Medumond

FAMILY RELOCATION · UNITED ARAB EMIRATES

READY FOR TAKE-OFF · DXB · MEDUMOND · GATE OPEN

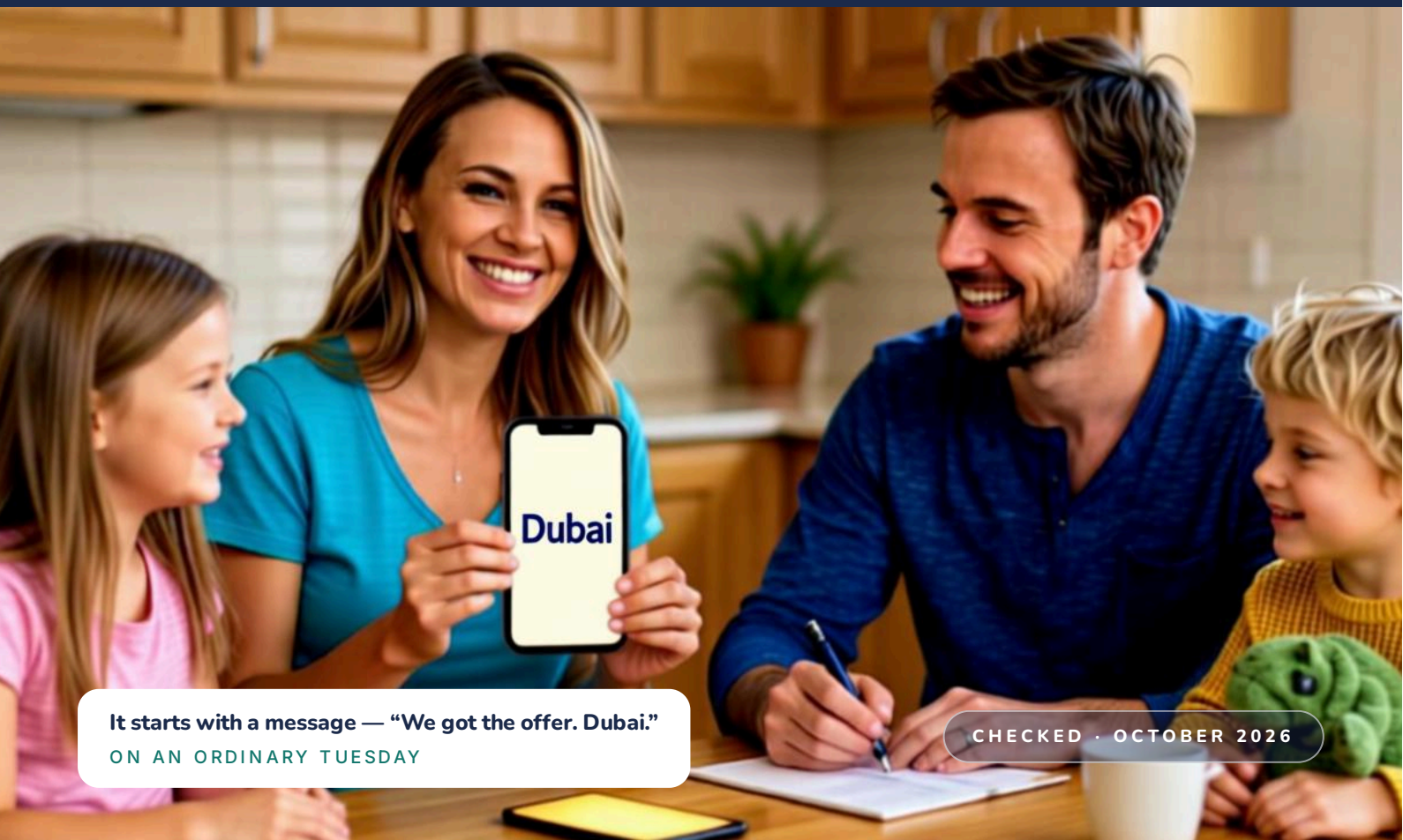
MOVING YOUR FAMILY TO THE UAE

THE FREE STARTER GUIDE

The essentials every relocating family asks about first — the week, the seasons, the rent stack, the bank, the budget, the schools, the healthcare, the first ninety days. Written for the whole family, in the order life actually arrives.

