

## Business Incorporation in the UAE – General Information

### 1. Definitions

Any capitalised terms used in this document shall have the meaning given to them in the Creative Zone Standard Terms and Conditions. Please request a copy of these Terms and Conditions if you have not yet received one.

### 2. Schedules

Please also refer to the relevant Schedules to this document, which contain information specific to the various onshore and offshore jurisdictions.

### 3. Changes

- 3.1 This document is intended for information purposes only to assist you in setting up your company.
- 3.2 Whilst the information provided in this document is correct at the time of print as far as Creative Zone is aware, the accuracy of the information may change at any time in accordance with relevant law, regulation or practice.
- 3.3 It is not the responsibility of Creative Zone to keep the Customer or any visa applicant updated on an ongoing basis as to any changes to the information provided in this document.
- 3.4 Under no circumstances shall Creative Zone be liable for any inaccuracy of any information provided in this document. It is solely your responsibility to inform yourself and any visa applicant of relevant law and regulation relevant to the set-up of your company and application/issuance of any visas.
- 3.5 Should Creative Zone offer any promotions, these will be for a specified time only and you will not be permitted to take advantage of any promotions after such time.

### 4. Public holidays

During periods in and around Ramadan, days of mourning, Eid and other national and religious holidays, all indicative timelines are likely to become subject to delay.

### 5. Visa application process

- 5.1 Creative Zone is legally obliged to keep the visa applicant informed of the progress of their visa application and is obliged to release the visa and passport directly to the visa applicant unless expressly directed otherwise by them.
- 5.2 All visa related documents submitted to Creative Zone (no matter what time of day) will always be processed the following Business Day.
- 5.3 If a “Unified Number” is required in the visa application process, GCC nationals will be required to personally visit the main or airport terminal 3 immigration offices to obtain their Unified Number report. The fee for this service is AED 250 for each shareholder and the estimated processing time is three (3) Business Days.
- 5.4 If, at any time during the visa application process, the visa application is terminated or cancelled by either yourself, the visa applicant or the relevant authority, you shall not be entitled to any refund. If you or the visa applicant wish to recommence a visa application, you must start the process from the beginning and the payment is required to be settled in full.
- 5.5 Any overstay fines must be settled prior to an entry visa being issued and the visa applicant will incur an administration fee plus typing fees. Once the fines are paid and the entry visa issued, the visa applicant must complete an in-country change of status and fines may be incurred from the day the visa is issued until the change of status is completed. The visa applicant will not be able to carry out the change of status by exiting and re-entering the country without paying the overstaying fines.
- 5.6 If the visa applicant is out of the country when their entry visa is issued, they are required to enter the country on their new entry visa. They will not be permitted to enter the country on a tourist visa or visit visa or visa on arrival.

- 5.7 In order to maintain a UAE residency, residents are required to enter the country at least once every 180 calendar days.
- 5.8 Change of status is required to be completed prior to applying for an Emirates ID Card and medical test.
- 5.9 Should the visa applicant be outside the country when their visa is issued, and they are not from one of the 56 countries granted a visa on arrival (please request a full list of these countries from Creative Zone if required) and they are entering the UAE on their new entry visa, which will constitute their change of status, they should ensure they contact their airline prior to travelling, as many airlines will need to verify a copy of their entry visa prior to travel and provide them with an 'OK to Board' authorisation. The same would apply if the visa applicant is inside the country when the visa is issued and plans to exit the country with their visa in hand and then re-enter the UAE by air.
- 5.10 Should there be a visa application under process and the visa applicant wishes to travel in and out of the UAE, and they are a national of one of the 56 countries who are granted visit visas on arrival, they should contact Creative Zone before re-entering the UAE, as if their visa application has cleared security approval, they may have to wait until their new employment visa has been issued and to re-enter the UAE using that visa.
- 5.11 If the applicant is on a 30-day grace period from a cancelled visa, and a new e-visa is issued, the applicant may not need to exit the country for the change of status to be completed. An in-country change of status only needs to be initiated.
- 5.12 If you are Schengen National and have exhausted the 90 day visit period granted by immigration, you need to exit and be out of the country for at least 90 days before you can re-enter the UAE with a tourist visa.
- 5.13 For helper/maid/driver visa applications, the applicant will not be able to proceed for an in-country change of status if the maid/helper/driver is here in the UAE on a tourist visa. They will need to make an airport to airport transfer to complete their change of status.
- 5.14 When a visa applicant is entering the country on their new entry visa, they must carry out an eye scan at the airport on arrival and ensure the immigration official stamps the entry visa as well as their passport. They should not enter on their e-gate card.
- 5.15 Once the change of status has been completed, a visa applicant will not be able to travel outside of the UAE until their passport has been stamped with their residency visa.
- 5.16 The visa process for certain nationalities may take longer than the indicative timelines provided by Creative Zone.
- 5.17 If your application gets returned due to pending documents (for example, cancelled UAE Residence Visa), immigration will grant you only ten (10) Business Days to complete and re-submit the application. Non-compliance will result in the application being rejected and the full visa fees will need to be repaid to restart the application.
- 5.18 For certain nationalities immigration officials have been known to request to be shown birth certificates and/or attested copies of passports and/or the original passports prior to approving the issuance of the entry visa.
- 5.19 Even if a visa applicant's place of birth and nationality isn't from one of the restricted countries but their name is deemed to have originated from one of those countries, they will experience delays and possible rejection for both their Immigration Card and visa release.
- 5.20 On occasion, delays may be caused at the time of an applicant's Entry Visa release, due to 'un-cleared previous visit visas'. This can occur when a national of one of the 56 countries granted a visit visa on arrival may have previously entered the UAE at one entry point and exited from another and the exit had not been updated in the Immigration system.
- 5.21 When this occurs, we will alert the applicant of the details that we have received from Immigration and return their passport to them, and they will be required to visit the point where they exited from and present Immigration there their passport, alerting them of the un-cleared exit date. They should request them to clear the exist in their system, after which the visa applicant may return their passport to us, and we will resubmit it for residency stamping. The standard timeline to complete this is sixteen (16) business days.
- 5.22 The timeline for passport and Emirates ID issuance remains the same, even if PRO assistance for the medical test and Emirates ID application is provided. This does not expedite the Emirates ID and passport stamping process.

- 5.23 The timeframe for the issuance of Emirates ID is solely at the discretion of the Emirates ID Authority and is outside the control of Creative Zone. Generally, it takes fifteen (15) business days from the date of issuance of the residence visa.
- 5.24 If a visa applicant has lost or surrendered their Emirates ID and does not have a copy of both sides, they should submit a copy of their passport with the previous visa and one passport sized photo to an authorized Emirates ID Authority Typing Centre. They will then forward this to the Emirates ID Authority with a request to obtain their previous Emirates ID Card number which will be required in order to type the Emirates ID Card renewal application. The response time for obtaining the previous Emirates ID Card number from the Emirates ID Authority normally takes less than one (1) Business Day.
- 5.25 When a visa holder is renewing their passport, ensure that the new passport reflects the same name as on the original passport.
- 5.26 In order to secure a customs code (import/export code), the Manager on the licence must have a valid UAE residency visa.
- 5.27 If your previous UAE residence visa carried your maiden name, and you now have a new passport with your married name, you will need to provide us with a certificate from your embassy/consulate stipulating the change of name. This certificate will need to be attested by the Ministry of Foreign Affairs in the UAE and legally translated into Arabic. If your embassy/consulate don't issue a change of name certificate, you will need to obtain written confirmation from the embassy/consulate stating that they do not provide such a document which will also need to be legally translated into Arabic.
- 5.28 If the application for your entry visa is rejected as a result of not clearing 'security approval', you will be ineligible to apply for and secure a tourist visa in the future. This does not apply to nationals of the 56 countries who are granted visas on arrival.
- 5.29 If you are carrying more than one (1) passport, please ensure you inform a Creative Zone representative of the same. Furthermore, please note that you will be unable to travel on your 2nd passport (the one not submitted towards your visa process) whilst your visa application is in process.
- 5.30 If your normal passport which holds your valid UAE residence visa has run out of pages and/or expired, you will not be permitted to enter UAE on a temporary passport. You will need to wait until your new normal passport has been issued and then travel carrying both your new passport as well as your previous passport which holds your valid UAE residence visa.
- 5.31 If you have recently visited Kish or Iran or any other territory of Iran, you will only be able to apply for a UAE residency visa 6 months from the date you left Kish or Iran. Moreover, if you have any valid visa to Iran (used or not) you will also not be able to apply or renew your UAE residency visa.
- 5.32 We hold no responsibility for the issuance or delivery or delays related to Emirates ID Cards, or if the applicant is requested by the Emirates ID Card Authority to return to the ID Card centre to redo the biodata procedure.
- 5.33 Handwritten passports are no longer accepted, all passport copies submitted should be electronic/typed passports.
- 5.34 Passports bearing only your first name and no surname will not be accepted.
- 5.35 If the shareholder/manager only has one name on the passport, father's name/surname will be included and will be reflected in the complete company documents.
- 5.36 The passport used in the incorporation of the company licence and visa application has to be the same. If you are holding two passports, whether from the same country or from different countries, you will not be able to use one passport for one application and the other passport for the other, the same passport will need to be used for all applications.
- 5.37 If you have been issued a passport which is valid for less than three years, then you will only be issued a visa for the same length of time i.e. if your passport carries a validity of two years, then your visa will also only be for two years.
- 5.38 Any amendments to the passport's appearance i.e. design, format or validity, has to be updated in the immigration system. This process will take longer than the usual timeline and will require additional documentation such as an attested letter of confirmation from their respective embassy or consulate.
- 5.39 If a visa applicant has several previous UAE residency visas where their profession is mentioned as 'housemaid' they will not be able to obtain an employment visa under the company. Please contact us for further clarification and updates as the situation remains fluid in these cases, and on occasion, exceptions have been granted if the housemaid holds an attested degree certificate.

- 5.40 Any time any application needs to be re-submitted i.e. Trade Licence, Immigration Card, Entry Visa, Residency Stamping applications; the timelines for completing said process will be as if it were a new application.
- 5.41 All outstanding traffic fines have to be settled prior to applying for your visa as well as cancelling your visa.
- 5.42 Please note that visas issued on the company are exclusively for person/s working for that company. If a company is found to be selling visas and/or a visa holder is engaging in work for another company, the person/s in question is/ are likely to face legal prosecution and deportation.
- 5.43 An applicant will not be sent any reminder from Creative Zone prior to the expiry of any residency visa. The relevant person should contact Creative Zone at least 30 working days prior to expiry of the residency visa to commence the renewal process.

## **6. Company documentation and registered address**

- 6.1 Company documentation (including trade licences) is issued by the relevant authority, and visas are issued from the relevant immigration authority. The registered address for your new company will be as set out on your Trade Licence.
- 6.2 The registered address should be featured on your company stamp and should be used on all official company correspondence and documentation, including contracts and invoices.
- 6.3 In the case of a flexi-desk arrangement in a free zone, the P.O. Box details that appear on your trade licence may not be used to receive any mail or packages in your name or in the name of any of your employees or in the name of your company. Note that any mail or packages sent to this P.O. Box will be destroyed.
- 6.4 You will not be able to secure an independent physical P.O. Box in Dubai with Empost for your company where such company is set up in a free zone in another emirate.
- 6.5 Should you subscribe to a P.O. Box with Empost for your company, please be informed that you will not be able to cancel the P.O. Box unless you also close down your company.
- 6.6 The Ministry of Finance will not issue Tax Residency Certificates to Offshore Companies and Branches of Foreign Companies.

## **7. Branches and subsidiaries**

- 7.1 If your company is a branch of a company or partially or fully owned by another company, at the time of opening the company bank account you will be required to submit a current attested Certificate of Incumbency and a current attested Certificate of Good Standing.
- 7.2 If you are planning to open a branch or subsidiary of another company registered in the UAE, you will be required to submit a board resolution.
- 7.3 If your company is a branch or a subsidiary of a non-UAE company, you will need to submit the Certificate of Good Standing of the parent company in order to form your new company and annually in order to renew your licence. Furthermore, the certificate will need to be attested by the UAE Embassy in the country of origin as well as the Ministry of Foreign Affairs in the UAE.
- 7.4 You must be able to identify the individuals named beneficial owners of any shareholder or parent company. You may not be permitted to open a bank account without providing this information
- 7.5 In accordance with your trade licence and visa, you may not be able to permanently work from any third party offices or locations. However, if your company is engaged in a specific project with a client that requires your regular presence at the clients' premises, you will be able to visit and work from your clients' premises until the project is complete. Please note that in this scenario when you visit your clients' premises you will need to sign the visitors' book, wear a visitor's badge, and work from a communal area. Please request further information from Creative Zone in relation to your particular circumstances.
- 7.6 If you are planning to open a branch or subsidiary of another Free Zone or Offshore company registered in the UAE you will require a NOC from the relevant licensed authority.

## 8. Company names

- 8.1 Any name that compromises the various versions of the Almighty God, sectarian names or terms, names with religious connotations or symbols, names of the ruling family, names or emblems of any emirate or local, regional or international organizations, foundations, establishments and countries is not permitted.
- 8.2 Please note the words 'Dubai', 'Abu Dhabi', 'Sharjah', 'RAK', 'Ras Al Khaimah', 'Ajman', 'Fujairah', 'Umm Al-Quwain', 'UAE', 'Emirates', 'Limited', 'Ltd', 'Financial' or 'Agriculture' can NOT be used in company names, neither can the words 'Islam', 'Islamic' or 'Bomb' or any other words related to any religion. The words 'Import', 'Export' or 'Manufacturing' also cannot be used.
- 8.3 Words derived from the following are also restricted: 'Corporation', 'Olympic', 'Jumaira', 'Nakheel', 'Palm', 'Zaabeel', 'Maidan', 'Salik', 'Al-Arab', 'Al-Wasl', 'Al-Marsa', 'Zelzal', 'Arsa', 'Al-Haditha', 'Al-Jadidah' and the words 'City' and 'Village' in cases where the trade name starts with one of those words.
- 8.4 Any name that violates the public order and morals is not permitted.

