

# ExpatriQ Relocation Intelligence Report

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## UK to Dubai/UAE

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**Prepared for:** [Client Name] **Report date:** February 2026 **Reference:** EIQ-SAMPLE-AE-001

*Disclaimer: This report has been compiled using verified data sources current as of the report date. Immigration rules, tax legislation, and costs change frequently. Always confirm critical details with qualified professionals before making decisions. ExpatriQ provides intelligence and analysis, not legal or financial advice.*

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# Executive Summary

## Key Findings at a Glance

FACTOR	UK (CURRENT)	DUBAI (PROJECTED)	NET IMPACT
Net Monthly Income	Baseline	<i>Detailed in full report</i>	Significant increase
Cost of Living	Baseline	<i>Detailed in full report</i>	Mixed — lower in some areas, higher in others
Education	State-funded	<i>Fee ranges in full report</i>	New major expense
Healthcare	NHS	<i>Options in full report</i>	Employer-sponsored, quality varies
Tax Burden	UK rates	0% income tax	Transformative
Quality of Life	Established	<i>Analysis in full report</i>	Different, not necessarily better or worse

Your move to Dubai presents a strong financial case, driven primarily by the UAE's zero personal income tax environment. However, this report identifies specific cost centres that partially offset the tax advantage, along with practical, legal, and lifestyle factors that require careful planning.

## Top 5 Recommendations (In Priority Order)

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1. **Secure employment and begin visa sponsorship** — the employment visa is the cleanest pathway and unlocks family sponsorship
  2. **Engage a UK tax adviser before departure** — *specific timing and considerations detailed in full report*
  3. **Budget for education costs** — *school-specific recommendations and fee analysis in full report*
  4. **Plan housing strategically** — *area comparisons, rental process, and deposit requirements in full report*
  5. **Begin document attestation immediately** — *step-by-step process with costs and timelines in full report*
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# Visa & Immigration

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## Primary Route: Employment Visa

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Your employer will sponsor the Employment Visa, which then allows sponsorship of dependants. This is the standard pathway for professional relocations and the route we recommend.

The full report covers:

- Complete visa processing steps, timelines, and costs
- Dependant visa sponsorship process
- Alternative visa options for your partner (employment, freelance, investor)
- Emirates ID registration
- Document attestation requirements with detailed process table
- Common pitfalls and how to avoid them

*This section contains 4 pages of detailed visa pathway analysis, document checklists, and cost breakdowns in the full report.*

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# Financial Analysis

The financial case for your move is strong, driven primarily by the UAE’s zero personal income tax. However, education fees represent a significant new expense that must be factored into your planning.

The full report includes:

- **Personalised income projection** — your specific salary mapped to Dubai cost of living
- **Detailed cost comparison table** — line-by-line comparison across 12 categories (rent, groceries, utilities, transport, education, healthcare, dining, childcare, insurance, communication, clothing, entertainment)
- **Tax exit planning** — specific steps to establish non-UK tax residency, optimal departure timing relative to the tax year, and ongoing UK obligations
- **Banking and money transfer** — account setup, international transfer options, and currency management
- **End-of-service gratuity** — how UAE employment law provides an additional financial benefit

## SAMPLE: COST OF LIVING COMPARISON

<i>12 categories analysed</i>	<i>UK baseline vs Dubai projection</i>	<i>GBP and AED figures</i>
Rent, groceries, utilities, transport...	Personalised to your family size	Monthly and annual totals

*This section contains 4 pages of financial analysis with specific figures, tax planning guidance, and a net position summary in the full report.*

# Housing & Areas

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Dubai's residential landscape is vast. Based on your family profile, budget, and lifestyle preferences, we have analysed and compared the most suitable areas.