THE WEEK · TWO SEASONS · THE RENT STACK · THE BANK · THE BUDGET · TAX · SCHOOLS · HEALTHCARE · FIRST 90 DAYS · GOOD SURPRISES

Explore the Family Relocation Programme →



It starts with a message — "We got the offer. Dubai."
ON AN ORDINARY TUESDAY

CHECKED · OCTOBER 2026

WELCOME · READ ME FIRST

Start a Family Folder Today

Every section of this guide stands on its own: **read one, act on one, share one**. Print it or keep it on your phone — and start a family folder, paper or cloud, today. These are the questions every relocating family asks first, answered with the numbers checked in **October 2026**, and each section tells you which official source to re-check before you rely on it.



Sarah, Daniel, Lily and Adam — the family this guide follows, in the order life actually arrives.

YOUR GUIDES

BEFORE YOU RELY ON ANYTHING

Dates and fees move. Rules move. Every section names the official source to re-check — read the date on anything you quote, and check before you act.

General orientation only, not legal, immigration, tax or financial advice.

READ ONE

One evening at a time

Each section stands on its own, so the guide moves at the speed of your family — not the speed of a checklist.

ACT ON ONE

Small action, this week

Every section ends in something you can do: a call, a booking, a line in the budget, a date on the calendar.

SHARE ONE

Made for the whole family

Pass a section to your spouse, your teenagers, your accountant. The move you decide together is the move you settle together.



The evening this guide was written for — real questions, kitchen-table light, one pencil.

THE QUESTIONS COME FIRST

SECTION 01 · DAILY RHYTHM

1 The Week Has a Different Shape

The UAE federal government works **Monday to Thursday, plus a half day on Friday, with Saturday and Sunday off**, since January 2022. Most private companies and schools follow a **Saturday-and-Sunday weekend**. Your week now starts on Monday morning.

- SUNDAY EVENING

A school night again

Treat it like any school night — calm, bags packed, early bed. The week starts early here, and children feel the difference by Monday morning.

- SHARJAH

A three-day weekend

Sharjah runs Monday to Thursday for government and schools — a weekend that may belong to the children if you work in another emirate. Check your contract.

- FRIDAY

Prayer, then the social night

Friday brings the main midday prayer; many schools finish early and roads near mosques get busy — then Friday evening becomes one of the most sociable nights of the week.

- RE-CHECK

Your own contract

Company calendars and school terms vary by emirate and employer. Confirm your working week and your children's week before you plan anything recurring.

RE-CHECK | u.ae (UAE Government portal) | Sharjah Government

SECTION 02 · CLIMATE & CALENDAR

2

Two Seasons, Both Good

October to April is the outdoor season — parks, beaches, desert mornings, bikes and birthdays in gardens. **May to September, life moves indoors**: malls that work like small cities, ice rinks, play parks, and summer camps that fill early — book them by May.



The outdoor season — parks, water, palms, and a dinosaur who finally gets to fly.

OCTOBER → APRIL

• OCTOBER → APRIL

The outdoor season

The city's real new year begins in October: plan the first beach morning, the park birthdays, the desert trips. Everything happens outside.

• MAY → SEPTEMBER

The indoor season

Life moves into air-conditioned space. Camps fill early — book them by May — and weekends shift to pools, malls, museums and play parks.

20° → 45°+

Winter days sit in the comfortable twenties; summer highs routinely pass forty-five. Your body adapts in weeks — by your second winter, twenty degrees feels genuinely cool.

