



IMMIGRATION DEVELOPMENTS IN THE MENA REGION

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United Arab Emirates		
<i>03 November 2022 – Introduction of the Golden Pension Plan</i>		
<p>The Investment Corporation of Dubai recently introduced a new investment option for foreign nationals and their employers called the Golden Pension Plan, which allows them to invest a certain amount of an employee’s end-of-service benefits with National Bonds. This scheme has been launched to encourage foreign nationals working in the public and private sectors to make low-risk investments and increase their financial returns.</p> <p>Employers and employees can now invest via the following options:</p>		
Eligible Investors	Investment Option	Is withdrawal allowed?
Employer	Two routes allowed: (1) Invest a lump sum of employees’ end-of-service benefits; or (2) Invest a portion of employees’ end-of-service benefits.	Withdrawal permitted only when allowed by employer
Employee	Make a minimum voluntary contribution of AED 100 per month	Withdrawal is permitted at any time
<p>Employers must be registered with National Bonds in order to enrol employees under the Golden Pension Plan. The contributions or end-of-service benefits will be invested in various Sharia-compliant asset markets, which will subsequently generate returns.</p>		

Foreign nationals will be able to monitor their savings in real-time from their individual accounts on the [National Bonds' mobile app](#).

Employers interested in offering this plan to their employees will need to register with National Bonds and provide the option of a pension or voluntary contribution to their employees. Foreign nationals are advised to research options and discuss their plan with employers.

Foreign nationals have historically relied on their end-of-service gratuity as their primary source of savings, provided a minimum of one year of service was completed. The Golden Pension Plan will now offer foreign nationals the opportunity to generate returns from their savings, creating a more secure financial safety net when planning for their retirement.

The Golden Pension Plan aims to strengthen the United Arab Emirates' economic and social environment to attract skilled workers, increase foreign investment and assist local entities in supporting their employees.

04 November 2022 – Updates on New Visa Schemes and Regulations

As an update to the Advanced Visa System program and new immigration regulations implemented in early October, only certain services are currently available to individual applicants and businesses. Additionally, many legislative changes brought by the new regulations have not been enforced yet.

Following the introduction of [new immigration regulations](#) and the [Advanced Visa System](#) program in early October, only certain services are currently available to individual applicants and businesses. Additionally, many legislative changes brought by the new regulations have not been enforced yet.

The below information serves as a general update based on the situation in most UAE jurisdictions, but is not exhaustive.

Several visas that were available in previous regulations have now been reclassified and renamed but are lacking precise guidelines, making it difficult to understand their purpose and if they are new visa categories. For example, it is not clear why 'leisure visa' is still issued to businesspersons in free zones, and why 'mission visa' is still issued for short-term work in the mainland, although such categories are absent from the new regulations. However, among visa categories that, without a doubt, are new to the UAE immigration landscape the following are currently open to applicants:

Visa Category	Details
<i>Visit Visa for Exploring Job Opportunities</i>	<p>» A self-sponsored visa issued for stays of up to 60, 90 and 120 days for a single entry.</p> <p>» In-country extensions of stay are permissible for a total stay of 180 days.</p> <p>Note, this visa is referred to as 'exploring job opportunities visit visa' in the GDRFA portal, and 'job seeker visa' in the ICP portal.</p>

<i>Visit Visa for Exploring Business Opportunities</i>	<ul style="list-style-type: none"> » A self-sponsored visa issued for stays of up to 60, 90 and 120 days for a single entry. » In-country extensions of stay are permissible for a total stay of 180 days. <p>This visa also has title differences, depending on the electronic portal: referred to as 'exploring business opportunities visit visa' in the GDRFA portal, and 'investment opportunities visa' in the ICP portal.</p>
<i>Green Residency Visa (Green Visa)</i>	<ul style="list-style-type: none"> » A self-sponsored visa for freelancers, highly skilled workers, and investors or business partners, allowing for residency of up to five years (renewable). » Application process is open to foreign nationals who are currently in the UAE in a visitor status, or whose previous residence permit expired or was cancelled. » Although the visa application process is open in the GDRFA portal, visa approvals are not being granted yet.
<p>* GDRFA portal – an electronic portal of the General Directorate of Residency and Foreigners Affairs in Dubai (link).</p> <p>* ICP portal – an electronic portal of the Federal Authority for Identity, Citizenship, Customs and Port Security (link).</p>	

Note, the application process varies by Emirate – please contact your immigration representative for more information.

