



The UK to Dubai Relocation Checklist 2026

What to do, when to do it, and the mistakes I wish I'd avoided

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A short honest introduction

When I landed at DXB on my first one-way ticket from Heathrow, I was carrying two suitcases, a UK mortgage, a frozen HSBC current account, and an extremely confident plan that turned out to be wrong about most things. Ten years later, this is the checklist I wish someone had handed me in the three months before my flight.

It's organised by month because relocation isn't a to-do list — it's a sequence. Things you do in month one depend on things you didn't do in month six. Get the order wrong and you arrive in Dubai paying expat tax on your own incompetence.

I've kept it honest about costs, because the biggest shock most UK expats get isn't the weather, it's the DEWA bill in August. And I've flagged the handful of tools I actually use myself — not because anyone paid me to, but because you'll need them and not knowing they exist costs real money.

This checklist assumes you're a UK citizen, relocating with employment or a business visa, moving with or without family, and that you're the one driving the admin. If your employer's relocation team is handling the paperwork, you can skip about 30% of what follows — but read it anyway, because what they don't tell you is often more expensive than what they do.

— Patrick

Affiliate disclosure. *This checklist contains a small number of affiliate links to tools I use myself — currently Wise, NordVPN, and SafetyWing. If you click through and sign up, DubaiExpat.co.uk may earn a small commission at no extra cost to you. I only recommend tools I'd suggest to a friend in the same situation, and commissions help keep DubaiExpat.co.uk free to read and independent of advertiser pressure. Full disclosure policy at dubaiepat.co.uk/affiliate-disclosure.*

Month -12 to -9: The early planning phase

This is the phase everyone skips. Don't.

Start a relocation folder. Physical or digital, but one canonical place for every document related to the move. Passports, marriage certificate, birth certificates, degree certificates, professional qualifications, criminal record check, police clearance, vaccination records, pet records, bank statements, payslips, P60s. You will need every single one of these at some point in the next 12 months and Dubai's admin processes are unforgiving about missing paperwork.

Apostille your UK documents now, not later. Birth certificates, marriage certificates, and degree certificates that will be used in UAE residency applications need to be "attested" — a chain of stamps that starts with an apostille from the FCDO Legalisation Office in Milton Keynes, then a second stamp from the UAE Embassy in London, then a third inside the UAE after you arrive. The whole chain takes 4-8 weeks. Start it early — if you leave it until month -2 you will be sitting in Dubai paying express fees to couriers shuttling paperwork back to Milton Keynes. I've met three families who did exactly that.

Start the conversation about schools if you have children. Dubai's good British-curriculum schools have waiting lists of 18-24 months. The rumour that you can just turn up in August and find a school is a rumour. Apply to three schools minimum, all in your first-choice tier, and accept that you might pay application fees at all three. The refundable fee is typically AED 525, non-refundable is AED 3,000+, and you may also be asked for a seat deposit of one term's fees.

Have the honest conversation about what you're actually doing. Are you going for two years and coming back? Five years then reassess? Settling? These answers change every decision in this checklist — from whether to sell your UK house to whether to tell HMRC you're non-resident to whether to ship your furniture. If you don't know, say so, and plan for the shorter of the two options.

Month -12 to -9 checklist:

- Start the canonical relocation folder
- Apostille UK documents (FCDO Legalisation Office, Milton Keynes)
- Book UAE Embassy attestation in London
- Request three certified copies of birth/marriage certificates
- Start school research and waitlist applications
- Have the family conversation about duration and return plan
- Take reference photos of every item of furniture (useful later for insurance and customs)

Month -9 to -6: Employment, visa, and financial groundwork

Lock down the visa sponsor. Most UK expats enter the UAE on an employment visa sponsored by their new employer. Confirm in writing who's doing the paperwork, what it costs, and whether the employer is also paying for dependents. The phrase to use is "full visa package including medical, Emirates ID, dependents and attestation costs". If those aren't in the offer letter they'll come out of your pocket — often AED 8,000-15,000 for a family of four.

Check the probation clause. UAE employment law makes your first six months probationary by default. If the role goes wrong in month five, you can be asked to leave the country on short notice and you lose your residency. Don't burn your UK housing or ship your furniture before you've cleared probation. I know this sounds cautious. It isn't — it's the single most common mistake I see.

