

YOUR GUIDE TO LIVING IN

Dear Reader,

This short guide is packed with information to make your life in Dubai simpler.

Research has shown that many people spend weeks sourcing information in their early days in their new environment - education, finances, shopping, understanding the law, even driving are all new experiences.

I have tried to short cut this for you in this brochure with a summary of the important issues and contacts that will prove invaluable to you settling in. My phone number is at the bottom of every page if you require any help with any of the points in this leaflet please give me a call.

Welcome and have a great time in Dubai.

**Adil Ismail,
Director, Superior Consulting (Pvt.) Ltd.**



HOUSING

- **BUYING / SELLING**

If you plan to invest or wish to sell your Dubai property,

- Look no further than Real Estate Brokers. We cover all areas of Dubai and deal with both villas & apartments.

- **MORTGAGES**

Job, Salary, Visa, Open Bank Account Offshore and Onshore Mortgages are available. Mortgages can be up to 4 or 5 times

- Your salary. Usually only Capital and Interest Mortgages although there are some Interest Only Mortgages available

- **3. RENTING**

If you are looking to rent an apartment or a villa, call Move In Real Estate. We work 7 days a week and provide a full Tenancy Support Service. We have a wide range of properties and also offer advice for those new to Dubai. If you want low budget or top of the range with flexible

BUILDING AND CONTENTS INSURANCE

If you have purchased your property then you will have a requirement for building and contents insurance. If you live in a rented property you can choose to insure just your own Belongings or have cover that insures you and the people you share with, even if you don't know them.

A photograph of the Dubai skyline at sunset, with silhouettes of skyscrapers and construction cranes against a bright orange and yellow sky. The water in the foreground reflects the sky and buildings. The image is split vertically, with the left side being a dark blue gradient overlay.

YOUR HEALTH

1. Hospitals Clinics and Government Hospitals

www.guide2dubai.com/info/hospitals-dubai
aspdirectory.justlanded.com/en/United-Arab-Emirates_Dubai/Health_Hospitals-Clinics/1
<http://www.uaelinks.com/dir/uae-clinics-medical-centers>

2. Dentist

www.indexuae.com/Top/Health/Dentists

3. Medical & Dental Insurance

Now that you are living and working abroad, accessing the right kind of health insurance cover can turn out to be a nightmare, with the cost of medical treatment being expensive and difficult to arrange particularly in an emergency. Time off work can impact your income. There are a number of medical providers and picking the right medical insurance for you and your family can be one of the hardest choices to cover all emergencies.

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BANKING

1. Offshore Bank Accounts

Please Contact Superior Consulting (Pvt.)

2. Local Banks Accounts

Please Contact Superior Consulting (Pvt.)

3. International Currency Transfers

If you are sending money into or out of UAE don't use the Banks. Potential Savings Of Up To 3% on Transfers, No Telegraphic Transfer Costs, No Fees or Commissions, Your Own Currency Dealer, Option Of Pre-Fixing The Exchange Rate For Up To Two Years in advance (Great For Protection Against Possible Fluctuations) Contact David Ballantine to arrange

4. Exchange Houses

Western Union

Al Ansari

Al Resimani

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Education

1. Schools in the United Arab Emirates
2. Nurseries - www.dubaicity.com/education
3. Primary - www.dubaicity.com/education
4. Secondary - www.dubaicity.com/education
5. www.dubaifaqs.com/schools/dubai.php
6. Universities - www.dubaifaqs.com/
7. www.dubaifaqs.com/universities/dubai.php
8. www.dubaifaqs.com/gems-schools.php
Gassitas Truman & Thing
9. Education Fees Planning

These are usually fee paying schools and the most effective way to pay for school fees is to start a saving plan to pay for your children's education.

Contact David Ballantine to arrange your children's educational planning.

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LOOKING AFTER YOUR FAMILY

1. Wills & Sharia Law

In the absence of a Will, Shariah Law automatically applies to both Muslim and non-Muslim estate holders when they pass away in the UAE. Under Shariah, the wife of the deceased receives one-eighth of the total estate, while the children receive one-sixth of the share. For every share received by the daughters, the sons receive twice as much. As the UAE is a Muslim country, all courts adhere to Shariah law. All your deceased partners bank accounts will be frozen, including joint accounts which will prevent you from paying your mortgage, also your car could be confiscated by the bank. You would be without any money or car and dependent on friends and family. You would be required to report to the real estate authority for transfer of your real estate, and then approach the court. This could take up to a year, during which time you will struggle to make ends meet.