In anticipation of the changes highlighted in the new regulations, the following amendments have come into effect:

Category	Details
<i>Dubai Virtual Working Program</i>	<ul style="list-style-type: none"> » Salary threshold for this visa has been reduced to USD 3,500 from USD 5,000 previously. This reduction is parallel with the threshold for the 'Visa for Remote Work' which has been in place since March 2021. » Applicants must apply directly through the GDRFA portal, instead of submitting their request through the Dubai Tourism and Economy website.
<i>Residence Permit Validity</i>	<ul style="list-style-type: none"> » Residence permits are issued for up to two years (standard residence permit), five years (Green Residency Visa), or 10 years (Golden Visa). Previously, residence permits were issued for up to three years (standard residence permit in select free zones), or five or 10 years (Golden Visa). » The standard residence permit with a three-year validity has been discontinued for applicants in free zones.
<i>Overstay Fines</i>	<ul style="list-style-type: none"> » The overstay fine is now AED 50 per day for all categories of visitors and residents. Previously, the fine for residents was AED 25 per day, and the fine for visitors was AED 100 per day.

Sponsorship of Sons

» The maximum age to allow sponsorship of sons has been increased to 25 years, previously 18 years old.

There are certain parts of the new regulations and visa criteria that remain unclear, including:

- The implementation process of Green Visa scheme (including eligibility criteria);
- The maximum permitted period of stay in the UAE after residence permit expiry or cancellation (anticipated to be up to 180 days, but it is likely to be different for different visa categories);
- Whether Golden Visa holders may remain outside the UAE for more than 180 days continuously (the new regulations confirm exemptions for investors, among others, but do not specify under which investment category); and,
- Clarity on activities that require the visit visa for exploring business opportunities or the visit visa for exploring job opportunities, since related activities are typically carried out via other immigration policies, including visa-on-arrival and visa-free entry (among others).

Further developments and updates are expected in the coming months.

07 November 2022 – Implementation of New Unemployment Insurance Scheme

Effective immediately, the United Arab Emirates Cabinet has implemented the Unemployment Insurance Scheme for Emirati and foreign nationals employed in the private and public sectors.

Effective immediately, the UAE's [Unemployment Insurance Scheme](#) has been implemented for Emirati and foreign nationals employed in private and public sectors. The scheme provides financial support to workers in the private and public sector in case of employment termination. Individuals who register under this scheme can claim a monthly allowance for a three-month period (down from the originally published six-month period) from the date their employment ended, or up until the date they obtain employment, whichever is earlier. Employees will be eligible to receive 60% of their basic salary to assist with living costs, up to a maximum of AED 20,000 per month, however, this financial support will discontinue once the individual obtains new employment. Individuals must work and subscribe to the scheme for at least 12 months prior to the termination to be eligible for benefits.

Fixed monthly subscriptions and contribution rates have been set as follows:-

Category 1	Employees with basic salary within AED 16,000.	Monthly premium of AED 5 Yearly premium of AED 60
Category 2	Employees with basic salary exceeding AED 16,000.	Monthly premium of AED 10 Yearly premium of AED 120

Premiums may be paid by the employee on a monthly, quarterly, half-yearly or annual basis. The policy is subject to VAT.

Insured employees must submit their claim for the scheme within 30 days of unemployment through three approved channels namely: Insurance pool e-portal, Insurance pool smart application and Insurance pool call centre.

Individuals currently employed within the private and public sectors are eligible for the scheme and must subscribe by January 1, 2023 with the following exceptions:

- Investors (business owners who own and manage the business themselves);
- Temporary contract workers;
- Domestic workers;
- Individuals aged 18 or below; and
- Retired individuals receiving a pension.

If an employee is terminated for disciplinary reasons, registered individuals will be disqualified.

It is anticipated that employees will be able to subscribe to the unemployment insurance scheme via various platforms such as the Insurance Pool website, mobile applications, ATMs, business service centres, money exchange companies, etc.

The Unemployment Insurance Scheme is part of broader measures to create favourable employment conditions for Emirati and foreign nationals, intending to attract local and foreign talent to work in the United Arab Emirates.

Employers in the public and private sector should notify their employees regarding this scheme and provide updates as further details are released. Employers are also advised to stay up to date on their potential inclusion within this scheme, the registration process and contribution rates.

29 November 2022 – Companies in the Mainland Private Sector Must Correct Their Emiratization

Following the announcement from the Ministry of Human Resources and Emiratization (MOHRE) in May 2022 on the [increased Emiratization rates](#) in the mainland private sector, companies that have more [than 50 employees](#) are required to increase the number of Emirati employees in their workforce in [skilled occupations](#) by at least 2% by the end of December 2022.

