

THE ESSENTIAL GUIDE TO RELOCATING
FROM THE UK TO THE UAE

How to Make the Most of Your Move to Dubai – Financially, Legally, and Practically

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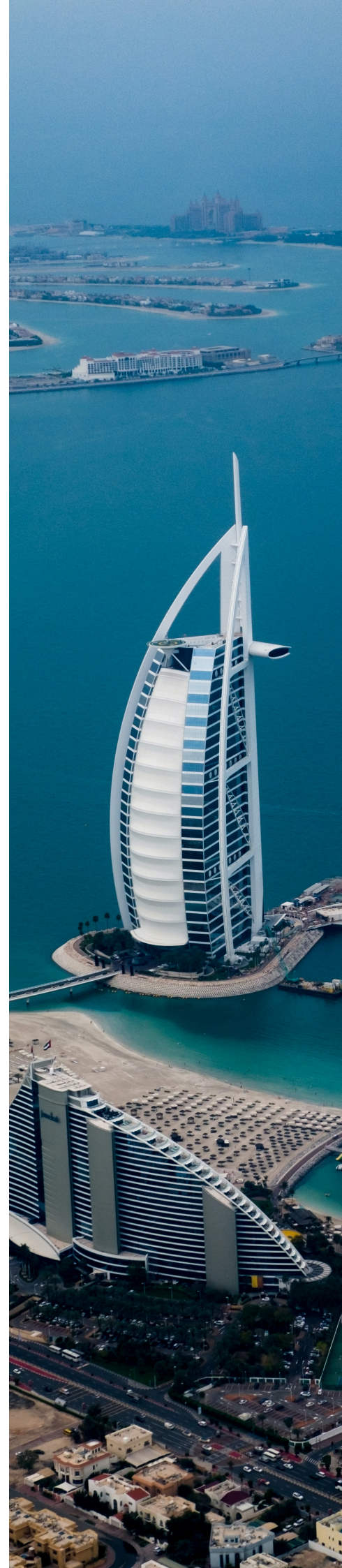
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This document is for informational purposes only and does not constitute financial advice.



INTRODUCTION

Why the UAE, Why Now?

In recent years, a massive shift has been taking place in global wealth migration, with the UK at the centre of this trend. Rising costs in education, sluggish property markets, and an increasingly complex tax environment are prompting more families and investors to explore options abroad. **Dubai stands out as a premier destination for those looking to make a strategic move.**

With **zero income tax**, a booming **property market** (**75% capital growth** since 2021), and **rental yields of 6.5-7%**, Dubai offers a compelling financial argument. But it's not just about the numbers — Dubai also boasts **world-class amenities, educational options, and a safe, luxurious lifestyle**. This guide breaks down the **key considerations** for making a **successful move to the UAE**, ensuring that you can navigate the process **legally, financially, and practically**.



1 Why People Are Leaving the UK

As highlighted in the webinar, 10,000 millionaires are expected to leave the UK in 2025 alone. But what's driving this exodus?



Education Costs:

With rising VAT on school fees, education in the UK is becoming more expensive, leading families to seek more affordable options.



Housing Market:

Prime London areas like Kensington & Chelsea have seen significant price drops, making them less attractive as investment destinations.



Global Instability:

Europe is becoming harder to access post-Brexit, while the US and Far East are facing increasing uncertainty.

In contrast, Dubai offers a **stable, tax-efficient environment** with a **quality lifestyle**, making it a smart move for those looking to protect their **wealth and invest in the future**.



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WHY DUBAI?

Dubai is quickly becoming the number one choice for UK expatriates, and it's easy to see why:

Booming Property Market

Since 2021, Dubai property has seen an incredible **75% growth** in value, making it an ideal destination for investment. Rental yields are averaging between **6.5-7%**, far surpassing those in London (**2.4%**) and New York (**4.2%**).