## 9. Bank accounts

- 9.1 You will not be able to open your bank account in absentia. All relevant parties will need to be physically present in the UAE when meeting with the banker. However, in certain circumstances, if any of the Shareholders and/or General Manager cannot personally be present in the UAE to open the company Bank Account, some banks will accept an attested Board Resolution and/or Power of Attorney from all of the absent Shareholders and/or General Manager in order to complete the bank account opening procedure. We are able to assist with drafting these and you should contact the banks for further details.
- 9.2 If you will be applying for visas under the company, you will need to open a company bank account and make monthly salary payments from your company bank account. All employees under the company will need to open personal bank accounts as well.
- 9.3 Creative Zone is able to provide you with a list of banking contacts you may contact the bank directly to assist you with your banking requirements. Creative Zone is not involved in this process beyond providing the list of banking contacts. Please note you are not required to utilise the Creative Zone banking contacts to open company accounts.
- 9.4 Creative Zone does not provide any assurances that your company bank account will be successfully opened or how long it will take for the bank account to be opened.
- 9.5 You will be required to satisfy the conditions and protocols of the bank in order to successfully open and maintain a company bank account.
- 9.6 In order to keep your company bank account active, you will need to lodge your renewed Trade Licence annually with the bank on or before the expiry date of your current Trade Licence.
- 9.7 In order to secure a utility bill in your personal name you will need to lease residential premises in the UAE, and in order to secure a utility bill in your company name, you will need to lease physical permanent office space.
- 9.8 Most of the banks require a physical office in order to open a bank account. Please contact the respective bank for further details.

## 10. Company closure

- 10.1 A company licence should not be cancelled if it still holds corporate bank accounts in the UAE and overseas or has outstanding loans, creditors or holds assets in the UAE and overseas.
- 10.2 You will not be able to let your company licence or visas simply lapse, you will be required to cancel the company licence and the visas (both employees' and dependents'). This will otherwise result in fines and your company being noted as a defaulter in free zone records.

## Schedule 1

### Shams Free Zone

#### *Company documents*

1. Company documents are issued from Sharjah Media City - Free Zone Authority and Visas are issued from Sharjah Immigration. Please note the registered address for your new company will be Sharjah Media City - Free Zone Authority, United Arab Emirates as per what will appear on your business licence and what will feature on your company stamp. This address should be used on all official company correspondence including invoices and contracts.
2. The free zone will only issue soft/electronic copies of your company documents. There will be a verification link which you can click that will lead you to the issuing authority's portal if this needs to be verified by the banks, etc. If required, you may request for certified true copies of the same. The cost for this is AED 455. You must pick up any originals within ninety (90) days or they will be returned to the free zone.
3. Any documents or applications handed into our Dubai office are a drop-off and pickup point only, no document clearing or document processing takes place in Dubai. Any payments handed over at our Dubai office are a drop-off point only, all receipts and invoices will be issued from our office in Sharjah.
4. All document clearing and document processing tasks relating to your applications are carried out by our office in Sharjah.

#### *Payments and fees*

5. Payments for all applications should be made to our office in Sharjah or via bank transfer, or bank deposit (cheque or cash).

#### *Timelines*

6. The licence timeline for education related activities, advertising, publishing, digital media, I.T. and computer services is 3 working days.
7. The cut-off time for Day 1 is to submit the application before 1 PM, any application submitted after 1 PM will be treated as Day 1 next day. Moreover, there are certain activities and provisions which require longer approval. Kindly contact us for more details.

#### *Medical*

8. The medical results at Al Baraha Hospital will be released to your e-mail within two (2) Business Days after you have completed your medical test. Once you receive the result, you need a printout of the report and send it back to Baraha Medical Centre in order to get the three (3) necessary stamps.

#### *Immigration card*

9. Any company formed before July 2018, can request for the Original Card for a deposit of AED 500 (refundable) and should be returned within a month (for 30 days only)  
The Immigration card is not retained after July 2018 by the free zone and Only electronic immigration card is issued by the Sharjah Immigration and client can request for attestation.
10. Two Photographs and UID number of the shareholder are required for the immigration card application, you may experience delays in respect of immigration card pre-approval and application. If UID number is not available (on arrival visa), entry stamped page should be presented.
11. The company immigration card needs to also be renewed every three (3) years; should the company immigration card not be renewed, a penalty of AED 1,500 will be applicable for the first month after

expiry and AED 200 per subsequent month.

12. In case of rejection of the immigration card, the company has a choice to either downgrade to a 0 visa licence and receive the difference paid or to obtain a refund less an administrative fee of AED 3,050.
13. A company immigration card cannot be renewed until the E-Channel registration is renewed.

## *Company set-up and structure*

14. A maximum of ten (10) shareholders are permitted and a maximum of four (4) managers and four (4) directors are permitted.
15. A Memorandum will not automatically be issued for a company registered with a single shareholder. However, a Memorandum can be issued upon the request of the shareholder for a fee of AED 455.
16. Shared desk facility will not automatically be issued for a company registered with a zero visa licence. However, the shared desk facility can be issued upon the request of the shareholder for a fee of AED 4,175.
17. A licence downgrade to a lower or a zero visa allocation is not permitted.
18. Company names shall be directly translated by Shams and the Arabic translation of the company name must be returned to its root (plural, masculine form, feminine form).
19. For the 'person in charge', the designation, which will be reflected on the trade licence is Manager and in residency visa, General Manager.
20. Directors under the company need to be appointed via a Board/Shareholder Resolution, please contact us if you require assistance on this.
21. Your trade licence start date will be Day 1 of the relevant timeline.
22. No company name may be reserved for a business whose licence has been cancelled unless after the lapse of one (1) year from the date of cancellation.
23. Any company names featuring the name of a person may not be permitted unless the approval of the concerned person or his/her heirs is secured.
24. The surname (Abu/Abou, Bou/Bu, Om/Omm, Bin, etc.) may not be approved unless it constitutes a part of the licence owner's name. Such surnames, however, may not be approved if used singly.
25. Company names will be cancelled automatically at the end of the relevant booking period if the name-holder fails to issue a business licence.
26. The trade name must not include any symbols such as dots, commas or similar symbols (for example: .. or ,,).
27. Personal or family names are not permitted unless it's the owner's name.

## *Business operations*

28. Under your licence issued from Sharjah Media City - Free Zone Authority and visa issued from Sharjah Immigration, you will not be able to permanently work from any 3rd party offices or locations. However, if your company is engaged in a specific project/contract with a client that requires your regular presence at the clients' premises e.g. an audit - you will be able to visit and work from your clients' premises until the project/contract is complete. Please note that in this scenario when you visit your clients' premises you will need to sign the visitor's book, wear a visitor's badge, and work from a communal area.
29. If you select the business activities 'Legal Consultancy', 'Accounting & Auditing Consultancy' and 'Education Consultancy & Training', you will need to submit the copy of the attested degree certificate in order to process the application for the company Trade Licence.
30. Should you fail to renew your Business Licence at least 45 days prior to its expiry, all services from the Free Zone will be suspended i.e. you will not be able to apply for any visas or NOC's etc until you carry

out the renewal.

31. Furthermore, you will need to pay AED 3,050 to cancel the Business Licence and up to AED 765 to cancel each employment visa and related dependent visas under the company. Please note the above is applicable providing all cancellations take place during the Business Licence validity period – should any of the above take place after the Business Licence has expired, late fees will also be incurred.
32. In addition to the relevant late renewal penalties imposed by the Free Zone, the cancellation fees also apply to expired licences.

## Visas

33. Shareholders who are sole owner of the company have an option to apply for Investor Visa and Shareholders who are partners in the company have an option to apply only for Partner visa/s.
34. The minimum age to be a shareholder, manager & director of the company is 19 years old.
35. The minimum age for an investor/partner visa application is likewise 19 years old with no further age limitation.
36. The minimum age for an employment visa application is 18 years old.
37. Visa applicants holding Sri Lankan, Kenyan, Indian, Indonesian, Ethiopian and Bangladeshi passports will be issued visa details instead of the entry permit and need to visit the UAE Consulate/embassy in their home country, unless they are currently in the country on a cancelled visa/visit visa (you may require carrying out a medical test in your home country). Please contact us for more information.
38. Furthermore, under the company licence only setup option all shareholders need to either hold a valid UAE residence visas OR be a national of any of the 56 countries who are granted visas on arrival OR be a national of a European country OR be a national of a South East Asian Country OR be a national of a South American Country (excluding Cuba) OR be a national of a country in the Indian Sub-Continent (excluding Pakistan) OR be a national of a Caribbean country – please contact us for further information and full lists as the situation remains fluid in these cases. Nationals of any other country, not holding a valid UAE residence visa, will need to apply for a pre-approval.
39. The other company shareholders (i.e. excluding the shareholder who took up the position of ‘person in charge’) who don’t hold attested degree certificates, may still apply for a visa on the company, but will only be able to apply for administrative related positions or that of a Sales or Marketing Representative.
40. In order to sponsor dependents (excluding ‘housemaids’), you will need to either have a Managerial position on your visa or that of a Sales or Marketing Representative. In order to sponsor a ‘housemaid’, you will need to hold a Managerial position on your Residence Visa and must provide a bank statement which reflects a minimum salary of AED 20,000.
41. Sharjah Immigration will only process ‘housemaid’ visas for applicants from Sri Lanka, Indonesia, Philippines, and Nepal.
42. For helper and driver visas, the refundable deposit is AED 2,000 per application and the visas are only valid for one year.
43. Investor/Partner who wishes to apply for dependent's visa is required to put a refundable deposit of AED 3,030 per dependent. The visa validity will follow that of the sponsor.
44. When sponsoring dependents, you will need to provide Sharjah Immigration with 1 to 3 months personal bank statements with a minimum salary of AED 4,000. Please contact us for further information.
45. Female shareholders from Morocco, Tunisia, and Algeria are limited to a maximum of 1 and must be 21 years old and above. The second male shareholder (if originating from the same country) should have an existing Investor/Partner Visa and must present a stamped bank statement for the last 6 months.
46. When a company is owned by Bangladeshi shareholders, all the shareholders must have existing Partner or Investors Visas and must provide 6 months bank statement with a minimum balance of AED 50,000. Bank statements are not required for a sole shareholder.



47. When a company is owned by Bangladeshi shareholder/s, the first shareholder should at least have a managerial designation on the current/previous residence visa. The succeeding shareholder/s, must hold an active Investor/Partner visa and provide 6-months bank statement with a minimum balance of AED 50,000.
48. Visa transfers aren't permitted, even if it's from another Free Zone.
49. In very rare cases when Immigration cancels the residence visa at the airport post 180 days of being outside the country, visa cancellation still needs to be submitted to the Free Zone, following the normal visa cancellation requirements and fees.
50. Recently on a case by case basis Sharjah Immigration have agreed to carry out a pre-approval process for a fee of AED 1,500 per company and AED 500 per shareholder for many who are either nationals of, or were born in, the countries mentioned in the above bullet (pre-approval process approximately takes 17 working days) – please note pre-approvals will not be possible for those born in or nationals of Afghanistan, Iran or Israel. Pre-approval for those who are planning to apply for visas that are granted approvals from Immigration must immediately apply for the Employment Visa within 30 calendar days. Failure to apply within the stipulated timeline would mean that the pre-approval process would have to be done all over again; with the same timeline, process and cost. Kindly note that approval is not guaranteed on reapplication. Please contact us for up to date information as the list and procedures can become subject to change without prior notice.
51. You may apply for all visas on the company simultaneously as long as one of the visa applications is also for the 'person in charge'.
52. Shareholders up to 69 years old are eligible to apply for Partner/ Investor Visas. Non-shareholders applying for employment visas should not be more than 57 years old.
53. In case of visa rejections, a refund can be provided less an administrative fee. The refund does not apply to rejections due to individuals being marked as banned, absconded or blacklisted by the current/previous employer, immigration or UAE courts/police.
54. If you have sponsored your dependents and subsequently cancelled their visas, you will not be able to exit the country unless your dependents accompany you or they have secured their new residency visas.
55. If you and your spouse are of different nationalities and got married in a country which was of neither of your nationalities, you may face issues during sponsoring your spouse.
56. Women are not able to sponsor dependents.
57. Neither stepchildren nor adopted children nor children out of wedlock can be sponsored by the respective stepparent/adoptive/biological parent.
58. Passports for Yemen nationals must be issued in UAE and must provide a letter from the embassy/consulate stating the need to establish a business in UAE.
59. Visit visas and/or Mission visas cannot be issued under your company.
60. If any of the shareholders or the manager/director is an Emirati National, we will need a copy of their Emirates ID Card. Citizenship certificate from the Ministry of Interior in lieu of 'Jinsiya' and Emirates ID will not be accepted.
61. Visa applicants holding Ethiopian, Sri Lankan and Indonesian passports will need to carry out a medical test in their home country and have the results of said medical attested at the UAE Consulate in their home country prior to applying for their visa unless they are currently in the country on a cancelled residency visa. Please contact us for more information.
62. Sri Lankan, Filipino, Indonesian and Nepalese looking to apply for visas whilst still in their home country have to secure and submit additional documents and fulfil additional procedures in their home country in order to apply for their visa. Please contact us for further information on the same.
63. Should you fail your medical exam, you will not be able to apply for another residency visa in the UAE in the future.
64. Unmarried female visa applicants suspecting pregnancy must not take their medical test as it is deemed illegal as per UAE law. If found pregnant, the applicant may face i.e. legal charges, detention or

repatriation to the home country.