Effective January 2023, affected companies that do not comply with the 2% rule will be subject to a fee of AED 6,000 per month for every Emirati citizen vacancy that has not been filled. This fee will increase by AED 1,000 annually.

Companies will be considered non-compliant and owe the applicable fees if the prescribed number of employed Emiratis has not been maintained by the following year. Further, companies will also be considered non-compliant and owe the applicable fees if their ratio of employed Emirati nationals drops below the prescribed nationalization rate and is not corrected within two months of that date.

Employers will be able to view any payments due in the company's MOHRE portal at the beginning of the following year. For example, fees incurred during 2023 will be due in January 2024.

Affected companies that have not yet corrected their Emiratization rate have limited time to do so before monthly fees will be incurred. Companies should register with the UAE government partnership program, 'Nafis', and consider the initiatives in place to support companies seeking eligible UAE national job candidates.

29 November 2022 – Additional Information Published on the Unemployment Insurance Scheme

The government has published additional details related to the unemployment insurance scheme for Emirati and foreign nationals employed in the private and public sectors in the United Arab Emirates.

The UAE government has published additional details related to the [unemployment insurance scheme](#). The new law requires that all Emirati and foreign nationals employed in the private and public sectors (except self-employed business owners, temporary work permit holders, domestic workers, individuals aged 18 or below, and retired individuals receiving a pension) subscribe to the program by the end of January 2023.

The law fines individuals AED 400 if they do not subscribe to the scheme and AED 200 if they fail to pay the prescribed premiums within three months of their due date. In addition to a fine, individuals will be required to settle any unpaid premiums and re-subscribe to the scheme. Authorities will be able to deduct any unpaid dues from the employee's salary account in the Wages Protection System (if applicable), from their end of service gratuity payment, or through other means.

To benefit from the unemployment insurance coverage, an individual must meet the following conditions:

- they must have been insured for at least 12 consecutive months, and must have paid their premiums regularly as per the insurance policy;
- they must show evidence of being unemployed for a reason other than their own resignation;
- they must not have been dismissed for disciplinary reasons as per UAE employment law or have a pending unauthorized absence complaint;
- they must submit their unemployment insurance scheme claim within 30 days from the date their employment was terminated, and the claim must be genuine; and
- they must hold legal status in the United Arab Emirates.

According to the Ministry of Human Resources and Emiratization, employees may subscribe to the scheme via the Insurance Pool [website](#) (the portal currently does not have a tool to support subscriptions to this scheme), smart applications, ATMs, dedicated kiosks, money exchange companies, and via SMS. It is not clear when these channels will start to support the registration process.

The law imposes the subscription requirement on the employee; as a result, businesses are not required to reimburse the costs of the policy. However, some employers may choose to compensate their workers with the cost of the insurance.

29 November 2022 – New Long-Term National Strategy Program 'We The UAE 2031' Announced

The UAE government has launched a national program 'We The UAE 2031', which aims to shape the country's future for the next 10 years with a focus on social, economic, investment and development aspects. It is expected that the program will have an impact on the country's approach towards immigration, investment, and employment, amongst other policies.

The UAE government has launched a national program 'We The UAE 2031', which aims to shape the country's future for the next 10 years with a focus on social, economic, investment and development aspects. The program is based on four main pillars that cover all sectors and fields, including the economy, society, ecosystem, and diplomacy, with specific goals and targets to be achieved. This program aligns with the wider objectives of the 'UAE Centennial 2071' plan that was announced last year.

It is expected that the program will have an impact on the country's approach towards immigration, investment, and employment, amongst other policies. Below is Fragomen's high-level analysis of the program's potential impact on the overall business landscape in the United Arab Emirates in the coming years.

National Pillars	Main Features of the Pillar	Potential Impact on Immigration and Employment Policies and the Overall Business Landscape
`Forward Society`	<ul style="list-style-type: none"> Prosperity of society achieved by providing all means of support to Emirati nationals to ensure their empowerment and maximize their contribution in all fields and sectors of the economy 	<ul style="list-style-type: none"> Emiratization policy (i.e.: Nafis program) will continue to increase its targets, with potential focus on sector-specific initiatives (in sectors that are important for the UAE economy, i.e.: similar approach to pre-pandemic Tawteen program) Additional support and incentives programs are likely to be announced for Emirati nationals employed in the private sector, including salary subsidies and emergency assistance in the case of layoffs
	<ul style="list-style-type: none"> Development of the healthcare sector with the goal for the United Arab Emirates to become the best destination for medical treatment in the region and one of the top 10 countries in the world in healthcare quality 	<ul style="list-style-type: none"> Increase use of visit visa for medical treatment (sponsored by an accredited health institution) Creation of additional job opportunities in the healthcare sector Further development of health insurance policies for various categories of individuals
`Forward Economy`	<ul style="list-style-type: none"> Development of policies that contribute to achieving high economic growth in all sectors, including increasing the country's GDP, its non-oil 	<ul style="list-style-type: none"> Launch of new programs to attract foreign investment Potential focus on sector-specific Emiratization initiatives