MARK TWO LINES ON THE CALENDAR

May — the indoor season begins, camps booked. · **October** — the city's new year: plan the first beach morning.

SECTION 03 · HOUSING MONEY

3

The Rent Was the Cheap Part

The listing shows one number a year. Reality adds the stack — **most of it due in your first weeks**. Build these lines into the moving budget before you sign, not after.



The keys, the first box, the empty rooms — the moment the budget becomes a home.

HOUSING MONEY

Security deposit
Dubai: commonly 5% of annual rent unfurnished, 10% furnished. Abu Dhabi: whatever the contract says. Read it.

5% / 10%
OF ANNUAL RENT

Agency commission
Dubai: commonly around 5% — and negotiable, so negotiate.

~5%
NEGOTIABLE

Tenancy registration
Ejari in Dubai, Tawtheeq in Abu Dhabi, municipal systems elsewhere.

Ejari
DUBAI

Utility deposit
DEWA (Dubai): refundable. Confirm TAQA Distribution in Abu Dhabi before transferring anything.

AED 2,000 / 4,000
APARTMENT / VILLA

Municipality housing fee
5% of annual rent, added to the bill in monthly instalments. It behaves like rent — budget it like rent.

5%
MONTHLY INSTALMENTS

The payment plan
Post-dated cheques (1, 4 or 12) need a UAE bank account — which needs your Emirates ID.

1 · 4 · 12
CHEQUES

Cooling
Included, or district cooling with its own account and bill? Ask before you sign — in writing.

Ask
IN WRITING

THE TAKEAWAY

The rent was the cheap part. Price the whole stack in week one — deposit, commission, registration, deposits, fees — and the first month holds no surprises.

RE-CHECK

Dubai Land Department (Ejari) · DEWA · Dubai Municipality · Abu Dhabi Dept. of Municipalities & Transport (Tawtheeq) · TAQA Distribution

SECTION 04 · MONEY IDENTITY

4 Emirates ID First, Then the Bank

Banks follow Central Bank identity rules, so **the account opens after your Emirates ID — not before**. The order below saves you weeks; the day the ID arrives, move.

1. **The day the ID arrives, book the appointment**
   The good slots go fast, so book the same day.
2. **Bring the kit**
   Passport with residency, Emirates ID, salary certificate — and ask the bank for its own list first, because each adds one.
3. **Take the payroll route**
   Salaries are paid through the Wage Protection System (WPS) — the simplest first account is often your employer's payroll bank.
4. **Both adults open their own account**
   Independence is good sense — for money, for credit history, and for everything nobody plans for.
5. **Set up UAE Pass that evening**
   The national digital identity opens most government services from your phone — the evening the account opens is the easiest evening to do it.

The families who move well are not the ones who know the most.
They are the ones who check.

THE PROMISE ON EVERY PAGE OF THIS GUIDE

RE-CHECK | ICP (Emirates ID) | Central Bank of the UAE | UAE Pass

SECTION 05 · FAMILY BUDGET

5 The Seven-Line Budget

Life arrives in waves. Build these seven lines before you sign the lease — **each with a source beside it**, so every number in the family folder has a home.

Housing stack — Line 1
Section 3, priced for your shortlist — not for a fantasy listing.

Health insurance — Line 2
In Abu Dhabi the employer must cover the employee, spouse and up to three children under 18. Elsewhere: who is covered, from which date, at which level — in writing.

The full school cost — Line 3
Tuition is the headline; registration, transport, uniform, devices and trips sit around it.

Transport — Line 4
Car (insurance, registration, fuel) or the taxi-and-apps habit — price the real one.

Utilities with the summer curve — Line 5
June to September, the electricity bill climbs. Budget the curve, not the average.

Food and daily life — Line 6
The money log for ninety days shows your true number — not the estimated one.

Travel home — Line 7
School-holiday flights are the year's most expensive — a line, not a shock.