65. In order for the company licence to be issued and the company Immigration Card to be applied for and visas to be issued on the company, we will require the residency visa copy and/or recent visit visa entry stamp and/or residency visa cancellation papers of all the shareholders and the 'person in charge'.
66. Certain restrictions potentially exist for passport holders from the following countries to obtain Immigration Card or visas on the company (they can however still obtain visas as dependents without issue): Afghanistan (if there is no eye scan report), Algeria, Ethiopia (won't be granted a visa even as a dependent), Guinea, Iran (also to act as company shareholder), Iraq, Israel (also to act as a company shareholder), Kenya, Lebanon, Liberia, Libya, Morocco, Palestine, Sierra Leone, South Somalia, Sudan, Syria (if the shareholder has never entered UAE), Tunisia, Turkey and Yemen (if the shareholder has never entered UAE and if passport is issued in Dubai).
67. Persons born in any of the other countries mentioned in the above, but currently carry a passport from another country will be able to act as company shareholder, but potentially may not be able to apply for employment visas on the company without pre-approval. Furthermore, if any of the above are company shareholders and/or manager/director of the company, Immigration Card potentially may not be issued by Immigration, which would mean no visas would be able to be applied for under the company. Also, please note that even if your place of birth and nationality isn't from one of the restricted countries but your name is deemed to have originated from one of those countries, you may experience delays in both your Immigration Card and visa release.
68. An applicant may apply for their dependents' visas without utilising the services of CREATIVE ZONE (with the exception of assistance in providing a salary certificate). However, an applicant may contact Creative Zone for pricing and procedures if they do wish to instruct Creative Zone to assist with this procedure.

#### *Driver's licence*

69. Please note that if you have never held a previous driving licence in the UAE, you need to visit Sharjah to either transfer your overseas driving licence (if applicable) or take your driving lessons and test.
70. Furthermore, please note that for those who are eligible to apply for driving licence transfers in the UAE, the Sharjah Traffic Department requires you to surrender your original driving licence from your home country before handing over the UAE driving licence. This is applicable for the following countries: Netherlands, Poland, Austria, Romania, Portugal, Luxemburg and Slovakia. The Sharjah Traffic Department will send this to the issuing authority in your home country for you to retrieve.

## Schedule 2

### Fujairah Creative City Free Zone

#### *Company documents*

1. Fujairah Creative City Free Zone is not issuing electronic company documents.
2. All document clearing and document processing tasks pertaining to your applications are carried out by our office in Fujairah.
3. Any documents or applications handed into our Dubai office are a drop-off and pickup point only, no document clearing or document processing takes place in Dubai.
4. Company documentation is issued from Fujairah Creative City Free Zone, part of Fujairah Media, and visas are issued from Fujairah Immigration. Please note, the registered address for your new company will be Creative Tower, Fujairah as per what will appear on your Trade Licence and what will feature on your company stamp and furthermore, should be used on all official company correspondence i.e. contracts, invoices, etc.

#### *Payments and fees*

5. Any payments handed over at our Dubai office are a drop-off point only, all receipts and invoices will be issued from our office in Fujairah.

#### *Timelines*

6. The cut-off time for any application (except visa related applications and activities related to education) to be submitted/received and payments to be received/released is 1 pm, anything received after this time will be considered towards the following working day.
7. Your trade licence start date will be Day 1 of the relevant timeline.

#### *Immigration card*

8. In the event Fujairah Immigration requests for all shareholder's photographs for the immigration card application, you will experience delays for both your Immigration Card pre-approval and application.
9. Once the Immigration card has been cancelled there is no option to re-apply or reactive it again.
10. Please note that only an Electronic Immigration Card is issued and no physical card will be available.
11. Please note that your company immigration card cannot be renewed until the E-Channel registration is renewed.
12. The company Immigration Card needs to also be renewed annually; should the company Immigration Card not be renewed, a penalty of AED 1,500 will be applicable for the first month after expiry and AED 200 per subsequent month.

#### *Company set-up and structure*

13. The default share capital amount for an FZE company will be AED 100,000 and AED 150,000 for an FZ LLC company - these amounts cannot be changed to a higher or lower amount.
14. The Memorandum and Articles for your company cannot be edited, amended or expanded upon.
15. Company Licence Only setup is also applicable to all new applications with maximum one corporate shareholder.
16. The maximum number of shareholders allowed under the Company Only licence is 50, if you would like to have more than 50 shareholders, you will need to pay AED 2,100 per additional shareholder. Also, please note that all shareholders on the company only licences must be individuals, corporate

shareholders aren't permitted. Also, please note that all shareholders on the company only licences must be individuals, corporate shareholders aren't permitted.

17. You may not downgrade your licensing option i.e. from Baby Business to Freelancer or from Freelancer to Company licence or any combination of the same.
18. For Company Only licences, the Free Zone will not issue a No Objection Certificate to register vehicles under the company name as they require an Immigration Card to do so.
19. If you select the business activities 'Legal Consultancy', 'Accounting & Auditing Consultancy' and 'Education Consultancy & Training', you will need to submit your original attested degree certificate in order to process the application for the company Trade Licence.

## *Business operations*

20. The approved address in the company stamp is "Creative Tower, Fujairah, UAE".
21. Under your licence issued from Fujairah Creative City Free Zone and visa issued from Fujairah Immigration, you will not be able to permanently work from any 3rd party offices or locations. However, if your company is engaged in a specific project/contract with a client that requires your regular presence at the clients' premises e.g. an audit – you will be able to visit and work from your clients' premises until the project/contract is complete. Please note that in this scenario when you visit your clients' premises you will need to sign the visitors' book, wear a visitor's badge, and work from a communal area.
22. Companies registered with Fujairah Creative City Free Zone having activities conducted in the UAE via visual and print media, advertising and news websites, electronic publishing and on-demand printing, including activities promoted through social media are required to secure an E-Media licence from the National Media Council. Initial registration fee is AED 2,887.50 and is renewable yearly for AED 2,467.50.
23. You are obliged to maintain Creative Zone as your agent for the lifetime the company remains in existence, and are not permitted to transact their company licence renewal or any other process pertaining to their company individually or via another agent or via the Free Zone at any time unless otherwise agreed by Creative Zone.
24. Should you fail to renew your trade licence at least 45 days prior to its expiry, all services from the Free Zone will be suspended i.e. you will not be able to apply for any visas or NOCs etc. until you carry out the renewal.
25. You will need to pay AED 6,300 to cancel the Trade licence and up to AED 1,050 to cancel each employment visa and related dependent visas under the company. Please note the above is applicable providing all cancellations take place during the Trade Licence validity period – should any of the above take place after the Trade Licence has expired, late fees will also be incurred. You will also need to return to CREATIVE ZONE all your original company formation documents even if they are expired, so please don't destroy or misplace any of these documents as otherwise, you will need to submit a police report and pay an additional AED 2,100 at the time of cancellation.
26. If you would like to amend your Trade Licence from 1 individual shareholder (FZE) to more than 1 individual shareholder or a corporate shareholder the amendment fees are:
  - AED 3,675 (FZ LLC to FZ LLC / FZE to FZE)
  - AED 5,775 (FZE to FZ LLC / FZ LLC to FZE)
  - AED 1,050 Immigration Card Amendment Fee
27. An updated business plan and/or CC Authorized Signatory Form must be submitted to the Free Zone in the event that the shareholder and/or Person in Charge who signed the original business plan is/are no longer affiliated with the company.
28. The maximum number of shareholders permitted per company is 6.
29. The other company shareholders (i.e. excluding the shareholder who took up the position of 'person in charge') or company employees or company officers wishing to take up UAE residency and to be

employed in a Managerial position (i.e. Marketing Manager, Operations Manager, Sales Manager etc.) will need to submit their original degree certificate attested from the country of origin as well as from the Ministry of Foreign Affairs in the UAE and legally translated into Arabic. Furthermore, please note in order to obtain 'visa on arrival' to GCC countries it is necessary to hold a Managerial Position on your visa.

30. The maximum number of Managerial Designations per company is 3.
31. The other company shareholders (i.e. excluding the shareholder who took up the position of 'person in charge') who don't hold attested degree certificates, may still apply for a visa on the company, but will only be able to apply for administrative related positions or that of a Sales or Marketing Representative.
32. No two employees of one company can hold the same position on their Residence Visa i.e. you can't have two Sales Representatives or two Marketing Representatives.
33. If you or any of the shareholders or the person in charge have previously been marked as banned or absconded by your current/previous employer OR have a previous or ongoing court case, OR have a previous or ongoing police matter, OR have a previous or ongoing bank matter OR can outline any other reason why a government application may not be successfully granted, please outline the same in writing to a CREATIVE ZONE representative at the time of this application. Failure to do so will result in the applicant being fined a sum of AED 5,250 by the Free Zone Authority.
34. If you currently are the sole individual shareholder on your company trade licence and decide to amend the licence to add a shareholder or change from an individual shareholder to a corporate shareholder the suffix on your licence will go from FZE to FZ LLC – similarly if you are more than one shareholder or a corporate shareholder on the trade licence and decide to amend the licence to become one individual shareholder the suffix on the company will go from FZ LLC to FZE.
35. When applying for a Salary Certificate from the Free Zone, you will need to either submit personal bank statements for the last 3 months illustrating salary transfers having been effected to your personal bank account or pay slips for the last 3 months signed by yourself and the person in charge on the licence. Please contact us for further information.

## Visas

36. You may apply for your dependents' visa sponsorship without going through Creative Zone (with the exception of your salary certificate). However, should you wish to utilise our services for your dependents' visa applications, kindly contact us for pricing and procedures.
37. Your residency visa and those of your employees and dependents are valid for 3 years while Housemaid visa is valid for 1 year. Please note that you will not be sent any reminder from Creative Zone prior to the expiry of the residency visas, you will need to contact Creative Zone yourselves at least 30 working days before the residency visas expire to commence the renewal process.
38. The labour card is often not released at the same time as the passport after residency stamping. If it isn't released at the same time as the passport after residency stamping, it will usually be released within seventy (70) calendar days thereafter.
39. Furthermore, under the company licence only setup option all shareholders need to either hold a valid UAE residence visas OR be a national of any of the 56 countries who are granted visas on arrival OR be a national of a European country OR be a national of a South East Asian Country OR be a national of a South American Country (excluding Cuba) OR be a national of a country in the Indian Sub-Continent (excluding Pakistan) OR be a national of a Caribbean country – please contact us for further information and full lists as the situation remains fluid in these cases. Nationals of any other country, not holding a valid UAE residence visa, will need to apply for a pre-approval.
40. Please note that a Work Permit/Labour Card can only be applied for in conjunction with a residency visa, it cannot be applied for independently
41. The Free Zone only allows a maximum of two Labour Card attestation applications per company for both Freelance and Baby Business Packages.

42. Any position with at least AED 4,000 salary is eligible to sponsor dependents. In order to sponsor a 'housemaid', you will need to hold a Managerial position on your Residence Visa and must provide a bank statement which reflects a minimum salary of AED 20,000.
43. Fujairah Immigration will only process 'housemaid' visas for applicants from Sri Lanka, Indonesia, Philippines, and Nepal.
44. When sponsoring dependents, you will need to provide Fujairah Immigration with 1 to 3 months personal bank statements. Please contact us for further information.
45. The medical results at Al Baraha Hospital will be released to the respective e-mail of the clients in 2 working days after you have completed your medical test. Once you received the result, you need a printout of the report and sent it back to Baraha Medical center in order to get the three necessary stamps.
46. The medical results at Al Karama Medical Fitness Express Service Centre are released in a minimum of 4 business hours after you have completed your medical test.
47. Emirates ID application must be done either in Al Baraha or Fujairah regardless of where the medical test was done.
48. If your previous UAE residence visa and Emirates ID card bears a misspelled or wrong Arabic translation or an incomplete name, upon correction of your new residence visa, you will need to wait for the residence visa or Emirates ID to be completed and only apply for amendment/correction thereafter for a fee of AED 2,100.
49. Please note that if you have never held a previous driving licence in the UAE, you will need to visit Fujairah to either transfer your overseas driving licence (if applicable) or take your driving lessons and test.
50. Furthermore, please note that for those who are eligible to apply for driving licence transfers in the UAE, the Fujairah Traffic Department requires you to surrender your original driving licence from your home country before handing over the UAE driving licence. This is applicable for the following countries: Netherlands, Romania, Slovakia, Latvia, Iceland, Austria, Portugal, Serbia, Hungary, Poland, Luxembourg, Lithuania and Bulgaria. The Fujairah Traffic Department will send this to the issuing authority in your home country for you to retrieve.
51. Visa transfers aren't permitted, even if it's from another Free Zone.
52. In very rare cases when Immigration cancels the residence visa at the airport post 180 days of being outside the country, visa cancellation still needs to be submitted to the Free Zone, following the normal visa cancellation requirements and fees.
53. In order to be a shareholder or person in charge of a company or apply for visas (both at the time of the entry visa application and later on when the passport is submitted for residency stamping) your passport should be valid for a minimum of 12 months, you should also have 2 empty pages in your passport as well. Furthermore, you should hold a standard/normal passport, travel documents are not permitted.
54. Should you submit a new or different passport at the time of residency visa stamping (different from the one whose details you submitted at the time of applying for your entry visa) there will be an additional fee of AED 1,050.
55. If the person in charge wants to cancel their visa on the company, but not close the company simultaneously, they will need to amend the company trade licence and appoint someone else as the person in charge in place of them OR they can make a deposit of AED 4,000, which is refundable upon cancellation of the company, and provide a letter from their new sponsor/employer confirming that they will sponsor their new residence visa.
56. At the time of applying for the 6th visa on the company, Fujairah Immigration will request your company bank statements going back at least 1 year, along with at least 5 forms of documentary proof in the form of a contract or order, illustrating that the company is operational and conducting active business. Immigration may even request this information earlier if they suspect the company may be engaging in the activity of selling visas on their company. Please note that visas issued on the company are

exclusively for person/s working for that company. If a company is found to be selling visas and/or a visa holder is engaging in work for another company, the person/s in question are likely to face legal prosecution and deportation.