	<p>exports, foreign trade, and the contribution of the tourism sector to the United Arab Emirates GDP</p>	<ul style="list-style-type: none"> • Introduction of programs to attract tourism, including potential additional visa waiver / visa-on-arrival schemes
	<ul style="list-style-type: none"> • Importance of human capital as the main driver for the country's development to become one of the top 10 countries in the world to attract global talent 	<ul style="list-style-type: none"> • Further popularization of self-sponsored visa schemes, including Green Visa and Golden Visa program for skilled individuals
'Forward Diplomacy'	<ul style="list-style-type: none"> • Focus on strengthening foreign relations with countries around the world 	<ul style="list-style-type: none"> • Potential additional visa waiver / visa-on-arrival agreements • Further development of tourism and airline sectors
	<ul style="list-style-type: none"> • Increase the United Arab Emirates' role in supporting the global environmental agenda and contributing to climate neutrality and consolidating the country's position as an innovation hub in science, sustainability, and technology 	<ul style="list-style-type: none"> • Development of sectors related to renewable energy and environmental protection • Continued focus on developing the knowledge-based economy • Strong focus on talent attraction and retention through self-sponsored visa schemes and other incentives, including a relaxed tax regime
'Forward Ecosystem'	<ul style="list-style-type: none"> • Enhancements to government performance through the development of flexible business models • Development of digital infrastructure, including enhancements to cybersecurity • Development of programs for ensuring food and water security • Keeping the UAE's position as one of the world's most secure and safe countries 	<ul style="list-style-type: none"> • Continued digitization of government processes and reduction in the overall processing times • Further expansion of job opportunities for coding professions, possibly by introducing new government programs addressed to this sector • Creation of job opportunities in sectors related to food production, sustainable farming, and water purification • Creation of innovative solutions and policies to improve security on the country's borders, with potential tightening of eligibility requirements for entry into the United Arab Emirates for individuals from select countries

The United Arab Emirates is likely to continue with relaxed immigration policies to remain competitive with the rest of the world in terms of foreign investment and to decrease its traditional reliance on hydrocarbons while ensuring long-term economic growth. However, the country will need to balance this flexibility with its efforts to offer adequate representation to local talent (particularly in the private sector), and to limit the influx of an unskilled workforce.

Fragomen continues tracking the changes surrounding the key drivers and themes of immigration policy by analyzing several key evolving political, economic, and cultural factors. These observations are collected in the [Fragomen's Worldwide Immigration Trends Report](#) which helps the business immigration community understand current immigration trends. Each edition covers key insights surrounding the evolving immigration policy landscape, including short- and long-term implications for the mobility of employees and their employers.

Saudi Arabia

18 November 2022 - Police Clearance Certificate Waived for Select Saudi Visa Applicants in India

Effective immediately, Indian nationals applying for a Saudi entry visa for work are no longer required to submit a Police Clearance Certificate to obtain a work entry visa, if they apply through the Saudi consulate in Mumbai or New Delhi.

Effective immediately, Indian nationals applying for a Saudi entry visa for work are no longer required to submit a Police Clearance Certificate (PCC) to obtain a work entry visa, if they apply through the Saudi Consulate in Mumbai or New Delhi. This exemption is expected to significantly streamline the visa application process, as obtaining a PCC would normally take up to a few months.

It is expected that other Saudi consular posts in India will exempt applicants from the PCC requirement in the near future.

Qatar

08 November 2022 - Fan Visa Now Available for Visitors for 2022 FIFA World Cup in Qatar.

The Ministry of Interior of Qatar announced that visitors who entered Qatar before November 1, 2022 with any type of visit visa who are seeking to attend the 2022 FIFA World Cup may now convert it to a Fan Visa.

Foreign nationals seeking to attend the FIFA World Cup must generally hold a Hayya Card in order to be eligible to convert their current visa to a Fan Visa, at a cost of QAR 500, through the General Directorate of Passports and Ministry of Interior Service Centres. This new rule allows foreign nationals who were already in Qatar prior to the requirement to obtain a Hayya Card to obtain a Fan Visa. Foreign nationals can remain in Qatar until their Fan Visa expires on January 23, 2023.