THE DAY-NINETY RULE

Big purchases wait for day ninety and the data. A flat-average budget meets August as a surprise — every year.

RE-CHECK · Department of Health Abu Dhabi · Dubai Health Authority

SECTION 06 · SALARY & TAX

6 No Income Tax — Now Keep It

0% **No federal personal income tax on employment income** — the offer salary is very close to what lands in your account. VAT is five per cent on most goods, already inside the shelf price.

HOME COUNTRY

Check the rules on income earned abroad

A tax adviser at home, before year one ends — residency rules differ, and the cheap meeting is the early one.

THE TRAP

Lifestyle inflation

Year one feels big, year two feels tight. The fix is one decision: the savings line leaves on payday, automatically.

SENDING MONEY HOME

Compare the total cost

Compare your bank app's total cost with a licensed transfer service — the rate gap adds up over a year.

THE BUFFER

Three months, separate

Keep an emergency buffer of about three months of living costs, separate from the spending card.

RE-CHECK · Federal Tax Authority (VAT) · your home-country tax authority

SECTION 07 · EDUCATION

7 Schools Without the Panic

Most families land on **three schools, chosen on facts** — not on one desperate application and a waiting-list summer. Build the trio early, apply to all three, and let the facts decide.



The first school run — three schools on facts, and one morning that finally feels ordinary.

EDUCATION

- SCHOOL ONE

The reach school

The dream option — apply and hope. It costs one application to find out.

- SCHOOL TWO

The solid school

Strong, realistic, likely to say yes. This is where most families quietly land.

- SCHOOL THREE

The sure school

The safety net you would still be happy with. Every trio needs one.

KHDA · DUBAI | ADEK · ABU DHABI | SPEA · SHARJAH

READ THE RATINGS LIKE A PRO

Regulators publish the ratings — **read the date on every rating**, and ask each school for its full fee list: tuition is the headline, **not the bill**.

8

SECTION 08 · HEALTH

Healthcare in Week One

Insurance first — in most cases, no policy means no visa. Confirm in writing who is covered, from which date. Then put these four numbers in every phone in the house.

998	999	997	996
AMBULANCE	POLICE	FIRE	COAST GUARD

- FAMILY DOCTOR

Book one early

Apps handle appointments, results and repeat prescriptions — book the family doctor before anyone is sick.

- PHARMACIES

Everywhere, and late

Pharmacies are everywhere and many open late — the pharmacist is often the fastest good advice in the neighbourhood.

RE-CHECK | u.ae (emergency numbers) | Dubai Health Authority | Department of Health Abu Dhabi

9

SECTION 09 · THE LANDING PLAN

The First Ninety Days

Think in three phases, and **score all six domains** — home, school, healthcare, mobility, community, wellbeing — **at days 30, 60 and 90**. The scores tell you where the attention goes next; the phases tell you what "normal" looks like this month.

MEDUMOND AIR · FAMILY CLASS

FROM ORDINARY TUESDAY → TO DUBAI, READY

FLIGHT	SEAT	GATE	WINDOW
MD-001	1A · FAMILY	OPEN NOW	DAY 1 → DAY 90

MD · FR-001 · FAMILY OF FOUR

30

SET

DAYS 1–30 · THE LANDING

Documents, utilities, school runs, the first routines. Nobody is flourishing yet — everybody is functioning. That is the target.

60

BUILD

DAYS 31–60 · THE SYSTEMS

Banking done, clinics found, activities chosen — and the lowest domain from day 30 gets the attention.

90

BELONG

DAYS 61–90 · THE PEOPLE

One community entry point, one invitation, one habit that is yours. Belonging is built on purpose, not on luck.

HOME · SCHOOL · HEALTHCARE · MOBILITY · COMMUNITY · WELLBEING

EXPECT THE DIP

Around weeks six to seven, the novelty fades and the admin is real — the dip is on the map too, and it passes.



