Expat guide to the United Arab Emirates
Welcome to the United Arab Emirates, the land where dreams come alive and opportunities never cease. A resolute nation with a success story so incredible that it verges on the near impossible, elevating its status as a must-visit destination among the world’s elite.

Today, the UAE is considered one of the richest Arab countries with the world's proven oil reserves and one of the largest natural gas reserves. As a mainstay to the economy, oil exports now account for a good percentage of total UAE GDP. The country has been a part of the OPEC (Organization of Petroleum Exporting Countries) since 1967.

Our humble story began in 1958, when the 7 Emirates came together, after the discovery of huge oil reserves, to form the UAE. But it wasn’t until 1971 that Abu Dhabi was established as the capital of the federation.

With a population of nearly 9 million, the UAE is home to over 150 different nationalities, and with good reason. Dubai is considered as one of the world’s 50 safest cities and one of the safest in the Middle East.
Though the UAE is traditionally conservative, it’s still one of the most liberal countries in the Gulf. With 95% of the population being Muslim, other cultures and beliefs co-exist in harmony with each other. For expatriates living in the UAE, they can enjoy the sun, sand, sea, sports, shopping malls, world-class hotels and restaurants, and above all, a safe and welcoming environment. Arabic and English are the principle languages in the UAE. Malayalam, Hindi, Urdu and Tagalog are also widely spoken.

While over four-fifths of the country is desert, the contrasts of the oasis and dunes, mountains and beaches, modern architecture and rich culture make it an attractive destination for tourists and residents alike.

At 830m, Dubai’s Burj Khalifa is the tallest building in the world and if you reserve ahead you can visit the observation deck on Level 124. Tours of the only 7-star hotel in the world, the Burj al-Arab, Abu Dhabi’s pride - The Emirates Palace hotel (reportedly the most expensive in the world) should also be on your to do list while in the UAE.

Aside from the main cities, there are remote stretches of coastline to be found dotted around the country – two of the most peaceful parts include the harbour at Dibba (around 90 minutes from Dubai) and Khor Kalba, where you can kayak through mangroves.
Culture, etiquette and must-know facts

Ramadan is the holiest month in the Islamic calendar and is widely observed in the UAE. It is a month of forgiveness and spiritual closeness to God. During this time, Muslims do not consume any food or water between dawn and sunset. To help support them, during fasting hours, non-Muslims should also follow the rules of fasting in public areas. Eating, drinking and smoking can only be done only in private.

Dress conservatively in malls, parks and other public spaces. Beachwear is accepted on the beach, but not anywhere else. Kissing or other public displays of affection are strictly forbidden.

While most of the restaurants include taxes and service charge in the bill, it is still common among most diners in Dubai to tip the service staff between 10 and 15 percent.

The city of Dubai has a well-connected public transport system managed by the RTA. Dubai Metro is the longest driverless network in the world with a route length of 75km. There are very convenient bus services available from Dubai to Abu Dhabi, Sharjah and other emirates.
The UAE has won the bid to host Expo 2020, beating rivals Ekaterinburg in Russia, Izmir in Turkey and Sao Paulo in Brazil. 2020 is a six-month long exhibition of trade, innovation and products from around the world, and a showcase for the United Arab Emirates. Find out more

The two main telecommunications companies in the UAE are Etisalat and Du. Expats are able to apply for mobile phone contracts, but ‘pay as you go’ services are most common. It is very easy to get a local SIM and you’ll find both Etisalat and Du sales booths at both of Dubai’s International Airports on arrival.

UAE has a tropical desert climate because of its location within the Northern desert belt. Summers are extremely hot and humid with an average high of around 41°C (106°F). Winters are warm and short with an average high of 23°C (73°F).

There are ATMs in Dubai that dispense gold bars!

The gold in UAE is famous for its purity. With NBF you can trade in gold electronically from wherever you are without having a broker or dealing with the risk of gold storage. You can also purchase gold through some of our partners (Khazana, Joy Alukkas, Bhima Jewellers and Malabar Gold) and pay through Easy Payment Plans.

The Abu Dhabi Sheikh Zayed Grand Mosque will sweep you off your feet with its opulence and sheer grandeur. No trip to Abu Dhabi is complete without a visit to the fifth largest mosque in the world.
Housing and Accommodation

The UAE real estate market is one that is teeming with great opportunities. From the extravagant to the value conscious there’s a potential home for anyone who wants to take up residence here. From the more sought-after locations like the Burj Khalifa, the Palm Jumeirah and Downtown Dubai to the more suburban locations like The Greens, Jumeirah Beach Road and the like, there’s no shortage of choice.

Before moving in, you will need to make sure your new home has water and electricity, an internet and landline connection, and for the kids a TV connection with all their favourite channels. You will be happy know that you can pay for all these services using any of our NBF cards, whether in store or online.

Once here, you will also ask yourself the same question as everyone else, “Should I rent or should I buy?”. We would like to take the opportunity to tell you that, whatever your choice, at NBF we have the solutions. Learn more.

