Services Services Offered by **Multi Mulk Consultancy**

15

**A**

Airline Ticket Booking: Assistance with booking flights for property visits or relocation.

**B**

Bank Account Opening: Guidance in opening a UAE bank account for investment and transactional purposes.

**C**

Comprehensive Support: Comprehensive support in the process of obtaining residency through real estate investment.

**D**

Document Preparation and Translation: Help with preparing, translating, and notarizing necessary documents.

**E**

Education and Schooling: Assistance in finding suitable schools and educational institutions for clients' children.

**F**

Financial Advisory: Expert advice on the financial aspects of property investment, including taxes and fees.



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G

Government Project Investments: Access to and information about investing in government approved real estate projects.

H

Hotel/Accommodation Arrangements: Booking and arranging accommodation for clients during their stay in Dubai.

I

Investment Consultancy: Tailored advice on the best real estate investments to meet clients' financial goals.

J

Judicial Support: Legal assistance and support through every step of the property purchase and residency process.

K

Knowledge Sharing: Providing clients with up-to-date market insights and data from reliable sources.

L

Legal Services: Comprehensive legal support for all real estate transactions and residency applications.

M

Market Analysis: Detailed analysis of the Dubai real estate market to inform investment decisions.

N

Negotiation Assistance: Expert help in negotiating property prices and terms of sale.





O

Off-Plan Property Investments: Opportunities to invest in properties under development for potentially higher returns.

P

Pick and Drop: Transportation services for clients from the airport to their accommodation and property sites.

Q

Quality Assurance: Ensuring that all properties meet high standards of quality and legality.

R

Residency Permits: Assistance with obtaining temporary residency permits as part of the investment process.

S

Settlement Services: Helping clients settle into their new homes, including utilities setup and community orientation.

T

Transfer of Title Deed: Managing the legal transfer of property ownership.

U

Understanding Policies: Keeping clients informed about relevant real estate policies and regulations.

V

Visa Guide: Comprehensive guidance on visa requirements and application processes for Dubai.





W

Welcome Orientation: Providing a warm welcome and orientation to new residents, helping them adapt to life in Dubai.

X

Expandable Services: Offering customizable services to meet unique client needs.

Y

Yield Maximization: Strategies to maximize returns on real estate investments.

Z

Zero Hassle Experience: Ensuring a smooth, stress-free process from initial consultation to final settlement.



# AFTER-SALE SERVICES

## Property Management

- Comprehensive management services to ensure the upkeep and maintenance of the
- Regular inspections and reports to keep the property in optimal condition.

## Rental Management

- Assistance in finding and screening tenants for rental properties.
- Handling lease agreements, rent collection, and tenant communications.
- Maintenance and repair services for rental properties.

## Property Maintenance

- Coordination of regular maintenance tasks such as cleaning, gardening, and repairs.
- Emergency maintenance services to address any urgent issues promptly.





## Financial Management

- Management of all financial aspects related to the property, including payment of taxes, utility bills, and service charges.
- Preparation of financial statements and reports for property owners.

## Legal Support

- Assistance with any legal matters related to the property, including disputes and compliance with local regulations.
- Renewal of property-related legal documents and permits.

## Renovation and Remodeling

- Services for property renovation and remodeling to enhance the property's value and appeal.
- Coordination with contractors, designers, and suppliers to ensure quality work.



## Utility Management

- Setup and management of utilities such as water, electricity, gas, and internet for the property.
- Ensuring timely payment of utility bills to avoid disruptions.

## Insurance Services

- Assistance in obtaining and managing property insurance to protect against potential risks and damages.
- Claims handling and support in the event of an insurance claim.

## Market Updates

- Regular updates on the real estate market to keep property owners informed about market trends and property values.
- Advice on the best times to sell or lease the property based on market conditions.





## Concierge Services

- Personalized concierge services to address any specific needs or requests of property owners.
- Arranging for services such as housekeeping, security, and personal errands.

## Resale Assistance

- Support in preparing the property for resale, including staging and marketing.
- Handling negotiations and legal procedures involved in the sale of the property.

## Tax Advisory

- Guidance on property-related taxes and assistance with tax filings to ensure compliance with UAE tax laws.
- Strategic tax planning to optimize financial outcomes for property owners.



# Multi Mulk Consultancy

is dedicated to providing a comprehensive range of after-sale services to ensure that property owners enjoy a hassle-free and rewarding ownership experience. Our commitment to excellence and customer satisfaction extends well beyond the initial purchase, offering continuous support and professional management to meet all your property needs.

**Disclaimer:** The information provided here is for general informational purposes only and should not be considered as legal or financial advice. It is recommended to consult with a lawyer or relevant professionals for specific guidance on investment and visa matters.



**Sajid Ali Haider**  
CEO, Multi Mulk Consultancy