Arrival day — the folder, the red booklet, and ninety days that decide the move. DAY ONE OF NINETY

SECTION 10 · THE UPSIDE

10

The Good Surprises

98.7%

98.7% of people in the UAE say they feel safe walking alone after dark, according to the Quality of Life Security Survey 2025 by the Federal Competitiveness and Statistics Centre.

HEALTHCARE THAT MOVES

Specialists, often within days

Booked from your phone, in English, often within days.

THE WELCOME

A neighbour's plate of food

Coffee and dates, and invitations that often arrive within weeks.

YOU ARE SURROUNDED

Most people came from somewhere else

Your first three weeks are completely ordinary here, and most people remember their own.

THE CITY ITSELF

Built for families outdoors

Waterfronts, parks and beach mornings — from October, the city hands the weekend back to the children.



The city you are moving to — the skyline at dusk, as ordinary as tomorrow's school run will soon be.

THE NEW HOME FRONT



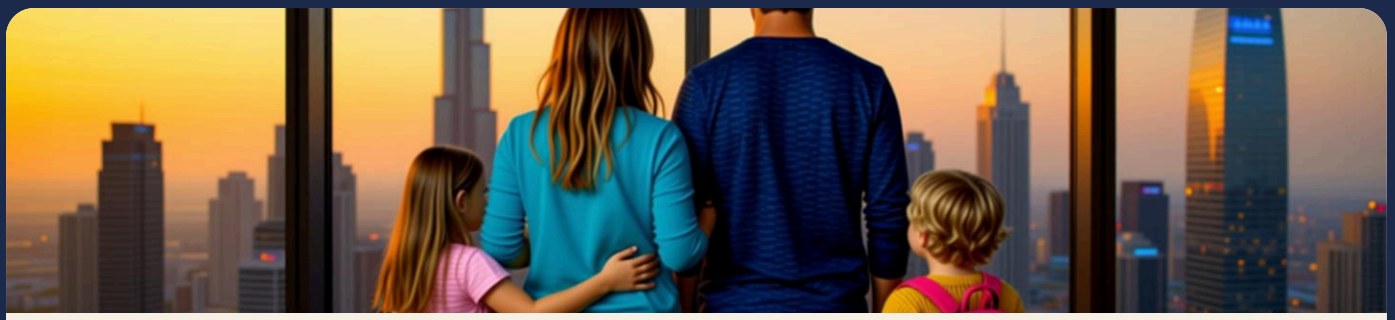


One toolkit, one folder, one family.

The children score the six domains too — their numbers count as much as yours.

RE-CHECK

Federal Competitiveness and Statistics Centre



The view ahead — one family at the window, one skyline, and a plan that worked to day ninety.

YOUR TURN NOW

START TONIGHT

Take it. Print it. Start the folder. One evening, tea still warm — that is the whole ask. The full programme is waiting when you are.

YOUR NEXT STEP · THE FULL PROGRAMME

From the first message to day ninety.

This guide is the free layer of a **full guided programme**: around **five hours and a toolkit** that walk your family from the first message home to day ninety — **episode by episode, one small action a week**, built for any family moving to the UAE.

01 LEARN · 02 EXPERIENCE · 03 DECIDE · 04 ACT

START WITH THE SCORE

The Family Readiness Score

Six areas of life — home, school, healthcare, mobility, community, wellbeing — scored by every family member, one to five, in Module One.

Do not aim high. Aim honest. Write the date on it.

START WITH MODULE ONE — FREE

medumond.com

Module One is free on our website — take the score with the whole family, and let the date start the journey.

Founding price for limited places, until 31 December 2026.

Reserve now. Access opens 23 November 2026.

Families who join can book an optional one-to-one session with **Mohamed Saleh**, MEDUMOND co-founder, who lives in Dubai.

EPISODE BY EPISODE · ONE SMALL ACTION A WEEK · FOR THE WHOLE FAMILY



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