08 November 2022 - Effective December 2, 2022, FIFA World Cup Ticket No Longer Required to Obtain Hayya Card

The Ministry of Interior of Qatar announced that a FIFA World Cup Ticket will no longer be required to obtain a Hayya Card from December 2, 2022, onwards.

Earlier this year, the Ministry of Interior of Qatar announced the [suspension of entry to Qatar for all visitors not attending the FIFA World Cup tournament from November 1, 2022, until December 23, 2022](#), in addition to short term travelers requiring a Hayya Card in order to enter Qatar between the November 1 and December 23, 2022. Beginning December 2, 2022, this restriction will be relaxed and travelers will be able to obtain a Hayya Card without having to purchase a FIFA World Cup ticket.

The Hayya Card portal is now open for applications by visitors who do not hold a FIFA World Cup match ticket. The Hayya Card application process still requires the applicant to have proof of accommodation in Qatar (regardless of if the applicant is staying at a hotel or with family or friends). To apply for the card, [please click here](#).

Middle East

02 November 2022 - Visa Submissions Open for Hayya Card Holders Travelling to Oman, Saudi Arabia and United Arab Emirates for the FIFA World Cup Qatar 2022

Government authorities in Oman, Saudi Arabia and the UAE have opened submissions for visa applications for Hayya card holders travelling to Oman, Saudi Arabia and the UAE for the FIFA World Cup Qatar 2022.

The governments of [Oman](#) , Saudi Arabia and the UAE announced a special visa program for individuals attending the FIFA World Cup Qatar 2022, which lasts from November 20 to December 18, 2022. Under this program, attendees who have obtained a [Hayya Card](#) after they have purchased World Cup tickets will be eligible for a visa to enter Oman, Saudi Arabia or the United Arab Emirates.

OMAN

The Royal Oman Police are now accepting visa applications through their [online e-visa portal](#). Hayya card holders will first need to register as a new user and chose the 'Visa application' option, followed by 'Visa without an employer'. Applicants will be asked to select their nationality, where they will then have the option to select the 'Qatar World Cup Visa Free'.

The visa permits multiple entries to visit Oman without having to first enter Qatar for up to 60 days, which can be extended twice. Additionally, first-degree relatives of the Hayya card holder will be eligible to enter Oman under the Hayya card.

SAUDI ARABIA

The Ministry of Foreign Affairs in Saudi Arabia is now accepting visa applications through its [online e-visa portal](#). Hayya card holders will first need to register as a new user before beginning the visa process.

The visa permits multiple entries to visit Saudi Arabia without having to first enter Qatar for up to 60 days, beginning 10 days before the tournament start date.

Furthermore, the Saudi Tourism Authority has launched a unified communication platform called [Here For You](#) to assist citizens, residents and tourists in Saudi Arabia wishing to attend matches and events of the World Cup with details on the events, services available and tourist sites.

UNITED ARAB EMIRATES

The Federal Authority for Identity, Citizenship, Customs and Port Security (ICP) in the United Arab Emirates is now accepting visa applications through its [online e-visa portal](#). Hayya card holders will first need to register a new user before beginning the visa process.

The visa permits multiple entries to visit United Arab Emirates without having to first enter Qatar for up to 90 days for a fee of AED 100 with the possibility of renewing for the same period.

ABOUT FRAGOMEN

Fragomen is the world's leading single-focus provider of immigration services and support. Our firm is comprised of law practices and immigration consultancies that work together to support our clients across all regions globally. At Fragomen, we leverage our collective immigration experience to offer clients targeted and trusted solutions that help them achieve their local, regional and worldwide business goals.

Fragomen's team of dedicated immigration professionals has extensive experience in working with multinational businesses, local employers, start-ups and individual investors. We have a deep understanding of the region and maintain strong professional relationships with immigration authorities. Our MENA immigration team is supported on a global basis by over 3,800 immigration professionals in more than 50 offices worldwide. Together, we provide comprehensive immigration support in over 170 countries.

All we do is immigration, a sole focus that makes a considerable difference. Unlike many other providers, all of our thinking, passion and resources are dedicated to improving the immigration experiences of our clients and their employees. We have the track record, region specific experience and know-how to provide you with a streamlined and compliant immigration solution.

Visit our website www.fragomen.com or contact us at dubaiinfo@fragomen.com to learn more about our company and services.