Open a UK bank account that you can operate from overseas. HSBC Premier, Barclays International, Lloyds International, and NatWest International all offer accounts that can be operated from a UAE residential address. Your current UK high-street account will likely become restricted the moment you notify them you've left, and in some cases they'll freeze it. Set up the overseas-friendly account now, while you're still UK-resident and they're still happy to see you.

Start using Wise now, before you need it. Transferring money from a UK high-street account to an AED account using a SWIFT wire costs between £25 and £40 per transfer and gives you a mid-market rate minus 2-4%. On a £10,000 transfer that's £200-£400 evaporating into your bank's margin. [Wise](WISELINKPLACEHOLDER) sends the same money at the real interbank rate, plus a small transparent fee. On the same £10,000 you'll save roughly £150-£300 per transfer. I've been using Wise for seven years and the cumulative saving across one relocation, deposits, school fees, and routine currency top-ups is comfortably into five figures. Open the account now, verify your ID while you're still UK-based, and you'll be ready to move money the day your AED account exists.

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Start the pension conversation. Do not rush this. QROPS transfers are occasionally the right answer and often the wrong one. The UK's overseas transfer charge, the ever-shifting HMRC rules, and the fact that UAE has no equivalent pension wrapper mean the "transfer your SIPP to a QROPS" pitch from Dubai-based financial advisers needs to be treated with deep scepticism. My honest position, after 10 years of watching friends do this: leave your UK pension alone unless you have a specific, advice-led reason to move it. Find an adviser who is FCA-regulated, not just "DIFC-regulated", and who doesn't get paid by transfer commission.

Run a UK tax residency gap analysis. The HMRC Statutory Residence Test is a series of automatic tests and a sufficient ties test. Understand before you leave whether you'll qualify for split-year treatment in your final UK tax year (most people moving mid-year do), and which ties you'll retain (spouse, minor children, UK home, UK work days) that could pull you back into UK residency accidentally. This is genuinely complicated. Pay for an hour of a chartered tax adviser's time. It's cheaper than a tax bill.

Month -9 to -6 checklist:

- Confirm employer visa package in writing, including dependents
- Get probation clause clarification
- Open an overseas-friendly UK bank account
- Open a [Wise](WISE/INKPLACEHOLDER) account and verify ID while UK-resident
- Take professional tax advice on your HMRC position
- Get chartered pensions advice (fee-only, not commission-paid)
- Request a detailed removals quote from three specialist expat movers

Month -6 to -3: The expensive admin phase

Get your police clearance / DBS. Your UAE residency application requires a UK criminal record check ("Police Clearance Certificate"), apostilled. Apply via the ACRO Criminal Records Office for a standard certificate (currently £55), then post it to the FCDO for apostille, then to the UAE Embassy for attestation. Four weeks end to end in a good month, eight weeks in a bad one. Factor the delay into your visa timeline.

Medical check-ups the UAE way. You'll need a UAE medical test on arrival as part of the Emirates ID process, but in the run-up I recommend doing a full UK health check first — blood work, dental, optical, dermatology. UAE private healthcare is excellent but pricey even with insurance, and NHS dentistry becomes a pleasant memory the moment you land. The 60-day pre-departure window is the cheapest time to sort out anything that's been quietly nagging you.

International health insurance — the gap nobody mentions. Your employer-provided cover almost certainly starts on your first day of UAE employment, not on your flight date. That leaves a gap of 3-14 days during which you're uninsured — the window from your UK NHS cover lapsing (the day you become non-resident, technically sooner if you're between jobs) to your UAE policy activating. A short-term travel policy from [SafetyWing](SAFETYWING/INKPLACEHOLDER) or a similar provider fills that gap for roughly £8-15 per week and saves the hypothetical of a £50,000 medical bill if you slip on marble tiles in DXB arrivals. Not paranoia — it happens.

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Start the UK exit paperwork. Tell your mortgage provider you're moving abroad (many will need to convert to a buy-to-let product if you're letting the house). Tell your council (council tax liability changes). Tell HMRC by filing form P85 when you leave, and claim split-year treatment on your final Self Assessment return. Cancel UK subscriptions that won't travel — most streaming services are region-locked and several UK insurance products (life, income protection) have "UK resident" clauses that quietly invalidate them.

Decide what you're shipping. My strong opinion after ten years of watching people ship furniture to Dubai: ship what's sentimental, leave what's practical. Dubai furniture is abundant and cheap — IKEA, Home Centre, Homes R Us, West Elm, Pottery Barn are all here. Shipping a £300 IKEA sofa costs £600, takes 8 weeks, and arrives smelling of container. But shipping your grandmother's dining table, the box of kids' art, and the books you actually read — that's worth the freight. Get itemised quotes, not "full container" quotes, so you can make this trade-off item by item.