Family-Friendly Living

Dubai's residential areas are designed with families in mind, offering safe, walkable environments with world-class amenities such as swimming pools, tennis courts, and golf courses.

Popular villa communities include:

- Arabian Ranches
- Jumeirah Golf Estates
- Tilal Al Ghaf
- Villanova

Top-Tier Education

Dubai boasts a wide range of **British schools**, including Harrow, Cranleigh, Brighton College, and RGS Guildford. School fees, averaging **£20,000 per year**, are often half of what you'd pay in the UK.



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THE TAX TALK

What You Need to Know

Understanding the **tax implications of relocating is crucial**, and the experts from the webinar emphasised the importance of seeking professional advice.

- **Stay UK-Resident:**

If you remain a **UK tax resident**, you will need to declare **all worldwide income**, including **rental income** from **Dubai properties**.

- **Move Fully to the UAE:**

Enjoy zero income tax on your **earnings**, **no capital gains tax**, and **no council tax** — but do expect **community service charges**.

- **Pro Tip:**

Timing matters when it comes to your **UK tax residency**. Make sure to get proper advice about the **number of days** you can **spend in the UK** and what constitutes a “**workday**” to avoid **unexpected tax liabilities**.



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PRACTICALITIES OF RELOCATION

The process of moving to Dubai is relatively straightforward, but there are still a few important steps to take care of.

- **Visas and Residency:**

The UAE offers a range of residency options, including the **Golden Visa** for those investing in property worth **2 million AED (~£400k)**.

- **Visa Processing Time:**

Employment-based visas can be completed in **2-4 weeks**.

- **Visa Costs:**

Expect to pay around **£2,000 per person** for **residency applications**, however worth noting **child visas** are typically **less expensive** than **adult visas**.



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BANKING, MONEY MOVEMENT & FINANCIAL PLANNING

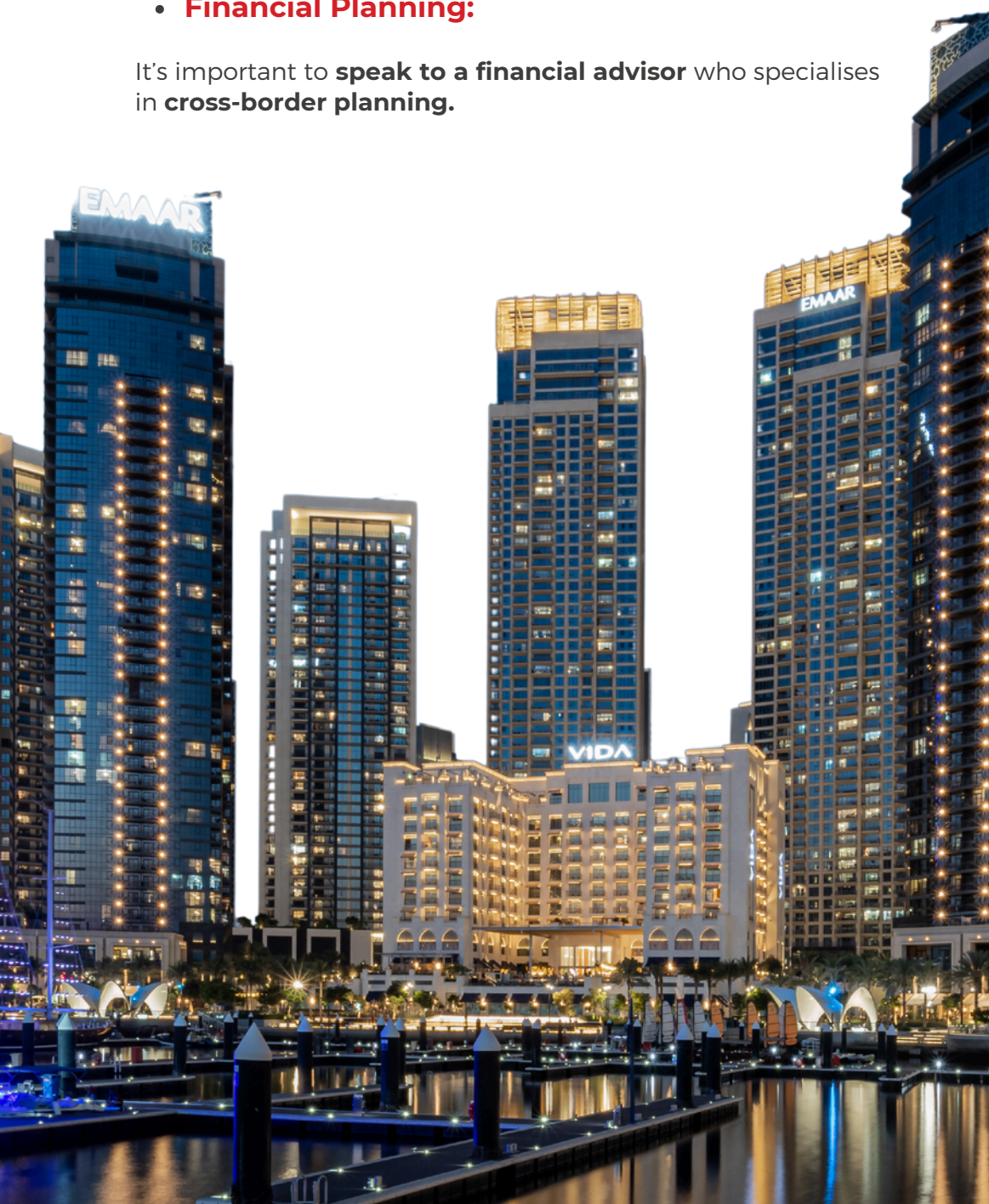
Once you've made the move, there are some key steps to ensuring smooth financial management.