57. At the time of your residency visa renewal, you will need to either submit personal bank statements for the last 6 months illustrating salary transfers having been effected to your personal bank account or pay slips for the last 6 months signed by yourself and the person in charge on the licence. This is applicable even for shareholders of the company, you will, however, be exempt from this requirement if you are a sole shareholder and the person in charge of the licence. The visa renewal fee costs the same as a new visa application. Please contact us for further information.
58. Bangladeshi nationals can act as a company shareholder, provided they already hold a valid UAE residence visa. However, in order to apply for a UAE residence visa under the company (for both shareholder & employee), they will need to be inside the UAE on a cancelled residence visa (not inside the UAE on a tourist visa). Moreover, both Shareholder & Employee will NOT be able to apply for an employment visa if they are outside of the UAE.
59. Recently on a case by case basis Fujairah Immigration have agreed to carry out a visa pre-approval process for a fee of AED 2,100, for many who are either nationals of, or were born in, the countries mentioned in the above bullet – please note visa pre-approvals will not be possible for those born in or nationals of Iran or Israel. Pre-approval for those who are planning to apply for visas that are granted approvals from Immigration must immediately apply for the Employment Visa within 30 calendar days. Failure to apply within the stipulated timeline would mean that the pre-approval process would have to be done all over again; with the same timeline, process and cost. For licence upgrade or amendment which will include shareholders from the above-mentioned countries, an Undertaking Letter must be signed stating that approval is not always guaranteed and pre-approval would have to be done all over again; with the same timeline, process and cost. Kindly note that approval is not guaranteed on reapplication. Please contact us for up to date information as the list and procedures can become subject to change without prior notice.
60. You may apply for all visas on the company simultaneously as long as one of the visa applications is also for the 'person in charge'.
61. Shareholders and Non-shareholders who are up to 59 years old are eligible to apply for an employment visa on the company. Person-in-charge who is above 60 years old is eligible to apply for an employment visa on the company.
62. In case of visa rejections, a refund can be provided less an administrative fee. The refund does not apply to rejections due to individuals being marked as banned, absconded or blacklisted by the current/previous employer, immigration or UAE courts/police.
63. If you have sponsored your dependents and subsequently cancelled their visas, you will not be able to exit the country unless your dependents accompany you or they have secured their new residency visas.
64. If you and your spouse are of different nationalities and got married in a country which was of neither of your nationalities, you may face issues during sponsoring your spouse.
65. For women sponsoring dependents:  
For Child - On top of standard requirements, she needs to submit following: Original No Objection Letter signed by the father with Arabic Translation (If the father is outside UAE, NOC should be attested from the home country + UAE MOFA)
66. Neither stepchildren nor adopted children nor children out of wedlock can be sponsored by the respective stepparent/adoptive/biological parent.
67. Passports for Yemen nationals must be issued in UAE and must provide a letter from the embassy/consulate stating the need to establish a business in UAE.
68. Visit visas and/or Mission visas cannot be issued under your company.
69. If any of the shareholders or the manager/director is an Emirati National, we will need a copy of their Emirates ID Card. Citizenship certificate from the Ministry of Interior in lieu of 'Jinsiya' and Emirates ID will not be accepted.

70. Visa applicants holding Ethiopian, Sri Lankan and Indonesian passports will need to carry out a medical test in their home country and have the results of said medical attested at the UAE Consulate in their home country prior to applying for their visa unless they are currently in the country on a cancelled residency visa. Please contact us for more information.
71. Sri Lankan, Filipino, Indonesian and Nepalese looking to apply for visas whilst still in their home country have to secure and submit additional documents and fulfil additional procedures in their home country in order to apply for their visa. Please contact us for further information on the same.
72. Should you fail your medical exam, you will not be able to apply for another residency visa in the UAE in the future.
73. Unmarried female visa applicants suspecting pregnancy must not take their medical test as it is deemed illegal as per UAE law. If found pregnant, the applicant may face i.e. legal charges, detention or repatriation to the home country.
74. In order for the company licence to be issued and the company Immigration Card to be applied for and visas to be issued on the company, we will require the residency visa copy and/or recent visit visa entry stamp and/or residency visa cancellation papers of all the shareholders and the 'person in charge'.
75. You may apply for all visas simultaneously as long as one of the visa applications is also for the 'person in charge'.
76. Certain restrictions potentially exist for passport holders from the following countries to obtain Immigration Card or visas on the company (they can however still obtain visas as dependents without issue): Afghanistan (if there is no eye scan report), Algeria, Ethiopia (can apply a employment visa or dependent visa); Iran, Iraq and Israel (cannot act as a shareholder or apply a visa); Kenya, Lebanon, Liberia, Libya, Morocco, Palestine, Sierra Leone, South Somalia, Sudan, Syria (if the shareholder has never entered UAE), Tunisia, Turkey and Yemen (if the shareholder has never entered UAE and if passport is issued in Dubai).
77. Persons born in any of the other countries mentioned in the above, but currently carry a passport from another country will be able to act as company shareholder, but potentially may not be able to apply for employment visas on the company without pre-approval. Furthermore, if any of the above are company shareholders and/or manager/director of the company, Immigration Card potentially may not be issued by Immigration, which would mean no visas would be able to be applied for under the company. Also, please note that even if your place of birth and nationality isn't from one of the restricted countries but your name is deemed to have originated from one of those countries, you may experience delays in both your Immigration Card and visa release.
78. An applicant may apply for their dependents' visas without utilising the services of Creative Zone (with the exception of assistance in providing a salary certificate). However, an applicant may contact Creative Zone for pricing and procedures if they do wish to instruct Creative Zone to assist with this procedure.
79. For the 'person in charge', the only available designation, which will be reflected both on the trade licence and residency visa, is General Manager.
80. Directors under the company need to be appointed via a Board/Shareholder Resolution, please contact us if you require assistance on this.
81. For outside-the-country - Entry Visa Application, only Visa Details will be issued to the following nationalities: Indian, Nigerian, Sri Lankan, Egyptian, Kenyan, Ethiopian, Indonesian instead of an Entry Permit. The applicants need to take a printed copy of this visa details along with their original passport to the UAE Embassy in their home country. They need to get a stamp on the temporary visa to allow them to enter the UAE.



## Schedule 3

### Dubai Department of Economic Development (DED)

#### *Company documents*

1. The addendum to the companies' Memorandum of Association or Civil Works Agreement (whichever applicable) can only be signed in the notary once The Share Transfer or Share Purchase Agreement are executed and notarized.
2. The template for the DED Memorandum of Association, Civil Agreement, and Local Service Agent Agreement are standard and approved by the Creative Zone lawyers. Should you wish to make any changes, you may draft your own agreement and send to Creative Zone for approval.
3. Creative Zone has approved and thoroughly reviewed legal documents drafted by our lawyers to safeguard the interests of both the clients and sponsors. These agreements are the only ones our sponsor will readily sign. Should there be any additional legal documents you wish for us to sign or you wish to apply changes to our existing templates, applicable legal fees will be charged for the review of the same and this will be borne by the clients.
4. The Memorandum of Association is and should be in compliance to Law No. 2 of 2015 of the Commercial Companies Law of the UAE.
5. Our PRO services for obtaining the trade licence and for any amendments thereof entails the use of the Board Resolution, Power of Attorney, Memorandum of Association, and Sale Transfer Agreement format which have been pre-approved by our lawyers and sponsors. Should you wish to utilize your own templates, You may use your own templates but please note these may be rejected by the government authorities and Creative Zone will not assist during the notary signing.
6. No company-specific power of attorneys can be executed until and unless the trade licence is issued.
7. If you wish to include additional conditions to the standard labour contract, this should be mentioned beforehand so that it can be integrated to the Job Offer. The employer can include 5 more conditions to the standard Job Offer as long as these conditions are short, concise, submitted in writing, typed in English and Arabic, and all the conditions are in accordance with the UAE labour law. Kindly note that these will be subject to the approval of the Ministry of Labour.
8. If you require a Supplementary Agreement with our sponsor, a standard format is provided and if you require amendments, you may prepare a separate Agreement as you deem necessary but without our assistance.

#### *Payments and Fees*

9. Should you wish to bring in your own local sponsor/local service agents, the relevant government fees must be paid upfront and will not be advanced by Creative Zone.
10. PRO Fees paid upon sign up is only for the company incorporation and does not include PRO fees for any succeeding applications such as the immigration card, labour file, P.O. Box and visa applications.
11. Applicable PRO fees starting from AED 3,675 will be applied per amendment following the release of the Trade Licence. The payment voucher amount may vary depending on the amendment made.
12. All government fees (such as for Name Reservation, Initial Approval, MOA) paid to obtain the Trade Licence will be charged at actual; receipts will be provided.
13. A fee of AED 1,050 will be charged for any changes to be made towards the job offer letter and employment contract once it is generated.
14. Sponsorship fee is paid annually at the time of renewal.
15. A fine of AED 10,500 will be imposed for renewing your licence yourself without paying the stipulated annual sponsorship fees.

16. For Dubai DED - Coworking Platinum Packages, the standard Government Fees for the Payment Voucher covered under the package are AED 10,500. Any amount whatsoever beyond this for the final Payment Voucher, will be covered in full by the client, prior to the license being released.

#### *Timelines*

17. Applications received after 1:00 pm are submitted for processing the next Business Day and indicated timelines commence upon realisation of payment.

#### *Immigration card*

18. The Immigration card is for the purposes of obtaining an employment visa, Etisalat or Du Connection.

#### *Company set-up and structure*

19. The ownership percentage must be a whole number.
20. The Trade Name Reservation Certificate will only be valid for six (6) months and must be renewed repeatedly until the trade licence is released.
21. For security approvals, the bank statements must illustrate capability to conduct business in the UAE.
22. The company name cannot be of a country. Family names should not be used as a trade name unless it includes the first name.
23. The business activity should be reflected in the trade name as a suffix.
24. For General Trading licensed activity, it needs to be processed as an Instant Licence.
25. The word "international" cannot be used as a prefix to the company name. Furthermore, the words "gulf", "group" (subject to DED approval), and Company (CO will be accepted) cannot be used.
26. Trade names should contain more than two letters.
27. Kindly note that you will need to provide a DEWA Bill or a DEWA Security Deposit receipt in order to obtain the payment voucher if you are applying for a new licence, amending the location of your current licence, or when renewing your licence on a shared location/office (for example, business centres).
28. In cases where the company being incorporated is a branch, the initial approval process should first be completed before reserving the trade name.
29. The Initial Approval Certificate will only be valid for six (6) months upon date of approval. However, you have to provide the lease agreement and EJARI certificate within thirty (30) days of the release of Initial approval as delays will affect the ability of the local sponsor to open new companies.
30. The lease and Ejari certificate need to be registered under the name as approved by DED by virtue of the Initial Trade Name Reservation Certificate.
31. A sole establishment company cannot be a shareholder of or form a subsidiary of its company in the Dubai Department of Economic Development (DED). It will also not be possible for it to form a branch of or a representative office of the parent company.
32. For professional licences, some sectors/activities are restricted to ownership of UAE nationals.
33. There may be additional fees for additional business activities added on the same licence.
34. Free zone and offshore companies within the UAE may own 49% of a commercial licence.
35. DED will accept a lease agreement from any free zone authority if that free zone will issue a No Objection Certificate. Each free zone has the discretion to approve tenancy to a DED licence.
36. To ensure that your Lease/Tenancy Contract will be accepted by the DED, please furnish us a copy of your affection plan for approval before entering into a contract.
37. Should there be an increase in the Share Capital requirement of the company, the annual nominee fees will increase accordingly. For every AED 100,000 increase, the sponsorship fee will increase by AED 5,250.

38. If you require external approvals, an additional AED 3,150 PRO fee will be charged on top of the government costs. Furthermore, this will also be applicable if an external approval will be required at the time of your licence's renewal.
39. For professional licences, all shareholders will be required to submit a relevant degree (attested) together with their experience letter and CV.
40. A DTCM letter/request addressed to the Dubai Police will be required to obtain a Certificate of Good Standing in setting up a tourism licence.
41. Consultancy licences cannot have Limited Liability as its legal status (LLC) except in cases where the business activities require an external approval which dictates that the activity must be an LLC status (i.e. National Media Council, Securities, and Commodities Authority).
42. Before the Dubai Department of Economic Development (DED) issues the Initial approval for ANY consultancy licence, the shareholders will have to go through an automatic security approval which will take approximately 7 business days to complete.
43. Any business activity that falls under the activity group of "Contracting and Building Works" requires the local sponsor to be exclusive to that company (meaning, it cannot sponsor another company within the same activity group).
44. Following receipt of the preliminary approval from the DED, the appropriate commercial rental agreements for proposed premises must be provided. Should the Lease Agreement and EJARI Certificate not be provided within 1 month of the initial approval, there is an additional PRO fee of AED 3,150 further.
45. You will be met with a Creative Zone senior government liaison officer who holds the Power of Attorney (POA) to sign in behalf of Creative Zone for the company incorporation. This Individual does not hold any interest in the Corporate entity.
46. You need to inform Creative Zone if you will be opening a branch of your company which Creative Zone or any of its UAE National sponsors/agents is a sponsor or agent to. Failure to do so will result in a fine of AED 35,000. Furthermore, on top of the fines, the sponsorship/agent fees will need to be paid per branch which will be set up.
47. If you wish to make amendments to the structure/business activity once the process has already commenced, there is an additional PRO fee of AED 8,400.
48. External approvals may take longer than the usual timelines depending on the government authority involved and also be depending on the nationality of the shareholder/s.
49. External approvals are based on the discretion of the government authority and the role of Creative Zone is to ensure that the correct requirements are filed. Thereafter, Creative Zone will follow up on a regular basis but will have no influence on the granting of approvals.
50. If your business activity requires an external approval from any external government authorities (Dubai Municipality, KHDA, etc.), the external government authority may overturn the trade name approved by the Dubai Department of Economic Development and they will approve your second or third name option. In this case, the name amendment must be applied in DED and the appropriate fees must be paid.
51. In order to set up a company with Managing Office as its business activity, you'll need to have at least 3 branches of the same company in the UAE.
52. Dubai Municipality will require companies who will become shareholders in a Construction/Contracting based company to have at least 3 building completion certificates to obtain their approval/NOC.
53. A company with a Limited Liability Status cannot be amended to change the legal status to either a Civil Company or a Sole Establishment.
54. In case of setting up a branch of a foreign company with a real estate activity, the parent company should be existing and in operation for at least 5 years with the same nature of business (i.e. Real Estate Brokerage, Real Estate Consultancy, etc.).
55. Should any of the parties fail to appear at the Notary Public within 30 minutes of the assigned time, a