Now that you have your new home all set up, don’t forget to safeguard it with home insurance. NBF offers competitive contents insurance to give you peace of mind in your new country.
Schools and Universities

“Education is a fundamental element for the development of a nation, and the best investment is in its youth”
H.H. Sheikh Mohammed bin Rashid Al Maktoum - The Vice President and Prime Minister of UAE and Ruler of Dubai

State education is provided free of charge for UAE nationals up to the age of 18. The majority of expats choose to send their children to private, fee-paying international schools, of which there are many. It is advised to put your children’s names down as soon as advisable at these schools as spaces are limited. Most English-speaking schools start their school year in September. All schools are closed in July and August. NBF can support you with several easy and convenient ways to pay school fees. Learn more

For a list and ranking of private schools visit KHDA website here

Such is the vision of the Dubai ruler about the future of knowledge and education in the country. In addition, the UAE has launched the Smart Education Initiative that aims to equip all school and university students with Smart systems and devices as a basis for all teaching methods, projects and research. There will also be significant investment in preschools as they play an important role in shaping a child’s personality early on.

For school graduates looking to attend university, the Manchester Business School in Knowledge Village is a popular choice. It is part of the University of Manchester in the UK and is ranked among the elite 1% of business schools worldwide with a triple accreditation. NBF provides exclusive loans to MBA students who are accepted into this school. To learn more about how to finance your MBA at Manchester Business School visit our website here
Healthcare

The UAE has a highly developed health service system with well-equipped hospitals, specialised clinics and primary care centres. There are over 70 public and private hospitals that look after the population of the country. In addition, there are over 150 healthcare centres and clinics that focus on primary care.

In the UAE healthcare is mandatory. Employers or sponsors are required to provide health insurance for all their employees and their dependants. In a bid to ensure everyone is covered under a healthcare plan, the UAE has made it mandatory for even domestic help to be covered with a healthcare plan.

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<thead>
<tr>
<th>Some of the top ranking private hospitals</th>
<th>Some of the government hospitals</th>
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<tr>
<td>Aster Hospital: 04 4400 500</td>
<td>Al Maktoum Hospital: 04 222 1211</td>
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<tr>
<td>Al Zahra: 04 378 6666</td>
<td>Al Wasl Hospital: 04 324 1111</td>
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<tr>
<td>American Hospital Dubai: 04 377 5500</td>
<td>Dubai Hospital: 04 219 5000</td>
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<tr>
<td>Belhoul European Hospital: 04 345 4000</td>
<td>Paediatric Hospital: 800 633 2273</td>
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<tr>
<td>Emirates Hospital: 04 349 6666</td>
<td>Rashid Hospital: 04 219 1303</td>
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<tr>
<td>International Modern Hospital: 04 406 3000</td>
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<tr>
<td>Mediclinic Welcare Hospital Dubai: 04 282 7788</td>
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<tr>
<td>Mediclinic City Hospital: 04 435 9999</td>
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<tr>
<td>NMC Specialty Hospital Dubai: 04 267 9999</td>
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<tr>
<td>Panacea Medical &amp; Wellness Centre Dubai: 04 358 2020</td>
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<tr>
<td>Sheikh Khalifa Medical City Hospital: 02 819 0000</td>
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<tr>
<td>Zulekha Hospital: 600 52444</td>
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In the event of an emergency, please take note of these important numbers:

- **Fire**: 997
- **Ambulance**: 998
- **Police**: 999
Driving schools in the UAE

Among other things, the UAE is also known for its flash motors. From gold-plated sports cars to flashy incredible vehicles, the UAE’s passion for cars is unrivalled. That said, together with no road tax or import duty on cars, it’s relatively more affordable to drive the car of your dreams in the UAE. Provided of course you hold a valid driver’s license. We can help you buy the car of your dreams with an NBF auto loan. Find out more.

Travel

If you are feeling homesick, or are just planning a holiday back home, you can book air tickets with NBF cards. You will also receive unlimited airport lounge access for you and a guest through Lounge-key at over 650 airports around the world, and you’ll get free comprehensive domestic and international travel insurance for your immediate family for up to 90 days** with select NBF cards. You can also pay for your airline tickets with one of NBF’s Easy Payment Plans. (T&Cs apply). Learn more.

Money Transfers

The amount of money that UAE expatriates send to their friends and families back home is colossal, one of the largest in the world. India tops the list of remittance received from the UAE. NBF offers quick, reliable and free online money transfers from the UAE to India at preferential rates.

Should you wish to get behind the wheel of your dream car, here is a list of reputable driving schools that NBF has partnered with to give you discounts. Simply pay with your NBF card. Find out more.

- Al Ahli Driving Center: 800 252454
- Al Kharan Motor Driving School: 07 222 0133
- Belhasa Driving: 04 324 3535
- Budget Rent a Car: 04 8840022
- Drive Dubai: 04 885 5118
- Dubai Driving Center: 04 345 5855
- Emirates Driving School: 04 429 7900
- Fujairah Driving School: 09 244 4054
- Galadari Motor Driving Centre: 04 267 6166
- Metro Driving School: 055 464 5540
Malls and Entertainment

It’s said the UAE’s favourite pastime is hanging out at malls. That’s totally acceptable when you have some of the biggest and most beautiful malls in the region. The UAE also offers endless entertainment options from sky diving, to attending some of the biggest sporting events, staying in luxurious hotels and making the most of the buzzing nightlife. It’s truly a tourist’s paradise.