- **Bank Accounts:**

You'll need a **local bank account** to manage your finances and be mindful of the various **currency transfer services** to move **GBP to AED** efficiently.

- **Financial Planning:**

It's important to **speak to a financial advisor** who specialises in **cross-border planning**.



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WHAT ABOUT PROPERTY OWNERSHIP?

In Dubai, **freehold ownership** is the **standard** for **new developments**, meaning you'll have **complete ownership** of your property.

Older areas may still operate on a **leasehold basis**, but most **family-friendly communities** offer **freehold options**.

There are **Dubai Land Department (DLD) fees** of **4%** of the **transaction price** for any **property purchased** for both the **secondary market** and **off plan**. Along with **2% agency fees** which unlike the **UK** the **buyer** (rather than the **seller**) is **obligated to cover**.



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LIFESTYLE & COST OF LIVING

Dubai offers a high standard of living, but how much you spend depends on your lifestyle choices.

- **Luxury Living:**

Brunches and beach clubs can quickly add up, but **family villa living in purpose-built communities** offers a **high quality of life** at a **lower cost** than **many UK cities**.

- **Utilities and Services:**

Compared to the UK, utilities and many services are **typically cheaper**, making **everyday living more affordable**.



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FINAL CONSIDERATIONS

Here are a couple of **top tips** from the **experts** to help you make the **most of your move**:

“

“Do your research — know your community, your commute, and your schools.”

– **Dom Shabbo, BlackBrick Property**

“

“Don’t get swallowed up by Dubai. It’s easy to live large, but smart planning is what sets you up for long-term success.”

– **Jonathan Jay, Hoxton Wealth**

“

“Plan your currency transfers in advance – don’t leave them to chance. Timing your transfers can make a significant difference. Currency markets fluctuate daily and when you’re moving large sums of money even a small shift in exchange rates can cost you thousands.”