- re-scheduling will be required. A no-show fee of AED 1,050 will be imposed on the client.
56. For the payment voucher, the licensing and employee accommodation allowance can be reduced if the shareholders/managers submit their EJARI Certificate (in their name) and the recent paid DEWA Bill.
  57. Though you are leasing your office from a business centre, you will still need to pay for the market fees (2.5% of the lease) stated in the Payment Voucher from DED.
  58. If you are taking up a lease from a hotel or a shell & core office, you should first confirm with the landlord/real estate developer/real estate broker that an Ejari Certificate can be obtained for the premises.
  59. In order to open the company labour file, a P.O Box must be opened and reflected on the company Trade Licence.
  60. If the company is partially or wholly owned by another corporate entity and has been incorporated for more than one year at the time of the DED set-up, an attested updated Certificate of Incumbency or Certificate of Good Standing will be required.
  61. Our PRO services do not cover assistance in filing or appearing before the Ministry of Labour or Dubai Courts for any labour related disputes/cases.
  62. It is the employer's responsibility to report absconders to the police or immigration authorities, otherwise, the employer will be punished under modified labour laws in the UAE.
  63. The company PO Box cannot be cancelled until and unless the trade licence which it is attached to is also cancelled.
  64. For professional licences, no company or entity can be a shareholder. Once an entity is involved, it has to turn into a Limited Liability Company.
  65. The Dubai government will have certain compliance requirements depending on your business activity. DED and the responsible government authority may conduct random inspections in your establishment. On occasion, the inspector may note compliance issues which will need to be addressed. Please make sure to adhere to it as they will impose a penalty for non-compliance.
  66. It will take 15 working days post-payment of the DED payment voucher for the amended licence to be issued by DED if the constituted amendment is for a 100% sale of the establishment or if there is a full change in the ownership structure of the trade licence.
  67. For professional licences, DED requires the degree of the owner/manager to be related to the business activity. Otherwise, it is DED's prerogative to deny an application if they feel that the qualifications do not fit the activity.
  68. CREATIVE ZONE will undertake the drafting of the necessary incorporation documents such as the Memorandum of Agreement (MOA), Local Service Agent Agreement (LSAA), and Civil Works Agreement (CWA) as required by Dubai DED. Should you wish to prepare your own agreement, kindly note that the charges will apply and you will be responsible for verifying that such document is valid against the UAE Laws as well as accepted by the Notary Public at the time of signing.
  69. If you wish to open a subsidiary or have partial ownership by another company, all the parent company shareholders will need to be present in the Notary Public during the Memorandum signing unless an attested Power of Attorney is executed.
  70. If a Civil Company is established as a Sole Establishment, only one manager is allowed.
  71. The minimum shareholding required to be present during the General Assembly for it to be considered a Quorum is 75%.
  72. If a UAE company (free zone or not) is already registered as a branch in the UAE, it is not permitted to be a shareholder in a local company.
  73. The original passport (and Emirates ID for UAE residents) will be required at the time of signing at the Notary Public.

## *Business operations*

74. Creative Zone will merely advise you on your possible business activity but the final decision will be left to you.
75. If the Dubai government owns your office lease/warehouse, please ensure that your Landlord is current in paying the Land Department taxes. If payments are not up to date, it can cause delays in obtaining approval from the Planning Department, which is essential in obtaining your payment voucher.
76. General Trading licences cannot lease a warehouse as a primary business location.

## *Visas*

77. If you are currently holding a UAE residence visa, please inform us at the time of set up otherwise this will cause delays in the process and the initial approval will not be issued.
78. Entry stamps of shareholders must be within the last six months.
79. If you are of Arab descent (except UAE and GCC Nationals), you may be requested by the Dubai DED to appear in their office with your original passport for security approval prior to the release of the Initial Approval.
80. If the shareholder does not hold UAE residency, he/she has to submit a copy of the most recent entry stamp to the UAE (within six (6) months).
81. Change of status (in/out stamp) would need to be carried out prior to proceeding for your Emirates ID Card Registration and Medical Test.
82. You need to settle all of your outstanding traffic fines for you to be able to process your residence visa cancellation.
83. If you have utilised the 30-day grace period, you may be issued an "Exit Pass" by Immigration and you will not be able to do your Change of Status inside the country. Hence, you have to exit (airport to airport transfer) to complete the Change of Status. This is based on the discretion of the immigration officer. You will be asked to pay your overstay fines by Immigration upon exiting.
84. In the event that a cancellation is requested for an employee's e-visa and it is not carried out within a 60-day period following the change of status, the grace period will be equivalent to the remaining days of the said 60 days period. Furthermore, if the 60-day period is exceeded, there will be overstaying fines of AED 25 per day applicable from immigration and an out pass with a cost of AED 230 will be issued. The out pass would mean that the employee would have to exit the UAE immediately.
85. If an employee's e-visa is converted to a residency visa only after the 60 days period following the change of status, a penalty of AED 25 per day will be charged by immigration at the time of the residence visa stamping.
86. Visa applications for women applicants applying for non-degree designations may be rejected and they may be asked for at least an attested high school diploma.
87. The sponsor has to be present in the UAE for the dependent's entry and residence visas to be issued by Immigration.
88. If you are holding/applying for an employment visa, your visa position needs to be at least that of which requires an attested diploma or degree for you to be able to sponsor dependents.
89. If you are inside the country with your dependents on a cancelled residence visa, you will be able to travel outside the UAE only after the completion of all of your dependents' residence visa process.
90. The validity of the lease/Ejari submitted for dependents visa sponsorship should be at least 1 year.
91. You'll need to complete your family's residence visa stamping process prior to applying for the helper/driver's visa.
92. The sponsor needs to provide an approved or valid work permit application from the new sponsor/employer to be able to "freeze" the dependents' residence visas at the time of changing sponsor/employers. Furthermore, the dependents' visas need to be valid for at least 3 months to qualify

for this service.

93. The Ministry of Labour may at times require supporting documents (i.e. Contracts, Invoices, etc.) to justify the requirement for additional quotas. Furthermore, they can also request for an office inspection for the same. Please ensure that there will be employees with valid UAE residence visa/work permits under the company's sponsorship present in the office during the scheduled inspection.
94. Companies with less than 20 employees shall be given only 5 quotas for mission visa applications by default. Additional quotas may be requested by submitting supplementary documents (i.e. Contracts, Invoices, Projects, etc.) but will be subject to the Ministry's discretion to approve or reject the request.
95. For positions which do not require degrees, if the employee did not complete 6 months with the company, the employee will get an automatic 1-year ban. However, If the employee completes 6 months, there will be no ban applicable.
96. Only employees between 19 years of age to 65 years old can obtain visas.
97. Immigration will require the investor/partner to present a 3-month stamped company bank account statement if you apply for your investor/partner visa three months following the company incorporation. Similarly, a 6-month stamped company bank account statement will be required if you are applying 6 months post company incorporation.
98. Immigration will only grant a maximum of 2 partner visas under the company.
99. You need to have a managerial position in your visa for you to be able to enter into a GCC country with an 'on arrival' visa.
100. Once an employee's labour card is cancelled, you will only have 30 days to complete your immigration/visa cancellation otherwise a fine of AED 25 per day will be imposed for non-completion of the cancellation process.
101. If your licence is issued from Trakhees, it is mandatory that all employees apply for a Labour Card through Trakhees.
102. Should you wish for us to assist you with placing a ban for an employee for whose visa is going to be cancelled, there is an additional PRO cost of AED 2,625.
103. If you fail your medical exam, it will not be the responsibility of CREATIVE ZONE to assist in your subsequent medical exams. The government may require at least 3 more exams. Should you wish for us to assist, additional fees will apply.
104. For maids who are Sri Lankan, Ethiopian, Zimbabwean or Indonesian, a pre-medical will be required from their country of residence and attested by the UAE Embassy prior to applying for a visa.
105. If your normal passport with the UAE Residence visa has run out of pages or is expired, you will not be permitted to enter the UAE on a temporary passport. You will need to wait until your new, normal passport is issued and then travel with both.
106. If you previously had an Emirates ID Card but no longer have the original you will have to visit the Emirates ID Card Authority in Al Barsha or Rashidiya to obtain an ID number certificate prior to proceeding with your Emirates ID Card renewal.
107. If a residence visa is cancelled after its expiry date, an outpass will be issued and a confirmed ticket departing within 5 days after the cancellation to the applicant's home country will be required.
108. The GCC National can only be either, (1) a sole shareholder, or (2) partnered up with another GCC National. Once they bring in a non-GCC national (i.e. a UK national, or a Jordanian) into the ownership, it will automatically require a Local Service Agent.
109. Once the change of status is done, you have 60 calendar days to complete the residence visa stamping process as well as the labour card and contract application, otherwise, there will be a fine of AED 1,000 per month imposed by the Ministry of Labour. The client will bear any fines related to delays without fault of CREATIVE ZONE.
110. The Ministry of Labour will conduct an office inspection for every new quota/visa application made.
111. If someone you have hired is found to be working without the residence visa process being completed,

he/she will be deported and there will be a fine of AED 50,000 per employee and an AED 250,000 fine to the company by the UAE government.

112. For cancelled Partner visas, your presence will be required in order to obtain the deposit (applicable to old visas issues when bank guarantees were still imposed on Partners/Investors).
113. To obtain visas for employees, you first have to apply for a Labour File. You cannot obtain approval for Labour File unless you already have a DEWA Bill for your office lease.
114. It is now mandatory for any visa applicant (Investor/Partner/Employee/Dependent) to have a medical insurance in place. Immigration now requires a Certificate of Health Insurance/Insurance Card to be submitted before the residence visa stamping application can be submitted.
115. If you are holding an investor/partner visa and an amendment is executed to transfer your shares to a corporate entity, you will have to cancel your residency visa and apply for an employment visa, unless you can provide documentation illustrating that you are the ultimate beneficiary of the parent company.
116. To obtain a partner visa on the company, minimum Share Capital contribution on the Memorandum of Association must not be less than AED 48,000.
117. The following nationalities and individuals born in the same country have to undergo a Security Approval in Dubai DED and as such are restricted from applying for General Trading licence: Palestine, Iraq, Iran, Somalia, Yemen, Syria, Tunisia, Lebanon, Sudan, South Africa, Kenya, Morocco, Afghanistan, St Kitts and Nevis, Algeria, and Nigeria.
118. The nationalities from the following countries should be inside the UAE on a visit or tourist visa to apply for Security Approval: Libya, Tunisia, Afghanistan, Lebanon, Syria, Sudan, St. Kitts and Nevis, and Morocco.
119. The nationalities from the following countries should be inside the UAE on a residency visa to apply for Security Approval – Palestine, Iraq, Iran, Somali, Yemen.
120. If you are from any of the following countries – Syrian, Tunisian or Lebanese, you need to be in the UAE when applying for your entry visa.
121. Processing of applications for nationalities such as but not limited to Syrian, Lebanese, Tunisian, Sudanese, South African, Kenyan, Moroccan, Algerian, Nigerian, Iranian, Iraqi, can take longer than the standard timeline as they are subject to Immigration Security Approval.

#### *WPS system*

122. Wages/salaries of the employee have to be paid through the WPS system at the end of the same month in which the employment visa is issued. Non-compliance of this will result to a fine of AED 10,500/- imposed by the Ministry of Labour and a block on your company's Labour File, which will deter you from applying for new employee quotas. Furthermore, the local sponsors are imposing an additional fine of AED 7,875/- for the inconvenience caused of getting their file blocked as this will mean that none of the companies under their umbrella can apply for any entry visas, residence stamping, & cancellation.
123. Non-payment of the employees' wages in full via WPS will result to your Labour File being blocked for at least 3 months and a fine of AED 10,000 being imposed.

#### *Employees*

124. Newly hired employees are not permitted to work until the initial approval (work permit) is obtained from Ministry of Labour. A signed job offer that has been submitted is not a legal document to stand as proof that an employee has been permitted to work by Ministry of Labour. As in cases of breach, the company who has allowed this person to work will have to pay AED 50,000 for every employee working without a permit and will be imposed 20 black points.
125. The timelines for employees that are of Arab descent/born in Arab countries/ holding passports from Arab countries can be longer than the standard timelines and is dependent on the discretion of the government authorities.

126. Employees of companies that are involved in food handling (i.e. Restaurants, Fruits and Vegetable Trading, etc.) will need to undergo a regular Hepatitis vaccine (schedule will be indicated in the Vaccination Card provided by DHA) and apply for an Occupational Health Card.
127. Please note that you will be required to have an office for your employees as the Ministry of Labour will do random inspections of the offices you have registered during the incorporation. Failure to do so will result in a huge fine imposed by the Ministry and your company and your sponsor/CREATIVE ZONE's file being blocked in the Labour system. Furthermore, CREATIVE ZONE will also fine you for AED 52,500 for the inconvenience.

#### *Dubai Chamber of Commerce & Industry*

128. Once the licence is released, a company may apply to become a member of the Dubai Chamber of Commerce & Industry. Cost is AED 1,750. Commercial Licences are automatically part of the Chamber of Commerce, you just have to bring your licence to the Chamber and they will print out your membership.