Pet relocation — start now or start grieving. Dubai pet imports take a minimum of 120 days for dogs and cats due to the rabies titre test timing. You cannot skip this. Budget £2,500-£4,500 per pet for end-to-end door-to-door relocation including the DM import permit, and use a specialist pet shipper rather than trying to DIY with the airline. Breed restrictions apply — certain dog breeds (mainly pit bull types, American Bulldog, and the Staffordshire variants) are prohibited entirely. Check before you start the process, not after.

Month -6 to -3 checklist:

- ACRO police certificate + apostille + attestation
- UK health, dental, optical checks
- Short-term gap insurance ([SafetyWing](SAFETYWINGLINKPLACEHOLDER) or equivalent)
- Mortgage, council, HMRC P85 notification
- Cancel non-travelling subscriptions
- Finalise ship-vs-leave list
- Start pet relocation process via specialist shipper
- Pay school registration fees and accept school places

Month -3 to -1: The home stretch

Book flights with flexibility. One-way tickets feel final but a flexible return-leg is often cheaper than a one-way — airline pricing is strange. Don't book the flight until your visa is confirmed; I've seen families pay change fees because they booked before the employer finished the paperwork.

Arrange temporary accommodation for your first two weeks. Do not sign a 12-month lease from the UK. Dubai neighbourhoods vary enormously — Marina vs Downtown vs JVC vs Arabian Ranches vs Mirdif are completely different lifestyles at wildly different price points, and you cannot understand the trade-offs until you've actually been on the ground for a fortnight. Book a serviced apartment or short-let for 14-21 days and use that window to house-hunt properly.

Understand the "one year's rent upfront" reality. UAE rental leases are typically paid annually, in 1-4 post-dated cheques for the full year. Landlords in premium buildings often insist on 1 cheque. This means your first rental move costs the equivalent of 13-14 months of rent in one go: the annual

rent, plus a 5% deposit, plus agent fees (5% typical), plus Ejari registration (AED 220), plus DEWA connection (AED 2,000 deposit). Budget GBP equivalent accordingly. A 4-bed villa in Arabian Ranches is typically AED 200,000-280,000 per year — that's roughly £42,000-£59,000 in one lump on move-in day. [Wise]([WISELINKPLACEHOLDER](#)) is the cheapest way to get that money across, and you want to start accumulating the AED balance at least 30 days before you need it so you can time the transfer to a favourable rate.

UK exit logistics. Cancel home insurance (or convert to unoccupied cover if you're retaining the property). Redirect post (Royal Mail redirection for 12 months is £40 and worth every penny). Hand in the lease if renting. Close or empty the freezer, defrost, leave internal doors open. Take final meter readings. Take photos of the property in its final state, timestamped.

Set up your VPN before you leave. You'll want one. The UAE has a licensed VoIP app called BOTIM for WhatsApp/FaceTime-style voice calls (which are blocked on vanilla networks), but for BBC iPlayer, ITVX, UK banking app geo-checks, and generally not being cut off from home, a VPN is the standard British-expat solution. Install [NordVPN](<https://go.nordvpn.net/affc?offerid=15&aff;id=145336&source;=dx&aff;sub=magnet-dx-relocation-checklist-vpn>) on your phone and laptop before you fly — the app stores work differently once you're behind UAE's regional DNS and it's substantially easier to set up from a UK IP. I use Nord myself; it's been the most reliable of the ones I've tried, it handles BBC iPlayer and UK banking apps without drama, and the legal position (as covered in my full UAE VPN guide) is that VPN use for legitimate purposes is permitted under Federal Decree-Law No. 34 of 2021.

Month -3 to -1 checklist:

- Flexible flights booked (after visa confirmed)
- 14-21 days serviced apartment for arrival
- Rental budget confirmed, AED accumulation started via Wise
- UK home insurance cancelled or converted
- Royal Mail redirection set up
- Utility meters read and noted
- [NordVPN](<https://go.nordvpn.net/affc?offerid=15&aff;id=145336&source;=dx&aff;sub=magnet-dx-relocation-checklist-vpn-2>) installed on all devices before flight
- Final confirmation to removals company (container booked)
- Goodbye dinner with everyone you care about — non-negotiable

Week 0: Arrival day and the first seven days

At DXB arrivals: have printed copies of your employment offer, visa entry permit, passport, and accommodation booking. You'll breeze through if you have these; you'll wait 90 minutes if you don't.