The full report includes:

- **Area comparison matrix** — 3 recommended areas rated across 8 factors (property type, rent ranges, commute, schools nearby, family friendliness, amenities, community feel, value)
- **Specific rent ranges** in AED and GBP for your required property size
- **Rental process guide** — search platforms, RERA agents, Ejari registration, DEWA connection
- **Deposit and upfront cost breakdown** — the total cash required before move-in
- **Neighbourhood profiles** — detailed write-up of each recommended area with pros and cons

*This section contains 3 pages of area analysis with specific properties, rent data, and a step-by-step rental guide in the full report.*

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# Education & Childcare

With children requiring school places, this is one of the most critical sections of your relocation plan. Dubai offers excellent international schools, but competition for places is fierce and fees vary dramatically.

The full report includes:

- **School comparison table** — recommended schools rated by KHDA inspection results, curriculum, fee ranges, location, and availability
- **Application timeline** — when to apply, required documents, and assessment processes
- **Full cost breakdown** — tuition, registration, uniform, transport, and extras per child per year
- **Waitlist strategy** — how to maximise your chances at oversubscribed schools
- **Nursery and early years options** (where applicable)

## SAMPLE: SCHOOL COMPARISON

<i>Schools analysed</i>	<i>KHDA ratings</i>	<i>Annual fee ranges</i>	<i>Curriculum match</i>
Personalised shortlist	Outstanding to Very Good	Per child, per year	British/IB options

*This section contains 4 pages of school analysis with named institutions, fee tables, and application guidance in the full report.*

# Healthcare

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The UAE mandates employer-provided health insurance. The quality of care is generally high, but coverage levels vary significantly between basic and enhanced plans.

The full report includes:

- **Insurance tier comparison** — basic (DHA minimum) vs enhanced coverage across 8 categories
- **Recommended hospitals and clinics** — for your area, including paediatric specialists
- **Vaccination and medical record transfer** guidance
- **Emergency procedures** and what to expect
- **Mental health and wellbeing** resources

*This section contains 2 pages of healthcare analysis with specific provider recommendations in the full report.*

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# Lifestyle & Practical

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Dubai offers a high quality of life for families, but the rhythm of daily life differs significantly from the UK.

The full report includes:

- **Climate adaptation** — seasonal planning, summer strategies, indoor/outdoor lifestyle balance
- **Driving and transport** — licence conversion, car purchase vs lease, Salik tolls, RTA metro
- **Daily life guide** — supermarkets, British products availability, dining, entertainment
- **Social and community networks** — expat groups, family communities, how to build your network
- **Cultural considerations** — Ramadan, dress code, alcohol regulations, public behaviour norms
- **Shipping guide** — what to bring, what to leave, what to buy there

*This section contains 3 pages of practical lifestyle guidance in the full report.*

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# Timeline & Checklist

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Your personalised relocation timeline, broken into monthly phases with specific actions, responsible parties, and deadlines.

## Phase overview:

- **Month 1: Foundation** — employment, documents, attestation, research
- **Month 2-3: Preparation** — school applications, housing search, financial planning
- **Month 4: Transition** — travel, visa processing, bank accounts, viewings
- **Month 5-6: Settlement** — move-in, school start, routines, community

*The full report contains a detailed month-by-month checklist with specific action items, responsible parties, estimated costs, and dependencies.*

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# Risk Factors & Mitigation

Every international relocation carries risk. We have identified and assessed the key risk factors specific to your move, categorised as financial, logistical, legal, and lifestyle risks.

RISK CATEGORY	RISKS ASSESSED	DETAIL LEVEL
Financial	4 risks identified	Likelihood, impact, specific mitigation
Logistical	3 risks identified	Likelihood, impact, specific mitigation
Legal/Regulatory	3 risks identified	Likelihood, impact, specific mitigation
Lifestyle & Family	4 risks identified	Likelihood, impact, specific mitigation

*The full report contains a complete risk matrix with 14 identified risks, each rated by likelihood and impact, with specific mitigation strategies.*

## About This Sample

This is a redacted sample from an ExpatIQ relocation intelligence report. The full report for this client was **27 pages** and contained personalised financial projections, specific school and area recommendations with current pricing, a detailed tax exit plan, and a month-by-month action checklist.

**Every ExpatIQ report is unique** — generated from your specific circumstances, family composition, career profile, and priorities. No two reports are the same.

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