## Schedule 4

### Abu Dhabi Department of Economic Development (DED)

#### *Company documents*

1. The addendum to the companies' Memorandum of Association or Civil Works Agreement (whichever applicable) can only be signed in the notary once The Share Transfer or Share Purchase Agreement are executed and notarized.
2. If you require a Supplementary Agreement with our sponsor, a standard format is provided and if you require amendments, you may prepare a separate Agreement as you deem necessary without our assistance.
3. CREATIVE ZONE will undertake the drafting of the necessary incorporation documents such as the Memorandum of Agreement (MOA), Local Service Agent Agreement (LSAA), and Civil Works Agreement (CWA) as required by Abu Dhabi DED. Should you wish to prepare your own agreement, kindly note that the charges will apply and you will be responsible for verifying that such document is valid against the UAE Laws as well as accepted by the Notary Public at the time of signing.

#### *Payments and fees*

4. Should you wish to bring in your own local sponsor/local service agents, the relevant government fees must be paid upfront and will not be advanced by Creative Zone.
5. PRO fees paid at the time of incorporation does not include any actual government costs.
6. There may be additional fees for additional business activities added on the same licence.
7. If you wish to make amendments to the structure/business activity once the process has already commenced, additional fees apply.
8. Applicable PRO fee of AED 5,500 will be applied for any amendment following the release of the Trade Licence. Payment Voucher amount may vary depending on the amendment made.
9. All government fees (such as for Name Reservation, Initial Approval, MOA) paid to obtain the Trade Licence will be charged at actual. Receipts will be provided.
10. Sponsorship fee is paid annually at the time of renewal.

#### *Timelines*

11. Applications received after 11 am are submitted for processing the next business day and indicated timelines commence upon realisation of payment.
12. During periods in and around Ramadan, days of mourning, Eid and other national and religious holidays the indicated timelines are likely to become subject to delays.

#### *Immigration card*

13. The Immigration card is used for purposes of obtaining the visa but will also be required for Etisalat or Du Connection.

#### *Company set-up and structure*

14. The minimum age of shareholders is 21 years old.
15. Creative Zone will merely advise the possible business activity but the final decision will be left to the client.
16. The ownership percentage must be a whole number.

17. The Initial Name Reservation Certificate will only be valid for 1 month and must be renewed repeatedly until the trade licence is released. Cost is AED 100.
18. The company name cannot be of a country. Family names should not be used as a trade name unless it includes the first name.
19. The business activity should be reflected in the trade name as a suffix.
20. The word “international” is not allowed to start the company name and the word “gulf” cannot be used.
21. The Initial Approval Certificate will only be valid for 6 months upon date of approval. However, you have to provide the lease agreement and EJARI certificate within a month (30 days) of the release of Initial approval as delays will affect the ability of the local sponsor to open new companies.
22. For Professional licences, some sectors/activities are restricted to ownership of UAE nationals.
23. Free zone and offshore companies within the UAE may own 49% of a commercial licence.
24. To ensure that your Lease/Tenancy Contract will be accepted by the Abu Dhabi DED, please furnish us a copy of your affection plan for approval before entering into a contract.
25. External approvals are based on the discretion of the government authority and the role of Creative Zone is to ensure that the correct requirements are filed. Thereafter, Creative Zone will follow up on a regular basis but will have no influence on the granting of approvals.
26. If the company is partially or wholly owned by another corporate entity and has been incorporated for more than one year at the time of the Abu Dhabi DED set-up, an attested updated Certificate of Incumbency or Certificate of Good Standing will be required.
27. If a UAE company (free zone or not) is already registered as a branch in the UAE, it is not permitted to be a shareholder in a local company.
28. The GCC National can only be either, (1) a sole shareholder, or (2) partnered up with another GCC National. Once they bring in a non-GCC national (ie. a UK national, or a Jordanian) into the ownership, it will automatically require a Local Service Agent.
29. For professional licences, no company or entity can be a shareholder. Once an entity is involved, it has to turn into a Limited Liability Company.
30. For professional licences, Abu Dhabi DED requires the degree of the owner/manager to be related to the business activity. Otherwise, it is Abu Dhabi DED’s prerogative to deny an application if they feel that the qualifications do not fit the activity.
31. If you wish to open a subsidiary, or have partial ownership by another company, all the parent company shareholders will need to be present in the Notary Public during the Memorandum signing unless an attested Power of Attorney is executed.

## *Business operations*

32. If the Abu Dhabi government owns your office lease/warehouse, please ensure that your Landlord is current in paying the Land Department taxes. If payments are not up to date, it can cause delays in obtaining approval from the Planning Department, which is essential in obtaining your payment voucher.
33. General Trading licences cannot lease a warehouse as a primary business location.
34. In order to open the company labour file, you must apply for a company PO Box which will reflect on your trade licence.
35. For Security approvals, the bank statements must illustrate capability to conduct business in the UAE.
36. If the shareholder does not hold UAE residency, he/she will have to submit a copy of the most recent entry stamp to the UAE (within 6 months).
37. If you are of Arab descent (except UAE and GCC Nationals), you may be requested by the Abu Dhabi DED to appear in their office with your original passport for security approval prior to the release of the Initial Approval.

38. The nationalities from the following countries should be inside the UAE on a visit or tourist visa to apply for Security Approval: Libya, Tunisia, Afghanistan, Lebanon, Syria, Sudan, St. Kitts and Nevis, and Morocco.
39. The nationalities from the following countries should be inside the UAE on a residency visa to apply for Security Approval – Palestine, Iraq, Iran, Somali, Yemen.

#### *Chamber of Commerce*

40. Commercial licences are automatically part of the Chamber of Commerce, however to obtain a certificate, you have to visit the Chamber and request for the certificate. A fee of AED250 is applicable.

## Schedule 5

### Dubai Multi Commodities Centre Authority (DMCC)

#### *Company documents*

1. All document clearing and document processing tasks relating to your application (including trade licence and visas) are carried out by our office in Dubai.
2. Any company documents such as visas, trade licences and immigration cards, will be couriered by DMCC to you directly if you have a physical office, however if there is no one at the office they will need to provide a justification letter stating the reason and they can then collect the documents from the counter. If the company is on a flexi desk arrangement, they can directly collect the documents from the counter at DMCC.
3. All the documents for Stage 3 (licensing) must be submitted within sixty (60) days from date of the Provisional Approval and issuance of the bank letters. If the documents are not submitted within this timeframe, the application will be terminated. No refunds will be possible at any stage.
4. DMCC has the right to request any additional documents, information and amendments as deemed necessary in its sole discretion.

#### *Payments and fees*

5. Payments for all applications should be made to our office in Downtown Dubai or via bank transfer, or bank deposit (cheque or cash).
6. Payment for the licence will be calculated by the DMCC portal based on the selections of the activities.
7. If you require visas under the DMCC Company, a separate CREATIVE ZONE assistance fee will apply.

#### *Timelines*

8. The cut-off time for documents to be submitted/received, and payments to be received/realised is 1pm. Anything received after this time will be processed or deemed received on the following Business Day.

#### *Company set-up and structure*

9. Share capital of AED 1,000,000 is required for General Trading, Hospitality and Financial activities.
10. The first four (4) digits of the activity code need to be the same to be approved under one (1) licence.
11. You are setting up a new company with a corporate shareholder, a subsidiary or a branch, the original documents of the parent company will have to be submitted to DMCC and the documents will only be returned by DMCC after the trade licence is issued.
12. If the shareholder and manager are not the same person, separate KYC documents should be provided for both.
13. If you are a shareholder and manager on the licence, you will not be required to provide for an attested degree for professional licences.
14. A Share Capital Deposit Confirmation Letter from the bank for subsidiaries and branches is required only if the share capital is AED 500,000 or above.
15. Share capital of AED 60,000 should be deposited if any of the shareholders wishes to obtain a visa under the company.
16. There are maximums of six (6) directors, one (1) Manager, one (1) Legal Representative and one (1) Secretary.
17. Pre-approval of the licence does not guarantee a visa.

18. Infants are allowed to hold shares in the company.
19. A holding company can hold 100% of the shares in subsidiary.
20. For Lebanese & Syrian nationals, three (3) months' bank statements and an Undertaking Letter stating they do not have any other licences are required. If they do have another licence, a copy of that licence will be required.
21. There is a maximum of six (6) activities permitted on one (1) licence.
22. The words (and words similar to) "investment" and "financial" cannot be used in the trade name.
23. For setting up a Single Family Office the share capital remains a minimum of AED 50,000; however the family should provide proof of minimum liquid funds of USD 1 Million by providing a bank confirmation or auditor's report.
24. If you have a requirement to prove a share capital amount of more than AED 50,000, a bank confirmation letter is mandatory and must be submitted at the registration stage in order for it to be reflected on the Memorandum of Association.

## *Business operations*

25. The application for bank account opening will not be accepted by the banks if the trade name of the company contains the word "Oil".
26. Office sharing is only allowed if the directors/owners of the two companies are the same.
27. Restricted activities include: publishing, media production, advertising (any activity requiring NMC approval), installations and maintenance-related work, manpower, financial services and legal consultancy.
28. For real estate activities – the office can only be a branch of Dubai mainland company.
29. A physical office is mandatory for all training activities.
30. An undertaking must be signed for marketing management activity, undertaking to not practise media related activities.
31. Third party insurance is not required for companies on flexi-desk package.
32. Minimum space for physical office in the free zone is 500 square foot and one visa is allowed per 100 square foot.
33. Minimum space for serviced office in business centres is approximately 100 square foot and would depend on the availability in the business centres within DMCC. There is a maximum of four (4) visas that are allowed with serviced office in a business centre.
34. An annual audit report must be submitted at the end of every financial year of the company.
35. All business operations of the company have to be conducted within the free zone; i.e. the office location has to be within the boundaries of the zone in one of the commercial towers. The company cannot operate from outside the free zone unless conducting an event or marketing survey or any fieldwork with prior approval from the concerned field jurisdictions approval.
36. The Ministry of Finance will not issue Tax Residency Certificates to offshore companies and branches of foreign companies.
37. If the company has done no active business within the year and if the financial statements reflect the same, then a justification should be provided to DMCC as to why there were no business transactions. DMCC management will thereafter decide if they will allow the renewal of the licence for another year. If the company continues to conduct no business transactions, then DMCC will ask the owner to voluntarily terminate the licence.
38. A DMCC company can buy a property in its name after the licence is issued on a flexi-desk basis. DMCC will issue a *No Objection Certificate addressed to the Land Department, if required*.
39. DMCC will allow you to rent the flexi-desk for a short-term period for either three (3) months, six (6)

months or nine (9) months, however the flexi-desk fees for the full year should be paid. When the contract is terminated, DMCC will deduct the rent for the selected duration and will refund the balance. The duration of the flexi-desk contract should be highlighted to CREATIVE ZONE at the time of sign-up so that proper arrangements can be made. In the event that temporary arrangement for the flexi-desk is not notified at the outset of the leasing, DMCC has the right to refuse a refund of any paid amount.

40. A dedicated PO Box will have to be applied if you have physical offices.
41. For certain business activities DMCC may request a specific undertaking from the shareholders of the company not to perform unrelated activities under their trade licence.

#### *Visas*

42. An increase of visa allocations can be granted, but it will require an upgrade subject to the DMCC approval.
43. In order to set up your company, you will need to submit entry stamps or residency visa copies or cancelled visa copies for all shareholders.
44. DMCC does not offer an investor visa.
45. The validity of visa is (1) year for applicants above the age of sixty (60).

#### *Employees*

46. Health insurance is mandatory for employees. DMCC recommends Insure Direct and the cost is AED 750 for a quotation. However, you have the option to choose your own insurance provider.

## Schedule 6

### UAQ Free Trade Zone

#### *Company documents*

1. Company documentation (including trade licences) are issued from UAQ FTZ and visas are issued from Umm Al Quwain Immigration. Please note the registered address for your new company will be in Umm Al Quwain, as per what will appear on your trade licence and what will feature on your company stamp. This address should be used on all official company correspondence (including contracts and invoices).
2. All company related documentation must be signed using a blue pen and submitted to Creative Zone in original. No scanned/photo copies will be accepted.
3. The original trade licence will be required to be submitted to the free zone at the time of renewal.
4. Hand-written NOCs will not be accepted; all NOCs should be typed.
5. You will also need to return to Creative Zone all your original company formation documents even if they are expired, so please don't destroy or misplace any of these documents as otherwise you will need to submit a police report and pay an additional AED 2,000 at the time of cancellation.

#### *Payments and fees*

6. You will be required to settle upfront in full any pending instalments at the time of cancellation of your licence. Furthermore you will need to pay AED 5,000 to cancel your trade licence and up to AED 2,000 to cancel each employment visa and related dependent visas under the company.
7. Please note the above is applicable providing all cancellations take place during the trade licence validity period - should any of the above take place after the trade licence has expired, late fees will also be incurred.

#### *Timelines*

8. The cut-off time for documents to be submitted/received, and payments to be received/realised is 1pm; anything received after this time will be considered towards the following Business Day.

#### *Immigration card*

9. The company Immigration Card needs to be renewed annually; should the company Immigration Card not be renewed, a penalty of AED 1500 will be applicable for the first month after expiry and AED 200 per subsequent month.

#### *Company set-up and structure*

10. If the UAQ FTZ company is to be owned by a British Virgin Islands (BVI) company or a branch of a BVI company, the BVI company documents will need to be attested by the UAE Embassy in the United Kingdom followed by the Ministry of Foreign Affairs in the UAE.
11. An original authorisation letter should be submitted in favour of a Creative Zone PRO at the time of incorporation in order to represent you for setting up your newly established company at UAQ FTZ and authorise him/her to receive the company incorporation documents, visas and passports.
12. To be eligible to apply for an investor visa you need to hold a minimum of seventy-five (75) shares in the company.
13. The free zone does not issue a labour card.
14. If you would like to amend your trade licence (for example, add or remove shareholders) the amendment fee is AED 5,500. Furthermore all shareholders (whether subscribing, selling or buying) are required to visit FTZ to sign the amendment documents in presence of the free zone official.