First 48 hours — the urgent list:

- Local SIM card (du or Etisalat at DXB — tourist SIM is fine for week one, you'll switch to a contract after Emirates ID)
- Transport — hire car for the first fortnight or use Careem/Uber (both work well)
- Groceries — Carrefour, Lulu, or Spinneys — and take a photo of the receipt because the shock of the first supermarket bill is real

- Get your bearings — drive (or be driven) around 3-4 potential rental neighbourhoods in daylight and at rush hour
- Medical test appointment booked (part of Emirates ID process — usually organised by employer's PRO)

First 7 days — the important list:

- Open a UAE bank account (you cannot start this until you have Emirates ID approval, so it's typically week 2-3)
- Emirates ID biometrics appointment
- Driving licence conversion — UK licence converts directly in the UAE for GBP-passport holders, no test required, processed at an RTA centre in ~2 hours for roughly AED 860
- Register with a GP / family doctor
- Activate your [Wise](WISELINKPLACEHOLDER) account for AED transfers once the UAE bank account is in place
- Connect to the BBC iPlayer / UK banking apps via [NordVPN](https://go.nordvpn.net/affc?offerid=15&aff;id=145336&source;=dx&aff;sub=magnet-dx-relocation-checklist-arrival) — takes 5 minutes once the app is installed

The hidden costs nobody warned me about

I'm including this section because every single one of these was a surprise to me and they cumulatively added £4,000 to my first year.

DEWA cooling charges. Many Dubai apartments and villas have "district cooling" — a separate chilled water supply for air conditioning, billed by a company like Empower or Emicool. This is on top of your DEWA (electricity and water) bill and can run AED 500-1,500 per month in summer. It is not included in most rental listings. Always ask.

Housing fee on DEWA bill. 5% of your annual rent, amortised monthly and added to your DEWA bill automatically. On a AED 150,000/year villa that's AED 625/month on top of whatever you actually use.

Chiller fees in apartments. Some buildings bundle AC into the rent, some don't, some charge a "fixed chilled water capacity fee" whether you use the AC or not. Read the tenancy contract before signing.

Annual visa and Emirates ID renewals. Roughly AED 600-1,200 per adult per year for renewals after the first issue. Dependents have similar costs.

Salik road tolls. AED 6 per crossing at each gate, easily AED 200-400/month for a commuter.

Annual school fees. Pay attention to whether "tuition" includes uniform, bus, trips, meals, and exam fees. It usually doesn't. Budget an extra 15-20% on top of the headline fee.

Alcohol permits and licensed venues. Less of a factor than it was — the alcohol permit requirement was dropped in 2023 and shop prices are now dramatically lower than the bad old days. But restaurant markups on alcohol remain steep.

Medical excesses. Even on a premium policy, GP visits typically have an AED 50-100 excess per visit. Dental, optical, and mental health are frequently excluded or capped.

Summer flights home. Dubai summers are brutal. Most British families leave for 3-4 weeks in July/August, which means four return flights at school holiday peak pricing. Budget £5,000-£9,000 per year for a family of four just to escape the heat.

Currency noise. If your salary is paid in AED and you're supporting UK costs (mortgage, pension contributions, helping a parent), every transfer costs money. [Wise](WISELINKPLACEHOLDER) keeps this at 0.4-0.6% each way. High-street SWIFT keeps it at 2-4% each way. Over a year of routine transfers, the gap is meaningful.

Final word from Patrick

Relocation is long. It is unglamorous. Months of it are paperwork, and weeks of it are the quiet fear that you've made the wrong choice. Then one day you wake up in a villa in Arabian Ranches with the light coming through the shutters in a way that reminds you why you left, and you realise you've been here three years.

The whole point of this checklist is to front-load the pain. Every item you tick off in month -12 is a panic you're not having in week 1. Every hour you spend on tax advice before you leave is an hour you're not spending on a tax enquiry after you've arrived. And the handful of tools I've mentioned — Wise, a decent VPN, an interim health policy — are the three I'd tell my own brother to set up before his flight.

Good luck. Reach out if you get stuck — I read every reply to the welcome email, and I've been exactly where you are.

— Patrick *DubaiExpat.co.uk*

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