– **Rupert-Lee Browne, CAXTON**



FINAL WORD FROM CAXTON

At Caxton, we've helped thousands of clients **move their wealth internationally** in a safe and efficient manner. Whether you're transferring a deposit, managing rental income, or planning, we're here to help you navigate the **complexities of currency transfer** and **financial planning**.

Get in touch today to speak with one of our currency advisors or start your transfer with our easy-to-use online platform.

Get the Guide as a Downloadable PDF + Bonus Checklist

- ✓ Top 10 Questions to Ask Before You Move
- ✓ Currency Transfer Planner

DOWNLOAD NOW

For more insights and information listen to our recent webinar: UK to UAE: The Next Big Wealth Shift -

<https://caxton.io/news/uk-to-uae-the-next-big-wealth-shift-are-you-ready>



BONUS CHECKLIST:

Top 10 Questions to Ask Before You Move to the UAE

Relocating to Dubai or elsewhere in the UAE can be **life-changing** — **financially and personally**. But **smart planning upfront is critical**. Here are the top **questions** to **ask before you go**:

1

What's my tax status once I leave the UK?

Have I informed HMRC? Do I understand the "statutory residence test"?

2

What school options are available for my children — and how do the fees compare to the UK?

Have I shortlisted British curriculum schools or special education providers?

3

Which area of Dubai (or UAE) suits my lifestyle, commute, and investment goals?

Villa community or high-rise apartment? What's the resale/rental demand?

4

Am I eligible for a Golden Visa — and does it make sense for me?

Do I meet the property or investment threshold for long-term residency?

5

What are my exact limits for time spent in the UK without triggering tax issues?

Think: number of days, family ties, workdays — get it right.

6

Should I restructure my assets before I move to make use of UK tax allowances?

Have I used up ISAs, CGT exemptions, or pension contributions?

7

What are the ongoing costs of living, beyond property prices?

Schooling, healthcare, utilities, service charges — realistic budgeting is key.

8

How secure is the property title I'll be purchasing?

Freehold or leasehold? Are there any ownership restrictions for expats?

9

Do I need international health insurance, or will my UAE plan be enough?

Coverage, dependents, emergency evacuation — check the fine print.

10

Do I have a trusted team — lawyer, property agent, financial planner, currency provider?

Working with cross-border experts, like Caxton, BlackBrick Property & Hoxton Wealth will save time and money.

Ready to make the move smoother?

Contact Caxton to plan your international transfers with confidence:

<https://caxton.io/contact-caxton>

CURRENCY TRANSFER PLANNER

Simplify Your Money Moves

Relocation means multiple transfers — deposits, rent, school fees, setup costs. **Timing and method can affect your total cost by thousands.**

Here's a simple **planner** to help you get **organised**:

What You Need to Transfer	When You'll Need It	One-Off or Ongoing?	Paid in UK or UAE?	Done?
Property deposit	___ / ___ / 202__	One-off	UAE	<input type="checkbox"/>
Final UK bills	___ / ___ / 202__	One-off	UK	<input type="checkbox"/>
School tuition fees	___ / ___ / 202__	Termly / Annually	UAE	<input type="checkbox"/>
Household setup funds	___ / ___ / 202__	One-off	UAE	<input type="checkbox"/>
Monthly living allowance	___ / ___ / 202__	Ongoing	UAE	<input type="checkbox"/>
Tax payments (UK/UAE)	___ / ___ / 202__	One-off / Ongoing	UK / UAE	<input type="checkbox"/>
Emergency savings buffer	___ / ___ / 202__	One-off	UAE	<input type="checkbox"/>



Smart Tips:

- **Lock in rates** with a forward contract if you're planning ahead
- **Avoid bank fees** with Caxton's expert currency services
- **Speak to a Caxton advisor** for a personalised strategy

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For further information contact:

Caxton Payments Ltd

020 7201 0531

hello@caxton.io

[CAXTON.IO/TRANSFER-MONEY](https://caxton.io/transfer-money)



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Think: number of days, family ties, workdays — get it right.

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