Dubai Shopping Festival

DSF or Dubai Shopping Festival is a city-wide festival organised by the government of Dubai. This world-famous festival is known as a shopper’s paradise and takes place in the beginning of the year before summer arrives. You will not only find the best electronic deals, but will also enjoy various DSF events like film festivals, impressive street displays, fireworks and international fashion shows. There are also loads of activities for kids. Learn more.

As a resident here, armed with your NBF credit card, you can get 60% cash-back on movies at VOX cinemas and enjoy exclusive deals from dining and travel to hotel accommodation, shopping and spa treatments. NBF’s 0% instalment plan allows you to buy now and pay later.

Global Village is Dubai’s leading family entertainment and cultural attraction with a unique shopping experience at 30 pavilions, each representing a different country. Global Village also offers a variety of dining options and fun park rides at Fantasy Island. Learn more.
So, now that you are in the UAE, here are a few useful Arabic phrases.

- Good evening: Massa el khair
- Greetings: Marhaba
- Goodbye: Ma‘Aa es-salama
- Excuse me: Law Samah / Law Samahiti
- Sorry: Asef
- Please: Min Fadlak
- Stop: Tawaqaf
- Thank you: Shukran
- Yes / No: Na’ Am / La
- I don’t know: LaaAref
- Who? / What?: Man / Maza?
- Where? / Why?: Ayna / Lemaza?
- How much?: Kam ath-thaman?
- How much does it cost?: Kam et-taklefa?
- How many?: Kam al Aadad?
- Do you speak English?: hal TaTaKalam alanglizia?
- I don’t speak Arabic: ana La ataKalam El Aarabya
- What is your name?: ma iSmaK?
- Nice to meet you: Sa’edto
- My name is...: ismii...
- How do I get to...?: Kaeef yomKanany?
- Where is...?: Ayna?
2017 - EVENTS CALENDAR

May 27 - Jun 25: Ramadan

Jun 25 - 28: Eid Al Fitr

Jul 01 - Aug 12: Dubai Summer Surprises

Sep 01 - 04: Eid Al Adha

Sep 11 - 13 (Free event): Cityscape Global real estate exhibition

Oct 08 - 12: GITEX Technology Week

Oct 25 - 26: 19th Global Women in Leadership Economic Forum

Nov 01 - Apr 07: Global Village

Nov 13 -18 (Free event): Dubai Design Week

Nov 14 -18: Dubai International Motor Show

Nov 16 - 19: DP World Tour Golf Championship

Nov 30 - Dec 02: Emirates Airline Dubai Rugby Sevens

Nov 30: Martyr’s Day

Dec 02: National Day

Dec 06 - 13: Dubai International Film Festival

Dec 26 - Jan 28: Dubai Shopping Festival

Dec 31: New Year’s Eve in Dubai
# The Seven Emirates

## Abu Dhabi

The Sheikh Zayed Grand Mosque is one of the largest mosques in the world and one of the most beautiful. The capital is also home to The Formula Rossa, the world's fastest roller coaster, located in the Ferrari World Amusement park.

From the iconic Jebel Hafeet to the Al Ain Zoo, the Oasis town (Al Ain) is also known as the Garden City due to its greenery.

## Dubai

Dubai is a shoppers' paradise. Amongst the many choices, patrons can visit the Dubai Mall, the world's largest by size, which has an Olympic size ice rink, or the Mall of the Emirates, which houses Ski Dubai, the world's largest indoor snow resort. Dubai is also blessed with many excellent beaches including Kite Beach, Jumeirah Beach Park and Mamzar Beach Park.

## Sharjah

The Al Majaz Waterfront is an ideal place for families to take a leisurely stroll while taking in views of the beautiful skyline. Yet another attraction is The Arabian Wildlife Centre, which showcases wild animals native to the region. The emirate has also emerged as the cultural capital of the UAE offering visitors the chance to revisit the country's past through its numerous museums.

## Ras Al Khaimah

Ras Al Khaimah is perfect for a weekend getaway. It's home to the famous Jebel Al Jais, the country's tallest mountain range, which offers wonderful views. Weary travellers can also relax at the therapeutic Khatt Springs, bordering the Hajar Mountains.

## Ajman

The Ajman Museum, which served as a fort in the late 18th century, is complete with archaeological artefacts and is the best place for those seeking a lesson in history.

## Fujairah

A trip to this mountainous emirate would be incomplete without paying a visit to the Fujairah Fort. It is one of the oldest forts in the UAE, built in the 16th century. Fujairah also has many hotels and beaches offering water sports including snorkelling, scuba diving and yachting.

## Umm Al Quwain

The Dreamland Aqua Park is a popular weekend attraction for families looking to beat the summer heat. Alternatively, tourists also flock to the Umm Al Quwain fort, which has now been converted into a museum. It provides a glimpse into the UAE's heritage and includes collections of ancient weapons and coins.
Welcome to the UAE, we hope you enjoy your stay.

www.nbf.ae