15. If you have opted to take the multiple licence option, you will be charged the same amount for the additional licence in subsequent years as you paid in year 1.
16. In order to be a shareholder and/or manager and/or employee for an UAQ FTZ company, you will need to be over the age of 21.
17. In order to be a shareholder or manager of a company or to apply for visas (both for the entry visa and when the passport is submitted for residency stamping) your passport should be valid for a minimum of 6 months. Furthermore you should hold a standard/normal passport, travel documents are not permitted nor are 'non-commercial' passports.
18. The words 'Gas', 'Group', 'Capital', 'Medical' or 'Limited' are not permitted as part of the company name, nor are the names of cities or countries. Furthermore, numerical characters are also not permitted to be as part of the company name i.e. '1 FZE' is not allowed however 'One FZE' is allowed. In cases you would like to use initials in the company name 'ABC FZE' is not allowed however 'A.B.C. FZE' is allowed.
19. UAQ FTZ accommodates a wide range of business activities, similar to what is offered by Dubai Department of Economic Development (DED), however certain activities aren't permitted, including "Commercial Brokers", "Insurance Brokers" and "Tobacco Trading". Please contact us for an up-to-date list.

## *Business operations*

20. You are obliged to maintain Creative Zone as your agent for the lifetime the company remains in existence, and are not permitted to transact your company licence renewal or any other process relating to the company individually or via another agent or via the free zone at any time, unless otherwise agreed by Creative Zone.
21. The application for bank account opening will not be accepted by the banks if the trade name of the company contains the word "Oil"

## *Visas*

22. Please add between six (6) to twenty (20) Business Days to the timeline if visa pre-approval is required.
23. For Pakistani and Afghani nationals, you will need to collect your medical result in person. Prior to collecting your medical result, you will be required to take a vaccination for polio.
24. You will not be able to start your company, or apply for your immigration card or your visa in UAQ FTZ if you are overstaying in the country either on a visit visa or expired visa or after your previous residency visa has been cancelled.
25. The minimum salary required to sponsor dependents in Umm Al Quwain is AED 3,000.
26. Visa applicants holding Sri Lankan, Ethiopian, and Indonesian passports will need to carry out a medical in their home country and have the results attested by the UAE consulate in their home country as well prior to applying for their visa.
27. Your residency visa and those of your employees and dependents are valid for two (2) years and Investors are valid for three (3) years. Please note that you will not be sent any reminder from Creative Zone prior to the expiry of the residency visas. You will need to contact Creative Zone yourselves at least 30 working days before the residency visas expire to commence the renewal process.
28. To enter the port or free zone area you will need a free zone entry permit and in order to obtain this you will need to have a visa under the company.
29. Shareholders above the age of 55 are required to take an "Investor or Partner " position on their visa.
30. Women will be able to sponsor dependents (i.e. spouse, children, housemaid) provided they can prove their eligibility to Umm Al Quwain immigration to sponsor the dependent.
31. Neither stepchildren nor adopted children nor children out of wedlock can be sponsored by the respective stepparent/adoptive/biological parent.



32. Please contact us for the requirements and a list of the permitted nationalities that are able to apply for visas as 'housemaids'.
33. Restrictions currently exist for passport holders from the following countries to obtain employment/investor visas on the company (they can however still obtain visas as spouses or children) or to act as company shareholders: Bangladesh, Iran and Israel.
34. If your place of birth is Algeria, Iran or Israel or you are from any other restricted country, but you carry a passport from a different country, you can apply for an employment/investor visa. This, however, will be subject to visa pre-approval.
35. If your place of birth and/or nationality on your passport is from any of the following countries you will be required to carry out a visa pre-approval: Iraq, Syria, Afghanistan, Tanzania, Tunisia, Morocco, Palestine, Ethiopia, Nigerian and Somalia. Please contact us for up-to-date information as the list can become subject to change without prior notice.
36. If your place of birth and/or nationality on your passport is from the following countries and if you do not have a UAE residence visa, you will not be permitted to apply for the trade licence: Turkey, Libya, Lebanon, Sudan, Kenya, Iran, Algeria, Yemen. Please contact us for up-to-date information as the list can become subject to change without prior notice.
37. Visa applicants who were formerly on helper/maid visas will have to provide an attested high school or degree certificate for the employment visa to be processed; approvals however are dependent on the immigration department and there is a risk of rejection.
38. For visa applications, male applicants should have a minimum age 21 and the female applicants should have a minimum age 30. The maximum age limit for both is 60 years old.

#### *Driver's licence*

39. If you have never held a previous driving licence in the UAE, you will need to visit Umm Al Quwain to either transfer your overseas driving licence (if applicable) or take your driving lessons and test.

## Schedule 7

### D3 (Dubai Design District)

#### *Company documents*

1. Company documentation (including trade licences) are issued from Dubai Design District (D3), and visas are issued from Dubai Immigration.
2. The documents, when applying to register a new company with Dubai Design District (D3), (including application forms and passport copies) need to be submitted directly to Creative Zone in person or via courier or online.
3. All document clearing and document processing tasks are carried out by our office in Dubai.
4. The Memorandum and Articles for your company cannot be edited, amended or expanded upon.
5. You will need to return to Creative Zone all your original company formation documents even if they are expired, so please don't destroy or misplace any of these documents as otherwise you will need to submit a police report and pay an additional AED 2,000 at the time of cancellation.

#### *Payments and fees*

6. Payments for all applications should be made to our office in Dubai or via bank transfer, or bank deposit (cheque or cash).
7. Any payments handed over at our Dubai office are a drop off point only, all receipts and invoices will be issued from D3.
8. You will be required to settle upfront in full any pending instalments at the time of cancellation of your licence. Furthermore you will need to pay AED 5,000 to cancel the trade licence and up to AED 2,000 to cancel each employment visa and related dependent visas under the company. Please note the above is applicable providing all cancellations take place during the trade licence validity period - should any of the above take place after the trade licence has expired, late fees will also be incurred.

#### *Timelines*

9. The cut-off time for documents to be submitted/received, and payments to be received/realised is 1pm; anything received after this time will be considered towards the following Business Day
10. Your Trade Licence start date will be day 1 of the timeline.

#### *Company set-up and structure*

11. The default share capital amount for an FZ LLC company will be AED 50,000 and AED 100,000 - these amounts cannot be changed to a higher or lower amount.
12. If you have opted to take an additional activity on your company licence, you will be charged the same amount for the additional activity in subsequent years as you paid in year 1.
13. In order to set up your company, you will need to submit entry stamps or residency visa copies or cancelled visa copies for all shareholders and the 'person in charge'.
14. Directors of the company need to be appointed via a board/shareholder resolution. Please contact us for drafting assistance.
15. If you or any of the shareholders or the person in charge have previously been marked as banned or absconded by current/previous employer or have a previous or ongoing court case, or have a previous or ongoing police matter, or have a previous or ongoing bank matter or can outline any other reason why a government application may not be successfully granted, please outline the same in writing to a Creative Zone representative at the time of the application. Failure to do so will result in the applicant being fined a sum of AED 5,000 by the free zone Authority.

#### *Visas*

16. Your residency visa and those of your employees and dependents are valid for three (3) years. Please note that you will not be sent any reminder from Creative Zone prior to the expiry of the residency visas. You will need to contact us at least thirty (30) Business Days before the residency visas expire to commence the renewal process.
17. Dubai Immigration will only process 'housemaid' visas for applicants from Sri Lanka, Indonesia or the Philippines.
18. No employment visas under the company can be issued for applicants under the age of 18. Persons under the age of 18 also cannot be a shareholder nor the person in charge on the licence.
19. Visa applicants holding Sri Lankan and Indonesian passports will need to carry out a medical test in their home country and have the results of said medical attested at the UAE consulate in their home country prior to applying for their visa, unless they are currently in the country on a cancelled residency visa.
20. Sri Lankan, Filipino, and Indonesian nationals looking to apply for visas whilst still in their home country have to secure and submit additional documents and fulfil additional procedures in their home country in order to apply for their visa. Please contact us for further information.
21. In order to be a shareholder or person in charge of a company or apply for visas (both at the time of the entry visa application and later on when the passport is submitted for residency stamping) your passport should be valid for a minimum of six (6) months. You should also have two (2) empty pages in your passport. Furthermore, you should hold a standard/normal passport; travel documents are not permitted.
22. Certain restrictions potentially exist for passport holders from the following countries to obtain visas on the company (they can however still obtain visas as dependents without issue): Iran (also to act as company shareholder), Israel (also to act as a company shareholder), Turkey (also to act as a company shareholder), Bangladesh (also to act as a company shareholder), Afghanistan (also to act as a company shareholder) Kenya, Algeria, Tunisia, Morocco, Uzbekistan, Tajikistan, Belarus, Iraq, Cuba, Palestine, Lebanon, Libya, Syria, Sudan, Ethiopia (won't be granted a visa even as a dependent), Somalia, and Yemen.
23. Persons born in Iran and Israel but holding a passport from another country potentially may not be able to act as company shareholder or person in charge on the trade licence. Persons born in any of the other countries mentioned in the above point, but who currently carry a passport from another country, will be able to act as company shareholder, but potentially may not be able to apply for employment visas on the company. Furthermore, if any of the above are company shareholders and/or the person in charge the company establishment card potentially may not be issued by Immigration, which would mean no visas would be able to be applied for under the company. Also please note that even if your place of birth and nationality isn't from one of the restricted countries but your name is deemed to have originated from one of those countries, you may experience delays in both your establishment card and visa release. Recently on a case by case basis, Immigration have agreed to carry out a visa pre-approval process, for many who are either nationals of, or were born in, the countries mentioned in the above point. Please note visa pre-approvals will not be possible for those born in or who are nationals of Iran or Israel. Please contact us for up-to-date information as the list and procedures can become subject to change without prior notice.
24. Persons from the following countries should be inside the UAE on a visit or tourist visa to apply for security approval: Libya, Tunisia, Afghanistan, Lebanon, Syria, Sudan, St. Kitts and Nevis, and Morocco.
25. Persons from the following countries should be inside the UAE on a residency visa to apply for security approval: Palestine, Iraq, Iran, Somali, Yemen.

## Schedule 8

### DWC (Dubai South) Free Zone

#### *Company documents*

1. All document clearing and document processing tasks relating to your application (including trade licence and visas) are carried out by our office in Dubai.
2. Individuals with the power under a POA can sign the Service Agreement only on behalf of the company. The MOA, AOA and application form have to be signed by the shareholders, directors, general manager and secretary, as applicable.
3. Annual Audit report must be submitted from the end of second financial year.

#### *Company set-up and structure*

4. Infants are allowed to hold shares in the company
5. No approvals or confirmation will be given on the Company names or activities at the initial stage.
6. Each company should have a secretary and only one (1) General Manager.
7. Only individuals are allowed to be directors of the company.
8. Missing documents, incomplete applications or handwritten applications will be rejected instantly.
9. Three (3) activities are allowed for smart desks and five (5) activities are allowed for a smart office.
10. The free zone will not accept any new applications for companies with substantially the same name as an existing company (for example, they would not accept three companies with the following names: XYZ DWC-LLC, XYZ Trading DWC-LLC and XYZ Management DWC-LLC).
11. Company names cannot have symbols, dots, signs or numbers
12. The company name should be consistent with the business activity.
13. Companies registered with Dubai South Free zone cannot own shares anywhere outside of Dubai South Free Zone. In addition, only companies with a physical office may own shares in other Dubai South Free Zone companies.
14. Syrian and Lebanese nationals are required to provide the following additional documents for company incorporation:
  - a) The last three (3) months' original bank statements stamped by the bank from the individual's personal bank account within or outside the UAE;
  - b) a copy of company documents showing their ownership within or outside the UAE or an Undertaking Letter stating that they do not have any companies within or outside the UAE; and
  - c) a description of the proposed business.

#### *Business operations*

15. Physical office is mandatory for General Trading Activity
16. If you wish to upgrade your facility, you can do so at any time during your contract subject to availability.
17. The application for bank account opening will not be accepted by the banks if the trade name of the company contains the word "Oil"

#### *Visas*

18. If you are a shareholder and manager on the licence, you will not be required to provide for an attested

degree for professional licences. However the degree certificate will be required if you are applying for a managerial or any higher position on the visa. [?]

19. Dubai South Free Zone does not provide an investor visa
20. Pre-approval of the trade licence does not guarantee a visa.
21. Applicants above the age of 60 will not be granted a visa.
22. A birth certificate attested by the UAE embassy in the country of birth and Ministry of Foreign Affairs in the UAE will be required by the free zone in case the applicant's country of birth and residence is not the same. Furthermore, the applicant will be required to submit the attested birth certificate if the applicant's birth place was an Arab country.
23. In order to apply for inside country change of status through the free zone, the applicant must have entered from Dubai airports and should have an entry stamp on the passport from Dubai airport immigration.

## Schedule 9

### AFZ (Ajman Free Zone) Offshore

#### *Company documents*

1. Company documentation is issued from Ajman Free Zone, part of the Government of Ajman.
2. All board resolutions, powers of attorney and “no objection” letters will need to be attested by the Free Zone if they are to be used for any purpose in the UAE (for example, for opening bank accounts or for your offshore company to become a shareholder in another UAE company). The cost for the attestation of each document is AED 750.

#### *Payments and fees*

3. The government fee to close the company prior to the expiry date of the company is AED 3,000.

#### *Timelines*

4. The cut-off time for documents to be submitted/received, and payments to be received/realised, is 1pm; anything received after this time will be processed the following Business Day.