2. Estate Planning

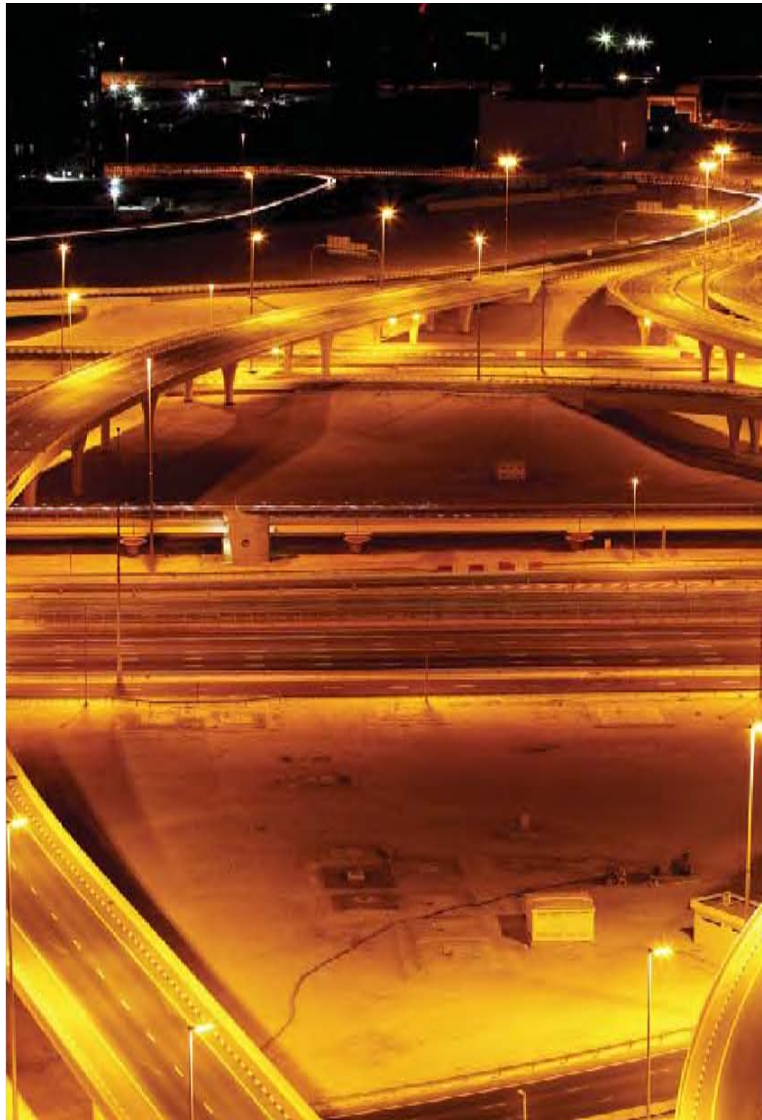
If you have net worth over the inheritance threshold of your country and are returning to a country that has inheritance tax it is important that you plan for any tax liability that may be incurred when you die. Please contact David Ballantine to advise you on any liability you may have and ways to mitigate it.

3. Fly Home or Cremation

www.mefs.ae

Please Contact Superior Consulting (Pvt.)





THE LAW

1. Car Accident

Learn about the green and red forms!

2. Sharia Law and Lawyers

www.justlanded.com/english/Dubai/Dubai-Guide/Culture/Legal-adviceukinuae.fco.gov.uk/en/help-for-british-nationals/whenthings-go-wrong/if-you-need-lawyer/lawyers-in-dubai
www.dubaicityguide.com/site/businessfinance/lawyers.asp

3. Alcohol

Get your alcohol licence!

Zero Tolerance – don't drink and drive!

Recommended Reading:

“Don't They Know It's Friday” Jeremy Williams

Please Contact Superior Consulting (Pvt.)



**Superior
Consulting**
(Pvt.) Ltd.
IMMIGRATION & FOREIGN EDUCATION SERVICES



WHO WE ARE

Superior Consulting (Pvt.) Ltd. is a Migration & UAE business setup service provider.



Speak to Mr. Adil Ismail, Senior Consultant & Director of Superior Consulting (Pvt.) Ltd. for Business Setup UAE and other Settlement services.

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