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UAE Golden Visa Application Playbook

A step-by-step walkthrough and required-documents matrix for the property investor, deposit, and skilled-employment tracks — plus the official government links to verify everything yourself

1. The Application Sequence, Step by Step

The Golden Visa moves through the same operational sequence regardless of which track qualifies you.

Step 1 — Document attestation. For the employment track, your degree needs attestation from the Ministry of Foreign Affairs (MOFA) plus an equivalency certificate from the Ministry of Education (MOE). For the investor tracks, your Title Deed, Oqood, or bank certification needs to come cleanly through official DLD or bank channels — not a screenshot or a sales agreement alone.

Step 2 — The 6-month entry visa (offshore applicants only). If you're outside the UAE, ICP issues a 6-month multiple-entry visa once your eligibility gets an initial nomination. This lets you fly in and out to finalize your property registration or bank certification, complete a medical exam, and do Emirates ID biometrics.

Step 3 — Status adjustment. Once you're onshore (on the entry visa or an existing residency), you process a 'status change' through an authorized typing centre or the DLD Cube platform for property cases.

Step 4 — Medical fitness test. A blood test and chest X-ray at a state-certified UAE medical facility, screening for communicable diseases — standard for any UAE residency, not specific to the Golden Visa.

Step 5 — Emirates ID biometrics. Fingerprint and photo capture at an ICP-authorized centre to issue your 10-year Emirates ID.

Step 6 — Final issuance. Your Golden Visa is stamped on your passport and reflected across federal systems. From here you can sponsor dependents and domestic staff.

2. Required Documents, By Track

Track	Document	What It Needs to Show
Investor — Real Estate	DLD Title Deed or Oqood	Certified value of AED 2M+. Dubai-registered only — properties in other emirates don't count toward a Dubai application.
Investor — Real Estate	Bank NOC (if financed)	Issued by your lender, confirming the loan is in good standing. The old paid-up-equity minimum was removed in a February 2026 DLD update — the certified value is what's checked now, not how much you've paid off.
Investor — Real Estate	Passport + photo	Clear passport copy plus a passport-style photo matching ICP's specification.
Investor — Fixed Deposit	Bank certification letter	From a UAE Central Bank-licensed bank, confirming AED 2M+ locked for a minimum 2-year term, unencumbered (not borrowed).
Employment — Skilled Professional	Attested degree	Bachelor's or higher, MOFA-attested plus MOE equivalency.
Employment — Skilled Professional	MOHRE labor contract	Registered at MOHRE Skill Level 1 (managers/executives) or Level 2 (science, engineering, health, IT, law, and similar fields).
Employment — Skilled Professional	Salary proof	6 months of bank statements plus an HR-issued salary certificate showing a basic salary of AED 30,000+/month — allowances don't count toward this figure.
All tracks	Medical fitness certificate	Issued by an authorized UAE diagnostic clinic.
All tracks	Health insurance	Valid UAE health cover, or an approved waiver where applicable.

3. Official Government Resources — Verify Everything Yourself

Don't take any broker's or blog's word for current requirements — including this one. These are the actual government channels, not third-party guides:

Dubai Land Department (DLD) — property registration, title deeds, and the golden visa investor e-service. dubailand.gov.ae

Dubai REST — DLD's official app for title deed and transaction verification. Search "Dubai REST" on the App Store or Google Play; don't download from a link in a text message or ad.

GDRFA Dubai — Dubai residency and visa status services. gdrfad.gov.ae

ICP Smart Services — the federal portal for visas, Emirates ID, and Golden Visa applications. smartservices.icp.gov.ae, or the UAEICP app (details at icp.gov.ae).

UAE PASS — the unified digital ID you'll need to log into ICP, GDRFA, and DLD's own portals. icp.gov.ae/en/uae-pass

Amer typing centres — GDRFA-authorized walk-in service centres across Dubai for status changes and Emirates ID processing. There's no single official Amer website — check gdrfad.gov.ae for the current authorized list near you rather than trusting a random search result.

DLD Cube — the walk-in service centres for property-based Golden Visa cases, with locations including DLD's Baniyas Road headquarters in Deira and Dubai World Trade Centre. Confirm the current locations and hours on dubailand.gov.ae before visiting, since service centres do get added or relocated.

QUICK CHECKLIST

1. Confirm your track's threshold against the certified value (DLD valuation, bank certificate, or salary certificate) — not a quoted price or a verbal promise.
2. Get every attestation (degree, marriage certificate for spouse sponsorship) done before you start the visa process, not after — it's the step most people underestimate on time.
3. If applying from outside the UAE, apply for the 6-month entry visa first — don't book flights before it's issued.
4. Book your medical fitness test only at a state-certified facility, and don't skip health insurance even if a waiver looks possible.
5. Cross-check any requirement you read here — including in this guide — against DLD, GDRFA, or ICP directly before you act on it. Rules move; this document is a starting map, not the final word.

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Clarity over hype. Discipline over noise. Truth only.

ABOUT THIS PLAYBOOK

This playbook summarizes the general Golden Visa application sequence and document requirements as understood at time of writing, for the property-investor, fixed-deposit, and skilled-employment tracks. It is not legal, immigration, tax, or financial advice, and it is not a substitute for checking your specific case with DLD, GDRFA, or ICP directly, or with a licensed immigration advisor. UAE visa rules, fees, and documentation requirements change without notice — including a real change to the property track's down-payment rule in February 2026 — so treat every threshold and step here as a starting point to verify, not a final answer. Bharat Khanna and this document accept no liability for decisions made on the basis of this guide; always confirm current requirements through the official channels listed above before submitting an application, signing a property contract, or moving funds.