#### *Company set-up and structure*

5. The words “Media”, “School” and “Events” are not permitted as part of the Company Name, nor are the names of Cities or Countries.
6. If you wish to close the company, Ajman Free Zone will require you to submit the following: request letter to close the company, a signed and stamped board resolution on your company letterhead stating you wish to close the company, a letter to appoint an auditor to liquidate the company (who will need to be an accredited accounting/auditing firm in the UAE) along with a liquidation report from the auditor. The cost of the liquidation report is separate to the government cancellation fees mentioned above. Kindly contact Creative Zone for further details.

#### *Business operations*

7. Please note the registered address for your new company will be c/o CREATIVE ZONE, Suite 1901, Level 19, Boulevard Plaza Tower 1, Sheikh Mohammed Bin Rashid Boulevard, Downtown Dubai, PO Box 27363, Dubai, UAE and this is what will appear in your Memorandum and Articles. Please note that any mail sent to this address will be destroyed unless you have subscribed for the mail management service.
8. No cheque books will be issued for AFZ Offshore Companies.
9. Certain UAE banks will be unable to open a bank account for the company should you select ‘General Trading’ as one of your preferred business activities.
10. The Ministry of Finance will not issue Tax Residency Certificates to Offshore Companies and Branches of Foreign Companies.
11. Companies may only carry out the activities listed in their Memorandum and Articles. Companies may not carry out, or invoice for work relating to, any of the following activities in any jurisdiction through their AFZ Offshore company: Insurance, Banking, Financial Services, Arms and Ammunitions Trading, Intellectual Property Services, Media Services, Security Services, Publishing, Advertising Services, Movie Production, Gambling, Casino, Tobacco and Liquor Trading.

#### *Visas*

12. No visas are issued under an AFZ Offshore company.
13. If you were born in the following countries and/or hold a passport from these countries, you won't be able to incorporate your offshore company with AFZ Free Zone: Israel, Iran, and Iraq.

## Schedule 10

### AFZ (Ajman Free Zone) Onshore

#### *Company documents*

1. Company documentation is issued from Ajman Free Zone, part of the Government of Ajman.
2. Company documentation (including trade licence) is issued by Ajman Free Zone and visas are issued by Ajman Immigration. Please note the registered address for your new company will be in Ajman, as indicated on your Trade Licence and your company stamp and this address should be used on all official company correspondence including contracts and invoices.

#### *Payments and fees*

3. At the time of requesting a refund for any deposit lodged with Ajman Free Zone, an administration fee of AED 100 will be charged to process each refund cheque.
4. You will be required to settle upfront in full any pending instalments at the time of cancellation of your licence. Furthermore, you will need to pay AED 5,000 to cancel the Trade licence and up to AED 2,000 to cancel each employment visa and related dependent visas under the company. Please note the above is applicable providing all cancellations take place during the Trade Licence validity period - should any of the above take place after the Trade Licence has expired, late fees will also be incurred.
5. If you would like to amend your trade licence (perhaps, for example, to add or remove shareholders) the amendment fee is AED 5,500

#### *Company set-up and structure*

6. If the Ajman Free Zone company is to be owned by a British Virgin Islands (BVI) company or a branch of a BVI company, the BVI company documents will need to be attested by the UAE embassy in the UK followed by the Ministry of Foreign Affairs in the UAE.
7. If any of the shareholders are another Free Zone or Offshore or local company registered in the UAE or if you are planning to open a branch of another Free Zone or Offshore or Local company registered in the UAE, you will require a NOC from the relevant licensed authority.
8. The company is limited to a maximum of 4 shareholders.
9. Shareholders above the age of 60 are required to take an "Investor" position on their visa. Shareholders below the age of 60 are entitled to choose from either of the following positions: Executive Director, General Manager or Investor.
10. In order to be a shareholder and/or manager and/or employee for an AFZ company, you will need to be over the age of 21.

#### *Business operations*

11. When cancelling either the entry or residence visa, both the manager on the licence and the visa holder will need to physically go to Ajman Free Zone to sign the visa cancellation papers. Also, the bank guarantee of AED 2,000 will be refunded by Ajman Free Zone via cheque in the name of the company – not in the name of any individual. The refund can only be applied for once the person whose visa was cancelled has either exited the country or secured a new UAE residency visa – the refund cheque will be ready for collection approximately ten (10) Business Days after this point.
12. When cancelling the trade licence, all shareholders along with the manager on the licence are required to go to Ajman Free Zone in person and sign the licence cancellation forms. Furthermore, if any employment visa is being cancelled at the same time as the trade licence cancellation, the refund of the bank guarantee can only be applied for once the clearance letter for the licence cancellation has been

issued – the standard timeline for licence cancellation is twenty-three (23) Business Days.

13. If you have opted to take an additional activity on your company licence, you will be charged the same amount for the additional activity in subsequent years as you paid in the first year.
14. The words 'Gas', 'Oil', 'Group', 'Capital', 'Medical' or 'Limited' are not permitted as part of the company name, nor are the names of cities or countries. Numerical characters are also not permitted; for example '1 FZE' would not be allowed, however 'One FZE' would be. If you would like to use initials in the company name, 'ABC FZE' would not be allowed however 'A.B.C. FZE' would be.
15. Whilst AFZ accommodates a wide range of business activities, similar to that offered by Dubai Department of Economic Development (DED), certain activities aren't permitted including "Commercial Brokers", "Insurance Brokers" and "Tobacco Trading". Please contact us for an up-to-date list as it can become subject to change without notice.
16. You will not be able to subscribe to online payment portals and/or online payment gateways under an Ajman Free Zone Commercial Trading Licence or General Trading licence – please contact us for further details.
17. It is mandatory that all general trading and commercial trading licences bear the following suffix for the company name: 'Traders' or 'International' or 'Trading' or 'Global'.

## Visas

18. Ajman Free Zone requires an original Passport Release Form signed by the visa applicant to enable a Creative Zone representative to collect their passport from Ajman on behalf of the passport holder.
19. If you have opted for an executive office and need to apply for visas under the company, you will need to ensure that the office is furnished to the level of a functional and operational office in order to satisfy the immigration office when they visit the office to carry out an inspection. Please contact us for further details on the same.
20. Visa applicants holding Sri Lankan, Ethiopian, and Indonesian passports will need to carry out a medical in their home country and have the results attested by the UAE consulate in their home country as well prior to applying for their visa.
21. Visa pre-approval can take between six (6) to twenty (20) days (to be added to the indicative timeline) depending on the nationality and place of birth of the applicant and is valid for twenty (20) calendar days once granted.
22. For visa pre-approval for certain nationalities, regardless of the business activity, you may be required to provide an attested degree.
23. Your residency visa and those of your employees and dependents are valid for two (2) years and investors are valid for three (3) years. Please note that you will not be sent any reminder from Creative Zone prior to the expiry of the residency visas. You will need to contact Creative Zone yourselves at least thirty (30) Business Days before the residency visas expire to commence the renewal process.
24. If you need to apply for visas for employees under the company, you need to ensure that at least one of the shareholders already holds a visa under the company.
25. Visas will not be able to be cancelled unless all traffic fines have been paid.
26. If you wish to downgrade your visa designation, for example from General Manager to Sales Representative, you will need to cancel your existing visa and apply for a new one.
27. Visit visas and/or mission visas cannot be issued under your company.
28. If you are a sole shareholder on an executive office package on an investor visa and wish to sponsor dependents, you will need to request AFZ to provide you with an investor memorandum which costs AED 1,750
29. When sponsoring dependents, the documents provided to immigration, i.e. birth certificates and marriage certificates, will need to be attested by the UAE embassy in the country of residence and the Ministry of Foreign Affairs in Dubai and then legally translated to Arabic. Please contact us for further



clarification on this procedure.

30. Women are not able to sponsor dependents.
31. Neither stepchildren nor adopted children nor children out of wedlock can be sponsored by the respective stepparent/adoptive/biological parent.
32. A NOC from your sponsor is mandatory if you currently hold a valid UAE residency visa. However, if you are a partner/investor in the company on which you hold your visa no NOC will be required however you will need to present us with the original of the trade licence.
33. Hand-written NOCs will not be accepted; all NOCs should be typed.
34. In order to be a shareholder or person in charge of a company or apply for visas (both for the entry visa and when the passport is submitted for residency stamping) your passport should be valid for a minimum of six (6) months. Furthermore you should hold a standard/normal passport. Travel documents are not permitted nor are 'non-commercial' passports.
35. Please contact us for the requirements and a list of the permitted nationalities that are able to apply for visas as 'housemaids'.
36. The passports of all non-shareholders will need to be deposited in AFZ once every four (4) months for at least three (3) Business Days. Failure to submit the passport will incur a fine of AED 100 per month until the passport is submitted.
37. Restrictions currently exist for passport holders from the following countries to obtain employment/investor visas on the company (they can however still obtain visas as spouses or children): Bangladesh, Iran (also to act as company shareholder) and Israel (also to act as a company shareholder).
38. If your place of birth is Iran or Israel but you carry a passport from a different country, you can apply for an employment/investor visa however this will be subject to visa pre-approval.
39. If your place of birth and/or nationality on your passport is from any of the following countries you will be required to carry out a visa pre-approval: Iraq, Libya, Lebanon, Syria, Sudan, Afghanistan, Tanzania, Kenya, Algeria, Tunisia, Morocco, Palestine, Ethiopia, Nigerian, Somalia, and Yemen. Please contact us for up-to-date information as the list can become subject to change without prior notice.
40. For Pakistani and Afghani nationals, you will need to collect your medical result in Person. Prior to collecting your medical result, you will be required to take a Vaccination for polio.
41. If you require visa pre-approval you will need to submit an attested university degree and also take a physical office in Ajman Free Zone.
42. If you are a Kenyan national you will need to be over 30 and provide a letter from the Kenyan consulate stating you are a business person.

#### *Driver's licence*

43. Please note that if you have never held a previous driving licence in the UAE, you will need to visit Ajman to either transfer your overseas driving licence (if applicable) or take your driving lessons and test.
44. Furthermore, please note that for those who are eligible to apply for driving licence transfers in the UAE, the Ajman Traffic Department requires you to surrender your original driving licence from your home country before handing over the UAE driving licence. The Ajman traffic department will send this to the issuing authority in your home country for you to retrieve.

## Schedule 11

### Dubai World Trade Centre (DWTC) Free Zone

#### *Company documents*

1. All document clearing and document processing tasks relating to your application (including those for your trade licence and visas) are carried out by our office in Dubai.
2. Individuals empowered under a POA can sign the Service Agreement only on behalf of the company. The MOA, AOA and application form must be signed by the shareholders, directors, general manager or secretary as required.
3. Missing documents, incomplete applications or handwritten applications will be put on hold.

#### *Payment and fees*

4. Payments for all applications should be made to our office in Downtown, Dubai or via bank transfer, or bank deposit (cheque or cash).

#### *Timelines*

5. The cut-off time for documents to be submitted/received, and payments to be received/realised is 1pm; anything received after this time will be processed the following Business Day.

#### *Company set-up and structure*

6. If you are a shareholder or manager on the licence, you will not be required to provide for an attested degree for professional licences. However the degree certificate will be required if you are applying for a managerial or any higher position on the visa .
7. Infants are allowed to hold shares in the company.
8. DWTC issues an approval of the company name, activities and the name of the manager at the initial stage.
9. Each company should name a secretary and only one (1) General Manager.
10. Only individuals are allowed as directors of the company.
11. Ten (10) activities are allowed for both smart desks and offices, as long as they are in the same group.
12. If you wish to upgrade your facility, you can do so at any time during your contract, subject to availability.
13. Company names cannot have symbols, dots, signs or numbers
14. The first four (4) digits of the activity code need to be the same to be approved under one (1) licence.
15. The company name should relate to the business activity
16. DWTC Free Zone companies can hold shares provided that the issuing authority where the DWTC company will be a shareholder has no objection, regardless if they have an office or smart desk.
17. A business description/plan has to be provided to DWTC for business set-up.

#### *Business operations*

18. Physical office space is mandatory for the activity "General Trading".

#### *Visas*

19. A UAE MOFA attested degree will be required if the position applied for on the visa is managerial or any

other higher position. This will also be applicable to shareholders, directors and manager on the licence.

20. DWTC Free Zone does not provide an investor visa
21. Pre-approval of the trade licence does not guarantee a visa.
22. Applicants above the age of sixty (60) will not be granted a visa.
23. A birth certificate attested from UAE embassy in the country of birth and Ministry of Foreign Affairs in UAE will be required by the free zone in case the applicant's country of birth and residence is not the same. Furthermore, you are required to submit the attested birth certificate if the applicant's birth place is an Arab country.

## Schedule 12

### Jebel Ali Free Zone (JAFZ)

#### *Company documents*

1. Company documentation is issued by Jebel Ali Free Zone. Please note the registered address for your new company will be that of the agent.

#### *Timelines*

2. The cut-off time for documents to be submitted/received, and payments to be received/realised is 1pm. Anything received after this time will be deemed received and processed the following Business Day.

#### *Company set-up and structure*

3. All applicants will undergo security approval by JAFZ prior to company formation.
4. Company Names must end with Limited and the following words and their associated activities cannot be used: Assurance, Bank, Building Society, Chamber of Commerce, Chartered, Co-operative, Fund, Imperial, Insurance, Municipal, Mutual Fund, Royal and Trust.
5. Every company must maintain accounting records. These must be prepared by a local auditor (UAE registered) in accordance with UAE regulations and the report should be approved by the directors and signed by one of them. There is no requirement to file the audited financial reports with JAFZ however the accounts should be kept for ten (10) years from the date on which they were prepared.
6. All board resolutions, powers of attorney and “no objection letters” will need to be attested by the free zone if they are to be used for any purpose in the UAE (for example, for opening bank accounts or for your offshore company to become a shareholder in another UAE Company). The cost for the attestation of each document is AED 1,250.

#### *Business operations*

7. No cheque books will be issued for JAFZ offshore companies

#### *Visas*

8. No visas are issued under a JAFZ offshore company.

October 2019